●Terms and Conditions for Cardmembers of American Express

Current	After Revision		
Material code: JP037002E- <u>10/23 【10】</u>	Material code: JP037002E- <u>02/24 [11]</u>		
Article 1. (Cards/Cardmembers)	Article 1. (Cards/Cardmembers)		
1. For the purposes of these Terms and Conditions, the "Card" refers to cards issued by American Express International, Inc., Japan Branch ("AEII"), including the following cards and cards of American Express on which the name of an institution such as a financial institution or other affiliated company of AEII is printed: (a) American Express® Gold Card; (b) American Express® Green Card; (c) American Express® Blue; (d) American Express® Sky Traveler Card; (e) American Express® Sky Traveler Premium Card	1. For the purposes of these Terms and Conditions, the "Card" refers to cards issued by American Express International, Inc., Japan Branch ("AEII"), including the following cards and cards of American Express on which the name of an institution such as a financial institution or other affiliated company of AEII is printed: (a) American Express® Gold Preferred Card (b) American Express® Gold Card; (c) American Express® Green Card; (d) American Express® Blue; (e) American Express® Sky Traveler Card;		
(c) Interican Express Oxy Traveler Fremium Card	(f) American Express® Sky Traveler Premium Card		
Article 2. (Loan and Use of Cards)	Article 2. (Loan and Use of Cards)		
	5. In some cases, a Member may not use a metal Card on certain settlement terminal devices or other terminal devices which read information from Cards being inserted such as automatic fare adjustment machines or CDs (cash dispensers) and ATMs.		
Article 8. (Renewal/Replacement of the Card)	Article 8. (Renewal/Replacement of the Card)		
_	3. Basic Cardmembers shall pay to AEII a fee prescribed by AEII for issuance of a replacement Card.		
Article 18. (Suspension/Revocation of Membership)	Article 18. (Suspension/Revocation of Membership)		
(e) If Member corresponds to any of the items listed in Article 22.1, the Member has conducted any act which corresponds to any of the items listed in Article 22.2, or the Member's representation and warranty declared under Article 22 turns out to be false; Article 23. (Response under Criminal Proceeds	(e) If Member corresponds to any of the items listed in Article 22.1, the Member has conducted any act which corresponds to any of the items listed in Article 22.3, or the Member's representation and warranty declared under Article 22 turns out to be false; Article 23. (Response under Criminal Proceeds		
Transfer Prevention Act, Etc.)	Transfer Prevention Act, Etc.)		

AMERICAN EXPRESS

- 1. Members agree to the following items without objection with respect to verification conducted by AEII of information related to Members and specific contents of transactions in accordance with the Criminal Proceeds Transfer Prevention Act and any guidelines related to the same act:
 - (a) If a Member is requested by AEII to present or submit his or her driver's license or other materials or copies thereof, the Member shall cooperate with AEII (including the case where the Member is requested by AEII to present or submit additional materials);

1. Members agree to the following items without objection with respect to verification conducted by AEII of information related to Members and specific contents of transactions in accordance with the Criminal Proceeds Transfer Prevention Act and any guidelines related to the same act:

(a) If a Member is requested by AEII to present or submit his or her driver's license, residence card or other materials or copies thereof, the Member shall cooperate with AEII (including the case where the Member is requested by AEII to present or submit additional materials);

<Inquiries>

American Express Gold Card/American Express Sky Traveler Premier Card: Telephone 0120-010120

(Amendment as of January 31, 2023)

<Inquiries>

American Express Gold Preferred Card/American
Express Gold Card/American Express Sky Traveler
Premier Card: Telephone 0120-010120

(Amendment as of February 20, 2024)

●AGREEMENT AND IMPORTANT ITEMS RELATING TO PERSONAL INFORMATION

Current

Article 1. (Collection, Retainment, Use, Supply of Personal Information)

- 1. Members and applicants for membership ("Persons") agree that AEII may, in accordance with its established measures of protection, collect, retain, and use their personal information set forth below, for the purposes of judging the credit risk of transactions with Persons, including transactions Cardmember T&Cs under the (including applications therefor, this "Contract"), managing credit which AEII has extended (including demanding a payment when it is overdue, transferring of receivables, etc.), and offering benefits and services accompanied with the Cards:
- (a) Persons' name, age, birthday, **gender**, address, telephone number, E-mail address and **any** other contact information, place of employment, family, residence status, code numbers and expiration date of the identification documents, nationality, period of stay, status of residence, **and other information** which Persons filled in on relevant application forms, etc. (including the reported, changes);
- (e) Information set forth in documents which are required to verify identification under the Law Concerning Prevention of Transfer of Criminal Proceeds, and information set forth in an income certificate, etc. which was submitted to AEII;

Article 6. (Amendment)

• The information to be registered and the period of registration

After Revision

Article 1. (Collection, Retainment, Use, Supply of Personal Information)

- 1. Members and applicants for membership ("Persons") agree that AEII may, in accordance with its established measures of protection, collect, retain, and use their personal information set forth below, for the purposes of judging the credit risk of transactions with Persons, including transactions Cardmember T&Cs under the (including applications therefor, this "Contract"), managing credit which AEII has extended (including demanding a payment when it is overdue, transferring of receivables, etc.), and offering benefits and services accompanied with the Cards:
- (a) Information which Persons filled in on relevant application forms and other information regarding Persons which is provided to AEII (including but not limited to, Persons' name, age, birthday, address, telephone number, E-mail address and other contact information, place of employment, family, residence status, code numbers and expiration date of the identification documents, nationality, period of stay, status of residence, etc. and if any amendment to such information is reported, those information after such amendment);
- (e) Information set forth in materials such as the identification documents which are required to be verified pursuant to the Act on Prevention of Transfer of Criminal Proceeds and guidelines, etc. related to such law, and information set forth in an income certificate, etc. which was submitted to AEII by Persons;

Article 6. (Amendment)

●The information to be registered and the period of registration

AMERICAN EXPRESS

	Credit Information	Organization to		Credit Information	Organization to
	register with and period of registration			register with and period of registration	
Information to be	Credit	Japan Credit	Information to be	Credit	Japan Credit
registered	Information	Information	registered	Information	Information
	Center Corp.	Reference Center		Center Corp.	Reference Center
		Corp.			Corp.
(3) Objective facts	During the	During the duration	(3) Objective facts	During the	During the duration
of transactions	contract term	of the contract and	of transactions	contract term	of the contract and
relating to this	and not more	not more than 5	relating to this	and not more	not more than 5
Contract	than 5 years	years after	Contract	than 5 years	years after
	after termination	termination of the		after termination	termination of the
	of the contract	contract (for		of the contract	contract (for
		information on		(or if settlement	information on
		assignment of		is not	assignment of
		claims, not more		complete, after	claims, not more
		than 1 year from the		full payment)	than 1 year from the
		date of assignment			date of assignment
		of claims)			of claims)
(4) Facts of	During the	During the duration	(4) Facts of	During the	During the duration
delayed payment for	contract term	of the contract and	delayed payment for	contract term	of the contract and
obligation	and for 5 years	not more than 5	obligation	and for 5 years	not more than 5
	after termination	years after		after termination	years after
	of the contract	termination of the		of the contract	termination of the
		contract		(or if settlement	contract (or if
				is not	settlement is not
				complete, after	complete, after full
				full payment)	payment)
<inquiries></inquiries>			<inquiries></inquiries>		
American Express	Gold Card/ Am	erican Express Sky	American Express	Gold Preferre	d Card/ America
Γraveler Premier Card:Telephone 0120-010120		Express Gold Card/ American Express Sky Travel			
			Premier Card:Telephone 0120-010120		

(Amendment as of $\underline{\text{February 20, 2024}}$)

(Amendment as of Oct 1, 2023)