

To. Sumitomo Mitsui Trust Club Co., Ltd

I/We hereby apply for the membership of Diners Club Card upon consent of all contents in "Consent to the Card Application" on the Page5-8 in this registration form, and other related special provisions, with prior consent that "Terms and Conditions for ETC Card", "Terms and Conditions for Sumitomo Mitsui Trust Club Rewards Program", "Terms and Conditions for Diners Global Mileage", "Companion card tokuyaku", and "Business account card tokuyaku" (The special provisions for the Companion card, Business account card services) incidental to the "Terms and Conditions for Diners Club Card / TRUST CLUB Card Membership" become part of the contract. I further consent with Sumitomo Mitsui Trust Club Co., Ltd that upon my actual enrollment into Diners Club Card membership, the result of the screening of my application for Diners Club Card will be provided to Tokyo American Club (TAC), with necessary protective measures in place, so that TAC can use such information for the purpose of enhancing various services it offers to its members.

Date of Application	Year	/	Month	/	Day
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Please tick the purpose of transaction. (check the)

Purpose of transaction(Shopping)	<input type="checkbox"/> Payment of living expense 1	<input type="checkbox"/> Payment of business expense 2	<input type="checkbox"/> Both 3
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• Please tick the box below if you are a Politically Exposed Foreign Person listed on Page 5.

I am a Politically Exposed Foreign Person.	<input type="checkbox"/> Yes
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*Please note that some services will not be available to you if your answer is "Yes".

Select plan

① Three years package plan Fee: 【Fee:¥231,000 (including tax)】

Fee ¥231,000 (including tax) is required in the first year.

※ No refund for midterm cancellation with Three years package plan.

※ Require ¥143,000(including tax) annual fee from 4th year.

※ No downgrade when selecting Three years package plan during the period.

② Single year plan

First year's annual fee is waived, and your membership is automatically renewed every year, and accordingly, annual fee ¥143,000 (including tax) is charged from the second year forward.

Select optional card

Card type	Annual fee (excluding tax)	Principal Member	Family Members
Diners Club Premium Card <small>480</small>	1 <input type="checkbox"/> Three years package plan 2 <input type="checkbox"/> Single year plan	<input type="checkbox"/> Apply for ETC Card <input type="checkbox"/> Apply for Revolving Card	<input type="checkbox"/> Apply for ETC Card <input type="checkbox"/> Apply for Revolving Card

- Applicants cannot apply for only a Family or ETC card.
- Applicants for Family Cards will be issued the same card type as Principal Member's card.
- Applicants who check the box to apply for a Family Card(s) should fill in "4 About Family Card Members" on Page 3.

Shopping Revolving Payment Course

The shopping revolving payment course is initially set as "Select Revolving(Type B)". You can change the course after card issuance.

"Select revolving (Type B)" ... A revolving payment will apply if you designate the revolving payment method at stores in Japan. Only a single payment is available for shopping at overseas.

- Use of Revolving payment will be restricted to the Revolving shopping credit line determined by Sumitomo Mitsui Trust Club screening.
- Revolving payment cannot be used for annual fees, fees, insurance fees, execution of agreement fees, etc.

If you already have a credit card issued by Sumitomo Mitsui Trust Club Co., Ltd please note the following.

- The information included on this application form (home address, telephone numbers, place of business, address of place of business, etc.) will be registered as your current information. Please note that it alters the information of other cards issued by Sumitomo Mitsui Trust Club Co., Ltd
- The card and billing statements will be sent to the address indicated on this application form.
- No more than one address can be registered (You can have one registered address for home and work each).

	SOU	SC Type
1	B 7 1 9 0 9 4 9 0 1	A31
	0 0 0 1 1 0 0 1 0 1 3	

	SOU	SC Type
2	B 7 1 9 0 9 4 9 0 0	A31
	0 0 0 1 1 0 0 1 0 1 3	

当社使用欄

取引形態	クレジットカード交付/貸金										
確認方法	提示・写し	確認書類	免・パ・健・在・住・永 ()			確認書類との不一致：有・無		補充書類：有・無		特定番号	
	提示・写し	確認書類	免・パ・健・在・住・永 ()			確認書類との不一致：有・無		補充書類：有・無		特定番号	
確認者・作成者		確認日・時間	(/ /)	(:)	PID	Y	N	M			C

1 Principal Member Information

*1 Include people in the household (excluding cases in which people in the same household acknowledge that they are financially independent of one another) and those who share living expenses, including those who live apart from the main household but receive financial support.

*2 Email addresses must be 40 characters or less. Information about products and services that are beneficial to customers will be sent via email. Please spell your e-mail address clearly. The registration may fail if it is unclear.

*3 Those who do not have PC email addresses should list their mobile phone email address.

*4 Those who are unemployed, employed part-time or temporarily, and housewives should fill in "household income." All others should fill in "last year's income" only.

*One space is allowed in your name.

Name (Print) 楷書										
Name (Print) カタカナ	*Print in katakana letters.									
The embossed name	No more than 19 letters including one space.									
Date of Birth	Year	/	Month	/	Day	Gender	<input type="checkbox"/> Male 1-M <input type="checkbox"/> Female 2-F			
Home Address	〒 □□□-□□□□ Be sure to include your postal code. Please use the same address as that on your personal identification. Your card and monthly billing statements (for those who prefer that paper statements be mailed to them) will be mailed to this address.									
Home Tel. No.	() -				Mobile Phone No.	() -				
Type of Residence	<input type="checkbox"/> Home owner (in applicant's name) 1-1 <input type="checkbox"/> Home owner (in family member's name) 2-2		<input type="checkbox"/> Renting (apartment, condominium) 5-3 <input type="checkbox"/> Renting a house 6-3		<input type="checkbox"/> Company housing/dormitory 3-5 <input type="checkbox"/> Other 0-6		The number of family members in the same household *1 (including yourself)	<input type="checkbox"/> 1 person 1 <input type="checkbox"/> 2 person 2 <input type="checkbox"/> 3 person 3 <input type="checkbox"/> other 4		
Marital and Family Status	<input type="checkbox"/> Married with no children 1-1 <input type="checkbox"/> Married with children		<input type="checkbox"/> Single, living with parents 2-3 <input type="checkbox"/> Single, living apart from parents 2-3							
Email address *2	PC or Mobile Phone *3									
Last year's income (annual income, including taxes) *4	¥		Household income (excluding applicant's income) (annual income, including taxes) *4	¥		Savings (optional)	¥			
Paying mortgage or rent? (including spouse)	<input type="checkbox"/> Yes 1 <input type="checkbox"/> No 0		Do you have a credit card from other companies?	<input type="checkbox"/> Yes Y <input type="checkbox"/> No N		PIN	<small>*Do not use the following numbers: repeated digits/date of birth/phone number.</small>			

2 Occupational Information Temporary employees should fill in the name of their temporary staff agency.

- *1 Self-employed and freelance professional persons without a company name should fill in their type of business. Name of employer must be 20 characters or less.
- *2 If the number of years of employment is less than 1 year, fill in 0 years. Those who are self-employed or freelance professionals should fill in the number of years they have been in business.
- *3 Section or department must be 10 characters or less.
- *4 Those who are contract or temporary employees, unemployed persons, and those who are employed part-time or temporarily are not eligible to apply for a Diners Club card.
- *5 Housewives are not eligible to apply for a Diners Club card.

Name of employer *1	フリガナ Section or department*3				Years of service*2	
	Work Telephone no.	() -				Years
Work Address	〒 □□□□-□□□□ Be sure to include your postal code.					
Type of Occupation	<input type="checkbox"/> Agriculture, forestry, fisheries industry, mining 10-01 <input type="checkbox"/> Construction, real estate 20-02 <input type="checkbox"/> Manufacturing 30-03 <input type="checkbox"/> Electric, gas industry 70-04 <input type="checkbox"/> Transportation, communication 60-05 <input type="checkbox"/> Wholesale, retail, other distribution industry 40-06 <input type="checkbox"/> Financial, insurance services 50-07 <input type="checkbox"/> Other service industries 89-08 <input type="checkbox"/> Government and municipal offices 87-09 <input type="checkbox"/> Other 99-10					
Applicant (Main occupation)	<input type="checkbox"/> Employed by a private company 02-021 <input type="checkbox"/> Public servant 01-041 <input type="checkbox"/> Employed by a private organization 17-031 <input type="checkbox"/> Teacher 18-051 <input type="checkbox"/> Doctor, dentist, veterinarian 13-001 <input type="checkbox"/> Lawyer, certified public accountant, Licensed tax accountant, judge, prosecutor 14-002 <input type="checkbox"/> Other certifications (pharmacist, real estate appraiser, etc.) 15-003 <input type="checkbox"/> Assemblyman, diplomat 06-081 <input type="checkbox"/> Self-employed (business, agriculture, forestry, fishing, real estate, etc.) 03-011 <input type="checkbox"/> Employee (other) 20-071 <input type="checkbox"/> Entertainer, artist, etc. 16-012 <input type="checkbox"/> Contracted or temporary employee*4 19-061 <input type="checkbox"/> Pensioner 12-094 <input type="checkbox"/> Housewife*5 10-092 <input type="checkbox"/> Unemployed, employed part-time or temporarily*4 09-091					
Occupation (If you have more than one)	Only if you have an occupation beside your main occupation, please write the above number. e.g.) Teachers: Please write 051.					
Occupation, position at work	<input type="checkbox"/> Owner 1-1 <input type="checkbox"/> Representative director 2-2 <input type="checkbox"/> Director, executive, trustee 3-3 <input type="checkbox"/> Manager 4-4 <input type="checkbox"/> Other, not managerial 5-5 <input type="checkbox"/> Principal/Dean, professor, assistant professor 6-6 <input type="checkbox"/> Teacher 7-7 <input type="checkbox"/> Laborer 8-8 <input type="checkbox"/> Technician/Engineer 9-9			Number of employees		<input type="checkbox"/> Less than 10 1-1 <input type="checkbox"/> 10-29 2-2 <input type="checkbox"/> 30-49 3-3 <input type="checkbox"/> 50-99 4-4 <input type="checkbox"/> 100-499 5-5 <input type="checkbox"/> 500 or more 6-6
Capital	<input type="checkbox"/> Less than ¥10 million 1-1 <input type="checkbox"/> ¥10 million-less than ¥50 million 2-2 <input type="checkbox"/> ¥50 million-less than ¥300 million 3-3 <input type="checkbox"/> ¥300 million or more 4-4 <input type="checkbox"/> Other 7-7					

3 Address for Billing Statement

<input type="checkbox"/> Home Address <input type="checkbox"/>	<input type="checkbox"/> Work Address <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Want to receive billing statement in English. Unless the check box above is checked, billing statement in Japanese will be sent.
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Unless the check box above is selected, billing statements will be sent to your home address by mail.

4 Family Member Information Those qualified for family membership are limited to spouse, children (age 18 and over), and parents.

- If this section of Family Members is filled out, the family member will receive the same card type as principal members.
- No identification document of the family member is required for this application.

I/We hereby apply for the family membership of Diners Club Card the following people as family members upon family's consent of all contents in "Consent to the Card Application" on page 5-8 in this registration form, and other related special provisions, with prior consent the terms and conditions, special agreements, etc., described in the first letter of this application form that become part of the contract.

The family member applying for the membership him/herself must both fill out the information below.

Family Name (Print) (楷書)	フリガナ	Last (姓)	First (名)	Middle
Date of Birth	Year	Month	Day	Gender
	/	/		<input type="checkbox"/> Male 1-M <input type="checkbox"/> Female 2-F
				Relationship
				<input type="checkbox"/> Spouse 1-1 <input type="checkbox"/> Child 3-2 <input type="checkbox"/> Parent 2-3
The embossed name	*If you are foreign national, please clearly print your FIRST NAME and LAST NAME in 19 characters or less with a space in between. *One space is allowed in your embossed name.			PIN
				*Do not use the following numbers: repeated digits/date of birth/phone number. *We may change the PIN if you use any of the numbers above.

5 Application for Direct Debit and Automatic Payment If you make a mistake, cross out the mistake with double lines and sign or place your seal next to it.

Be sure to indicate the applicant's own personal bank account (Company bank accounts and bank accounts under a family member's name may not be used).
 * If your bank, including but not limited to online banks, requires neither a registered seal nor a signature for transactions, please check the box below.

Please make sure to write down the exact same name, furigana and stamp your name seal or sign your signature as is written on forms registered with your bank.

(We) hereby confirm that my bank account for direct debits requires neither a registered seal nor a signature.

ゆうちょ銀行 以外の 金融機関 Financial institutions other than JP Bank	金融機関 Financial institution	銀行 Bank 信用組合 Credit Union 農協 Agricultural Cooperative	信用金庫 Credit Association 労働金庫 Workers Credit Union	本店 Main branch 支店 Branch 出張所 Sub-branch	
	口座番号 Account no.	預金種類 Type of acct	<input type="checkbox"/> 普通・総合 Savings/ deposit <input type="checkbox"/> 当座 Current/ checking account		
口座名義 Account name	フリガナ		ご登録印鑑またはご登録サイン Registered stamp or signature <div style="text-align: right; border: 1px dashed black; border-radius: 50%; padding: 5px; display: inline-block;">Registered stamp or signature</div>		

振替日：毎月10日（休日の場合は翌営業日） Date of direct debit： 10th day of the month (If it falls on a holiday, the next business day)

以下は当社使用欄です。

銀行コード Bank code	支店コード Branch code
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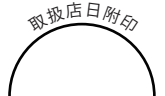
	金融機関使用欄 (不備返却事由)	1 印鑑相違	2 印鑑不鮮明	3 預金種目相違	4 口座番号相違	5 名義人相違	検印	印鑑照合	受付印
		6 預金取引なし 7 支店名相違 8 その他 ()							

<不備返送先> 〒104-6035 東京都中央区晴海一丁目8番10号トリトンスクエアX棟 三井住友トラストクラブ株式会社 口座振替係

I choose to pay, through direct debit, any amount billed by Sumitomo Mitsui Trust Club Co., Ltd. from the above-identified account of mine, and hereby make a request by undertaking the Direct Debit Terms and Conditions.

Direct Debit Terms and Conditions (excluding JP Bank)

1. If you receive a bill payable by me, please withdraw the amount indicated therein from the account without giving notice to me. In such event, I will not submit my passbook, make a request for withdrawal or issue a check regardless of the Savings Account Terms and Conditions or Checking Account Terms and Conditions.
2. If the amount indicated in a bill exceeds the amount withdrawable from the account (including the amount within the overdraft limit) as of the designated date of direct debit (or the following business day if the designated date falls on a bank holiday), you may, without giving notice to me, return the bill or withdraw any amount on any day after the designated date of direct debit and apply the amount to part or all of the payment fund.
3. In order to terminate this contract, I will give written notice to you. If you have a good reason, such as no arrival of bills for a long period of time without such notice, the contract may be treated as if it was terminated, unless otherwise requested by me.
4. I will hold you harmless from any dispute that may arise from the account for direct debit, unless such dispute is attributable to you.



三井住友トラストクラブ株式会社から請求された金額を私名義の上記預金口座から預金口座振替によって支払うこととしたいので、預金口座振替規定を確約のうえ依頼します。

預金口座振替規定（ゆうちょ銀行除く）

1. 貴行（金庫、組合）に請求書が送付されたときは、私に通知することなく、請求書記載金額を預金口座から引き落としのうえ支払ってください。この場合、預金規定または当座勘定規定にかかわらず、預金通帳、同払い戻し請求書の提出または小切手の振出しはしません。
2. 振替指定日（当日が金融機関の休日の場合は翌営業日）において請求書記載金額が預金口座から払戻すことのできる金額（当座貸越を利用できる範囲内の金額を含む。）をこえるときは、私に通知することなく、請求書を返却してもまた貴行（金庫・組合）任意の金額を振替指定日以降任意の日引き落としのうえ、支払資金の一部または全部に充当されてもさしつかえありません。
3. この契約を解除するときには、私から貴行（金庫、組合）に書面により届け出ます。なお、この届出がないまま長期間にわたり請求書の送付がない等相当の事由があるときは、とくに申出をしない限り、貴行（金庫、組合）はこの契約を終了したものととして取扱ってさしつかえありません。
4. この預金振替口座についてかりに紛議が生じても、貴行（金庫、組合）の責めによる場合を除き、貴行（金庫、組合）には迷惑をかけません。

Consent to the Card Application

I hereby agree that I acknowledged the provisions of Agreed Provisions and Important Matters regarding Handling of Personal Information provided by Sumitomo Mitsui Trust Club Co., Ltd (hereinafter called "you") and that you collect, use and provide my personal information. I also hereby present and warrant that I acknowledged the provisions of "Consent for Representation and Warranty Concerning Non-Anti Social Force" and that I am not anti-social force and any of the items listed therein is not applicable with respect to me. In case that I apply for a card that is issued under your partnership with another company / body (hereinafter called "co-branded card") and the co-branded card has the special agreement in regard to Agreed Provisions and Important Matters regarding Handling of Personal Information, I apply for the card upon my acknowledgement of and consent to the provisions. If you issue a card to me as a result of screening, I will agree swiftly to the Terms and Conditions of the Membership and Special Agreement in regard to holding and using the card provided by you. I will not raise an objection to the result of your screening. I acknowledge and agree that the contract with you takes effect as of the date when you issue the card, etc. as a result of the screening.

Consent for Representation and warranty Concerning Non-Anti Social Force

Article 13. (Rejection of Relations with Anti-social Forces)

1. Members and membership applicants ("Members, etc.") hereby represent and warrant that each of them does not and will not fall under any of the followings:

- (1) An organized crime syndicate (Boryokudan);
- (2) A member of an organized crime syndicate or a past member of such a syndicate with respect to whom 5 years have not elapsed after withdrawal;
- (3) A quasi member of an organized crime syndicate;
- (4) An enterprise connected with an organized crime syndicate;
- (5) A corporate extortionist (Sokaiya) etc., gangster proclaiming to be a social activist, etc., group committing special intellectual crimes, or any other similar person or entity; or
- (6) A person who cooperates with those, ("Members of an organized crime syndicate"), prescribed in each of the preceding paragraph
- (7) A person who is designated as the subject of economic sanctions by Japanese Government or Foreign Governments, etc.
- (8) Any other persons or entities that Trust Club recognizes as being equivalent to any of the item in the preceding paragraphs.

2. "A person who cooperates with members of an organized crime syndicate" prescribed in the preceding paragraph 6 shall be the person who falls under any of the followings:

- (1) A person who attempts to benefit from involving in activities to gain funding for the organized crime syndicate, etc. or by utilizing the power, information gathering capability or financial strength of organized crime syndicate members, etc.
- (2) A person who is recognized as having a relationship with organized crime syndicate members, etc. in such a way that they control the person's business or actually get involved in the person's business management;
- (3) A person who is recognized as having a relationship of wrongfully using organized crime syndicate members, etc.
- (4) A person who knows that they are organized crime syndicate members, etc. but

still keeps a relationship in providing funds, etc. or conveniences to them.

(5) Any other act that Trust Club recognizes as being similar to any of the foregoing;

3. Members, etc. hereby represent that each of them shall not directly or through a third party conduct any of the following:

- (1) To make a violent demand;
- (2) To make an unfair demand beyond Trust Club's legal liability;
- (3) To use threatening language or exercise violence in relation to Card transactions (including but not limited to the use of Cards, payment of charges, and use of Supplementary Services);
- (4) To damage Trust Club's reputation or interfere with Trust Club's business by disseminating rumors, or using fraudulent means or threatening forces;
- (5) Any other act that Trust Club recognizes as being similar to any of the foregoing;

4. If Trust Club recognizes that a Member etc. has fallen under or is likely to fall under any of the following, Trust Club may reject the membership application relating to such a person/entity:

- (1) if any of the items in paragraph 1 of this Article becomes applicable to the person/entity;
- (2) if the person commits an act falling under any of the items listed in the preceding paragraph;
- (3) if the person turns out to have made a false statement in relation to any of the representations and warranties pursuant to the provisions of paragraphs 1 and 3 of this Article.

5. If Trust Club recognizes that a Member has fallen under or is likely to fall under any of the items in the preceding paragraph, the provisions of Article 15 shall be applied mutatis mutandis to the person and Trust Club may take measures including but not limited to the suspension of use or lending of Card, legal actions, cancellation of Membership with respect to the person.

A politically exposed foreign person

1. You are a "politically exposed foreign person" if you are or have been entrusted with a foreign function equivalent to any of the following public functions.

- Head of State or Head of Government
- Prime Minister, other Minister of State or Vice Minister of State
- Chairman of the House of Representative, Vice-chairman of the House of Representative, President of the House of Councilors or Vice President of the House of Councilors
- Justice of the Supreme Court
- Ambassador Extraordinary and Plenipotentiary, Envoy Extraordinary and Minister Plenipotentiary, Ambassador on Special Mission, Representative of the Government or Plenipotentiary.
- Chief of Staff, Joint Staff; Vice Chief of Staff, Joint Staff; Chief of Staff, G.S.D.F.; Vice Chief of Staff, G.S.D.F.; Chief of Staff, M.S.D.F.; Vice Chief of Staff, M.S.D.F.; Chief of Staff, A.S.D.F. or Vice Chief of Staff, A.S.D.F.

- Board member of Central Bank
- Executive of the corporation that must receive approval of the cabinet for the budget through voting.

2. The above No.1 has been applicable to you in the past.

3. You have a family who holds any of the positions prescribed above (e.g. spouse including a partner who is not legally married but has a common-law marriage to you, parents, children, siblings and the spouse's parents and children)

* It is not applicable to grandparents or grandchildren of a politically exposed foreign person.

* It can be applicable even if a spouse of politically exposed foreign person is a Japanese. Furthermore, Cash advance/Card loan credit line will not be available if any of the above No.1-No. 3 is applicable to you.

Consent Clause and Important Matters Regarding Handling of Personal Information

〈These consent clause (the "Consent Clause") and important matters (the "Important Matters") shall constitute a part of these Terms and Conditions for Diners Club Card / TRUST CLUB Card membership (the "Terms and Conditions").〉

This English version of the Consent Clause shall be for reference purpose only. If there is any inconsistency between the English and Japanese versions, the Japanese version shall prevail.

Article 1. (Collection, Holding, Use and Provision of Personal Information)

1. Members and membership applicants ("Members, etc.") agree to the collection, holding, use and provision by Trust Club of the information set forth in the following items concerning themselves (the "Personal Information"), for the purposes of making credit decisions, management after extending credit, provision of Supplementary Services, and handling of administration including but not limited to

the processing of Account Transfers, etc., upon taking necessary protection measures. Management after extending credit shall include the confirmation of Card use, notification to Members of charges for Card use (including any payment request in case of delinquency), confirmation of contact details, and use for debt collection.

(1) Particulars of Members, etc. including but not limited to name, age, date of birth, address, telephone number, e-mail address, employer, office telephone number, occupation, purpose of transaction, code/number of a driver's license, etc., assets, income, debts, status of residential circumstances that the Member etc. notifies to Trust Club at the time of membership application; particulars that a Member, etc. notifies to Trust Club such as documents that are submitted; particulars that a Member, etc. notifies to Trust Club pursuant to these Terms and Conditions; and matters that become known to Trust Club through telephone

inquiries or by any other means;

- (2) Matters concerning the agreement between Trust Club and a Member, etc., such as the date of membership application, date of contract, and credit line;
- (3) The Card activities and status of payments by Members and information concerning credit line management;
- (4) Records of card use and payments, etc. by Members, etc. collected by Trust Club;
- (5) Identification documents that Members, etc. submit to Trust Club pursuant to the Act on Prevention of Transfer of Criminal Proceeds and the identification procedures prescribed by Trust Club, and the matters stated therein;
- (6) Matters stated in a document issued by a public organization that Trust Club lawfully or properly obtains from a Member, etc. or the public organization;
- (7) Information disclosed to the general public by means including but not limited to the Internet, official gazettes (Kampo), or employee lists; and
- (8) Status of personal identification by Trust Club or a financial institution, etc. at which a Payment Account is opened.

2. Members, etc. consent to the use by Trust Club, upon taking necessary protection measures, of the Personal Information listed in items (1) to (3) in the preceding paragraph for the following purposes (detailed contents of operations are available on Trust Club's website, etc.):

- (1) Notification of new products in credit-related operations and related after-sale services;
- (2) Market research and product development in credit-related operations;
- (3) Delivery of promotional materials and publications concerning credit-related operations, and sales activities including but not limited to telemarketing; and
- (4) Delivery of promotional materials and publications concerning sales activities of entities including but not limited to the Merchants, etc.

3. Members, etc. consent to the use by the following companies with which Trust Club is partnered (the "Joint User Companies"), upon taking necessary protection measures, of the Personal Information listed in Article 1.1(1)-(3) and (5) for the following purposes:

Sumitomo Mitsui Trust Holdings, Inc. and its consolidated subsidiaries and equity method affiliated companies stated in its annual securities report, etc. (we will handle the information in compliance with the Financial Instruments and Exchange Act and related statutes where such shared use is restricted by law).

Purposes:

- (1) Acceptance of applications / consultations for financial products, trust products and services of the Joint User Companies;
- (2) Matters including but not limited to the identification of Members, etc., pursuant to the Act on Prevention of Transfer of Criminal Proceeds and confirmation of eligibility for financial products, trust products and services;
- (3) Research and development of financial products, trust products and services by measures including but not limited to market research, data analysis and questionnaires;
- (4) Various proposals concerning financial products, trust products and services including but not limited to the dispatch of direct mails, telephone or e-mails;
- (5) Assessment of risks as a necessary part of business management for the Joint User Companies.

4. If a Member, etc., (except Family Members, the same shall apply hereunder in this paragraph.) is admitted under the membership referral system operated by Trust Club, the Member, etc. shall consent to the disclosure by Trust Club of the fact of admission of the Member, etc. to the referrer (being a Member) for the purpose of delivering a gift or any other reward for the referral.

5. Members, etc., shall agree to the continued application of this Consent Clause and these Important Matters for a period that Trust Club deems appropriate after Member's withdrawal from the membership due to reasons including but not limited to the cancellation thereof.

6. Members, etc. shall agree to the provision of Personal Information to public organizations, etc. if Trust Club is called upon to submit such information pursuant to the provisions of laws and regulations and if required for a public benefit equivalent thereto.

Article 2. (Inquiries to, Registration with, and Use of Personal Credit Information Agencies)

1. Members, etc. (except Family Members; the same hereafter in this paragraph) consent to Trust Club making inquiries to personal credit information agencies (entities engaged in the business of collecting information concerning individuals' solvency and repayment capacity and providing such information to their members; the "Agency") where Trust Club is a member, as well as personal credit information agencies partnered with the Agency (the "Partner Agencies"), when making transactional decisions relating to these Terms and Conditions, and to Trust Club utilizing such information if Personal Information (i.e., "Registered Information" column in the table below with history, and includes information such as agreement details and status of repayment registered by the Agency)

members; information on dishonored bills/checks, information on bankruptcy and other information published in official gazettes (Kampo), and information published in telephone directories registered by Partner Agencies; and information registered at the request of the Japan Financial Services Association) of Members, etc. and spouse is registered, exclusively for the purpose of assessing the solvency and repayment capacity of Members, etc.

2. Members, etc. (except Family Members) consent to having information (i.e., information contained in "Registered Information" column in the table below with history) designated by the Agency shall be registered with the Agency for a period set forth in the "Registered Period" in the table below, and to having the information registered used by members of the Agency and the Partner Agencies for the purpose of assessing solvency and repayment capacity.

3. Members, etc. (except Family Members) consent to having information under Articles 2.1 and 2.2 exchanged among and used by the Agency, the Partner Agencies and their respective members to the extent necessary for ensuring the protection and proper use of the Personal Information, such as maintaining such information accurate and up-to-date, processing complaints, and Agency' monitoring their members' compliance with rules.

4. Contact information of the Agency (name, address, and telephone number for inquiries), and information registered and period registered at the Agency are as set out below. If Trust Club were to become a member with another personal credit information agency, Trust Club shall give a separate notice in writing to the Members, etc. and obtain their consent. The details such as Agency membership qualifications and names of their member companies are available on its website.

Credit Information Center Corp. (CIC) <https://www.cic.co.jp/>

[Designated personal credit information bureau under the Installment Sales Act and the Money Lending Business Act]

Shinjuku First West 15F, 1-23-7 Nishi-Shinjuku, Shinjuku-ku, Tokyo
160-8375

Telephone: 0120-810-414

Registered Information and Period Registered

(Please see the Agency's website, etc. for details.)

Registered Information	Period Registered
① Evidence for filing applications in relation to the Terms and Conditions	Six (6) months from the date of inquiry by Trust Club
② Objective evidence on transactions related to the Terms and Conditions	For the duration of agreement and up to five (5) years after termination of agreement
③ Evidence of delinquency in payment of obligations	For the duration of agreement and up to five (5) years after termination of agreement

5. The personal credit information agencies partnered with the Agency are as follows. Any queries to the following Partner Agencies should be made through the personal credit information agency in Article 2.4.

(1) Zenkoku Ginko Personal Credit Information Center

(KSC)<https://www.zenginkyo.or.jp/pcic/>

[A personal credit information agency whose members are mainly financial institutions and their affiliates]

1-3-1 Marunouchi, Chiyoda-ku, Tokyo 100-8216 Telephone: 03-3214-5020

(2) Japan Credit Information Reference Center Corp. (JICC)

<https://www.jicc.co.jp/>

[A designated personal credit information agency under the Money Lending Business Act]

Sumitomo Fudousan Ueno Building 5

1-10-14 Kita-Ueno, Taito-ku, Tokyo 110-0014

Tel: 0570-055-955

※ CIC has established a network for mutual exchange of information (CRIN) with partners in order to prevent multiple debts. Trust Club utilizes KSC and JICC's information through CIC.

6. The information registered with the personal credit information agency of which Trust Club is a member (as set out in Article 2.4) is as follows:

Name, date of birth, address, telephone number, employer, office telephone number, driver's license and other codes, numbers and information for identification; the contract type, date of execution, contract amount, loan amount, number of payments, and other information on contracts; activity balance, balance of installment purchases, scheduled amount of annual charges, Date of Payment, date of full repayment, delinquency in payment, and other information concerning the status of payments.

Article 3. (Disclosure, Correction and Deletion of Personal Information)

1. A Member, etc. may request Trust Club, the Joint User Company, or the Agency to disclose the Personal Information concerning himself/ herself pursuant to the provisions of the Act on the Protection of Personal Information. Such requests for disclosure shall be made as follows:

(1) A request for disclosure to Trust Club and the Joint User Company should be

made to the Customer Service at the end. The procedures for such a request are available on Trust Club's website, etc.

(2) A request for disclosure to the Agency should be made to the personal credit information agency in Article 2.4.

2. In the event any information registered is found to be untrue, Trust Club and the Joint User Company shall promptly accept a request for correction or deletion.

Article 4. (No Consent to Handling of Personal Information and Request for Suspension of Use/Provision of Personal Information)

1. If a Member, etc. does not wish to fill out matters required to apply for membership or does not consent to all or part of the handling of Personal Information set forth in this Consent Clause and these Important Matters, Trust Club may refuse membership or initiate membership cancellation process.

However, Trust Club shall not refuse membership or cancel membership on the grounds that a Member, etc. fails to give consent to Articles 1.2 and 1.3.

2. If Members request the suspension of use of the Personal Information related to Article 1.2 and 1.3, Trust Club shall suspend such to the extent operations are not affected and will exclude delivery, etc. of Cards, statements of charges, etc. Members should request suspension to the Customer Service at the end.

Article 5. (Use/Provision of Personal Information when Agreement Is Not Concluded)

Even if the agreement between Trust Club and a Member, etc. fails to conclude, Trust Club may use and provide the fact that the Member, etc. applied to Trust Club for the membership for a certain period of time pursuant to Article 1 and Article 2.2 regardless of the reason for the failure of the agreement to conclude. Trust Club shall not, however, use or provide the fact in any other manner whatsoever.

Article 6. (Amendment to Provisions)

This Consent Clause and these Important Matters may be amended to the extent required in accordance with the procedures set forth under the applicable laws and regulations, etc.

■ Please contact the following for any request for disclosure or suspension of use of Personal Information:

<Customer Service>

Triton Square Building X, 1-8-10 Harumi, Chuo-ku, Tokyo 104-6035

Telephone: 03-6770-2820

If the above line is busy, please call the following Call Center number:

◆ Diners Club

Toll Free: 0120-074-024

◆ TRUST CLUB Card

Toll Free: 0120-003-081

* Please have your Card number and PIN at hand when you call.

(19LC-1568-202004)

Notice regarding usage of cards, etc.

Special clauses concerning the usage of cards, etc.

Matters concerning the annual membership fee	In principle the annual membership fee that has been already paid will not be refunded, irrespective of the reasons, such as withdrawal or cancellation of the membership.
Matters concerning storage or management of the cards, etc.	Please use and manage your card with great care and caution.
Matters concerning the responsibility of the cardholder when his/her card, etc. is used by a third party.	In case it is determined by Trust Club that your card has been used or could have been used by a third party. Trust Club would invalidate the card and issue a new card.
	In case your violation of the Terms and Conditions leads to the usage of your card or card information by a third party, you would be held responsible for the damage and its repayment.
Matters concerning the Changes of conditions of transactions (changes in Terms and Conditions, fees, etc.)	Regarding a counterfeit card, please note that if you are inadvertently or intentionally involved, you are required to pay the charges on the counterfeit card if you are inadvertently or intentionally involved.
	Trust Club may change the interest rate due to the changes in the financial situation.
	If you use your card after Trust Club revised Terms and Conditions, etc. and announced or disclosed the revisions, it would be regarded that you have agreed on the revisions of Terms and Conditions, etc.

【Payment method】

In principle, the card charges are closed on the 15th day of each month and the payment (principal + charges) is made on the 10th day of the following month (or the following business day if the 10th day falls on a Saturday, Sunday or holiday) by means of direct debit from the account at a financial institution designated by the member.

* While there is no across-the-board total credit line to the amount of usage, if the amount exceeds a certain level, a merchant would contact Diners Club for reference.

● One lump-sum payment

It is an ordinary payment method. If you don't designate a specific payment method when you use your card at a merchant's outlet, your payment would be one lump-sum payment.

● One lump-sum payment at bonus time

It is to pay off the card charges at bonus time in one lump-sum payment.

Summer: Card charges are settled on the August's payment date for the amount spent during the period from the day following the Closing Day of the last December to the Closing Day in June of the said year.

Winter: Card charges are settled on the January's payment date of the following year for the amount spent during the period from the day following the Closing Day in July to the Closing Day November of the said year.

* No Interest is charged.

* Some merchants may not accept this payment method. As the handling period and amount vary from merchant to merchant, please confirm at merchant's outlets.

* One lump-sum payment at bonus time is not available outside Japan.

* For the one lump-sum payment at bonus time, "Revolving shopping credit line" needs to be set. The credit line is decided by Diners after a due screening, which is no larger than ¥3,000,000. The card can be used within the credit limit.

● Revolving payment

"Revolving payment" is a payment method in which the monthly payment amount (repayment) is almost equal every month, irrespective of the amount or frequency of the card usage in the month. An interest fee is charged according to the outstanding balance. The card can be used up to the amount decided by Diners after a due screening, which is no larger than ¥3,000,000.

For details, please see below.

* "Revolving Card" is also available.

【Revolving Payment】

1. Revolving shopping credit line / fee rate, etc.

Revolving Shopping Credit Line	Fee Rate (Actual Annual Rate)	Payment Method	Payment Period/ Number of Payments/ Payment Date
Amount determined by Trust Club after examination, not to exceed ¥3,000,000	15.00%	Minimum payment method: The applicable amount will be the higher of the principal payment amount that a Member agrees to in advance with Trust Club at the time of the credit card application and the amount of the principal payment that varies depending on your outstanding balance. * If Member wishes, a setting to make higher payments may be made in bonus months. * The principal payment is set at 20,000 yen at the time of enrollment.	<ul style="list-style-type: none"> ■ Payment Period/Number of Payments Depending on the outstanding balance and payment method, the payment period and number of payments until the principal payment and fee are fully paid will vary. ■ Payment Due Date In principle, the closing date is the 15th day of each month and payment is due on the 10th day of the following month. Payment is to be made on the 10th day of each month (each month's principal payment + fee). ※ Trust Club may, upon examination, allow a revolving shopping credit line that exceeds the revolving shopping credit line set forth above.

※ Trust Club may, upon examination, allow a revolving shopping credit line that exceeds the revolving shopping credit line set forth above.

<Fees>

The calculation method for the revolving payment fee shall be the Without Method, with the revolving balance as of the Closing Date multiplied by one twelfth (1/12) of the effective annual rate. In addition, the initial revolving fee also is calculated based on the revolving balance as of the Closing Date regardless of the number of days from the Card activity date until the Payment Date.

2. Principal Payment (based on the outstanding balance as of the Closing Date)

Outstanding Balance	Up to ¥500,000	Up to ¥1,000,000	Up to ¥1,500,000	Up to ¥2,000,000	Up to ¥2,500,000	Over¥2,500,000
Principal Payment	¥20,000	¥40,000	¥60,000	¥80,000	¥100,000	¥120,000

3. Example of Revolving Payment (example of a specific calculation of the monthly amount due)

If using revolving payment for the cash price (the Card use amount) of ¥100,000 on 10 April (where Closing Date is the 15th day of each month, Payment Date is the 10th day of each month, effective annual rate is 15.00%, and principal payment in the minimum payment method is ¥20,000):

First payment (on 10 May) (Amount Due)	A. Principal payment: ¥20,000 B. Fee: ¥1,250 (¥100,000 x 15.00% ÷ 12 months x 1 month = ¥1,250) Amount Due: A (¥20,000) + B (¥1,250) = ¥21,250
Second payment (on 10 June) (Amount Due)	Principal payment: ¥20,000 Fee: ¥1,000 (¥80,000 (¥100,000 - ¥20,000) x 15.00% ÷ 12 months x 1 month = ¥1,000) Amount Due: A (¥20,000) + B (¥1,000) = ¥21,000

※ Amounts Due in the third and subsequent payments will be calculated in the same manner as in the second payment.

※ Any fraction below one yen will be rounded down.

Important Information about Personal identification documents.

From April 1, 2020 “Act on Prevention of Transfer of Criminal Proceeds” Due to amendment of the enforcement regulations, two personal identification documents are required.

Accordingly, if your application form will arrive at Sumitomo Mitsui Trust Club Co., Ltd. after March 1, 2020, be sure to enclose two personal identification documents.

※Please refer to the following for the combination of personal identification documents.

※Please note that for applications submitted on or before March 1, 2020, you may be required to submit one more personal identification document, depending on the screening process.

Upon submission of personal identification documents

- Be sure to check the combination of personal identification documents on the back and prepare two documents to be submitted.
- It is necessary for the copy of the page showing the name, date of birth, and current address when you submit two personal identification documents.
- Limited to those valid at the time of application, or those with the issue date or receipt date printed within 6 months.
- If the copy is unclear, you may be required to resubmit it.
- If the address or name has been changed, a copy of the back side is also required.

For Tokyo American Club Members		Japanese	Foreign national
		Japanese driver's license or driving record certificate if you have ⇒㉠ as the first required document to submit. Japanese driver's license or driving record certificate if you don't have ⇒㉡ as the second required document to submit.	
The combination of personal identification documents.	The first required document to submit.	㉠A copy of driver license or driving record certificate.(Japanese only) ㉡Copy one of the following. ■ Passport (Japanese only) (※2) ■ Health insurance card.	㉠A copy of driver license or driving record certificate.(Japanese driver license only) ㉡Copy one of the following. ■ Residence card with photo (※1) ■ Special permanent resident certificate. ■ Passport (Japanese only) (※2) ■ Health insurance card
	⊕ Submit one more personal identification document from the following. (Different documents from above are required.)		
	The second required document to submit.	㉢Copy one of the following. ■ Passport (Japanese only) (※2) ■ Health insurance card ㉣Copy one of the following. ■ Utility bill receipt (Electricity, Gas, Water, NHK, Landline) ■ Social insurance receipt ■ Copy of certificate of residence ■ National or local tax receipt or Tax certificate	㉢Copy one of the following. ■ Residence card with photo (※1) ■ Special permanent resident certificate. ■ Passport (Japanese only) (※2) ■ Health insurance card ㉣Copy one of the following. ■ Utility bill receipt (Electricity, Gas, Water, NHK, Landline) ■ Social insurance receipt ■ Copy of certificate of residence ■ National or local tax receipt or Tax certificate

※1 If the validity period of your residence card is less than one month, please enclose the updated residence card.

※2 It is necessary to submit two more personal identification documents, or supplementary documents with your address

(Necessary documents are 3 in total) since Japanese passports issued after February 2020 does not have an address field and we cannot verify the address.

Please check the details before submission.

If the personal identification document and the address stated on the application form are different, please submit an additional copy of the address identification document.

One more copy from ㉢ or ㉣ is required in addition to the above two documents when the address of one document is different.

→ Necessary documents are 3 in total.

Two more copy from ㉢ or ㉣ (different types) is required in addition to the above two documents when the address of two documents are different.

→ Necessary documents are 4 in total.

< For Example > ※ Copies of 2 items are required.

For foreign National	Driver's License or Driving Record Certificate	Yes	➡ Residence Card or Special Permanent Resident Certificate, and Driver's License or Driving Record Certificate (Issued in Japan only)
		No	➡ Residence Card or Special Permanent Resident Certificate, and another 1 item from ㉢ or ㉣.

Acknowledgement for the Payment of Club Fees by Diners Club Card
ダイナースクラブカードによる決済の同意書

Attn.: Sumitomo Mitsui Trust Club Co., Ltd.

三井住友トラストクラブ株式会社 宛

Attn.: Tokyo American Club

東京アメリカンクラブ 宛

I hereby acknowledge the following conditions pertaining to the fee payments (entrance fee, refundable deposit and monthly fees) to Tokyo American Club with my Diners Club Card.

私は、私の東京アメリカンクラブの利用代金（入会金、保証金、月会費等）を私のダイナースクラブカードで決済するにあたり、以下の事項に同意します。

1. I agree that Sumitomo Mitsui Trust Club Co., Ltd. provide Tokyo American Club with the result of the screening of my application for Diners Club Card, the name of the cardholder, the card number and the expiry date for the purpose of registering my fee payments with Tokyo American Club.

私は、三井住友トラストクラブ株式会社が、私の東京アメリカンクラブの利用代金をダイナースクラブカードで決済するために、私のダイナースクラブカード入会申し込みに係る審査結果情報、カード名義、カード番号及び有効期限を、東京アメリカンクラブに提供することを承諾します。

2. I will settle my Tokyo American Club account on a monthly basis with my Diners Club Card until such time I notify Tokyo American Club of a change in my payment method.

私は、支払方法の変更の申し入れを東京アメリカンクラブに行わない限り、ダイナースクラブカードで毎月の利用代金を決済します。

3. I will notify Tokyo American Club immediately of any change to my Diners Club Card number or the expiry date as a result of the credit card being lost, stolen or terminated.

私は、紛失・盗難等により、当該カード番号及び有効期限などが変更になった場合や、会員資格を喪失した場合は、東京アメリカンクラブに対し速やかに通知します。

_____ / _____ / _____

Name of Member

メンバー氏名 : _____

Phone Number

電話番号 : _____