

## ●Supplemental Terms and Conditions for Payflex

Current	After Revision
<p><b>Article 3 (Use of Payflex)</b></p> <p>1. There are some types of Payflex plans set forth in each item in this Article, and for Payflex Automatic Revolving and Payflex Select Revolving, a Basic Cardmember <u>may use only</u> one plan which he or she has pre-selected and is enrolled in before use. There are also instances in which AEII will enroll a Basic Cardmember in one of the two Payflex Revolving plans. In such <u>an instance</u>, for Payflex Automatic Revolving and Payflex Select Revolving, the Basic Cardmember may switch to the other Payflex Revolving plan, subject to AEII's approval, by following the process designated by AEII.</p>	<p><b>Article 3 (Use of Payflex)</b></p> <p>1. There are some types of Payflex plans set forth in each item in this Article, and for Payflex Automatic Revolving and Payflex Select Revolving, a Basic Cardmember <u>may only use</u> one plan which he or she has pre-selected and is enrolled in before use. There are also instances in which AEII will enroll a Basic Cardmember in one of the two Payflex Revolving plans. In such <u>instance</u>, for Payflex Automatic Revolving and Payflex Select Revolving, the Basic Cardmember may switch to the other Payflex Revolving plan, subject to AEII's approval, by following the process designated by AEII.</p>
<p><b>Article 4 (Payflex Line of Credit)</b></p> <p>3. The Payflex Line of Credit applies to the total amount of outstanding balance of <u>Payflex Charges made by Basic Cardmember</u> and any Additional Cardmembers, and Members may only use Payflex if this total amount does not exceed the Payflex Line of Credit.</p>	<p><b>Article 4 (Payflex Line of Credit)</b></p> <p>3. The Payflex Line of Credit applies to the total amount of outstanding balance of <u>Revolving Charges and Fees and Installment Charges and Interest ("Payflex Charges") made by the Basic Cardmember</u> and any Additional Cardmembers, and Members may only use Payflex if this total amount does not exceed the Payflex Line of Credit.</p>
<p><b>Article 5 (Payment of Revolving Charges)</b></p> <p>1. "Revolving Charges" refers to <u>Charges</u> which are put on a revolving payment by application of Payflex. A Basic Cardmember shall make monthly repayments of Revolving Charges. Based on the outstanding amount of <u>Revolving Charges</u> at the closing date of each month, a monthly repayment amount ("Revolving Payment"), as <u>the sum of the principal and fees set forth in the following Article</u>, shall be determined in accordance with a method designated by AEII from the Payflex Repayment Table (set forth in Appendix 1. Revolving Payment (1) below) which a Member has been given prior notice of (if the sum of the outstanding balance and fees at the closing date is less than the Revolving Payment amount so determined, the payment amount will only be the sum of the outstanding balance and</p>	<p><b>Article 5 (Payment of Revolving Charges)</b></p> <p>1. "Revolving charges" refers to <u>charges</u> which are put on a revolving payment by application of Payflex. <u>"Revolving Charges and Fees" refers to Revolving Charges and applicable fees set forth in the following Article.</u> A Basic Cardmember shall make monthly repayments of Revolving Charges. Based on the outstanding amount of <u>Revolving Charges and Fees</u> at the closing date of each month, a monthly repayment amount ("Revolving Payment"), as <u>the sum of the principal and fees</u>, shall be determined in accordance with a method designated by AEII from the Payflex Repayment Table (set forth in Appendix 1. Revolving Payment (1) below) which a Member has been given prior notice of (if the sum of the outstanding balance and fees at the closing date is less than the Revolving</p>

fees).	Payment amount so determined, the payment amount will only be the sum of the outstanding balance and fees).												
3. Basic Cardmembers shall pay <u>the amount set forth in this Article</u> together with the amount of other Charges pursuant to Article 13 of the Cardmember T&Cs.	3. Basic Cardmembers shall pay <u>the Revolving Charges and Fees</u> together with the amount of other Charges pursuant to Article 13 of the Cardmember T&Cs.												
<b>Article 7 (Payment of Installment and Charges)</b>  1. “Installment Charges” refers to <u>Charges</u> which are put on an installment payment by application of Payflex. The total amount due for Charges on the Installment Plan will be the Charge amount plus the interest for Installment Plan, as listed in Appendix 2. Installment Payment (1) below.	<b>Article 7 (Payment of Installment and Charges)</b>  1. “Installment Charges” refers to <u>charges</u> which are put on an installment payment by application of Payflex. <u>“Installment Charges and Interest” refers to Installment Charges and the interest for Installment Plan.</u> The total amount due for Charges on the Installment Plan will be the Charge amount plus the interest for <u>the</u> Installment Plan, as listed in Appendix 2. Installment Payment (1) below.												
-	3. Basic Cardmembers shall pay <u>the Installment Charges and Interest</u> together with the amount of other Charges pursuant to Article 13 of the Cardmember T&Cs.												
<b>Article 8 (Delinquency Charge on Installment Plan)</b>  Notwithstanding Article 15.1 of the Cardmember T&Cs, the delinquency charge on any late payments made for any <u>Installment Charges</u> shall not exceed the amount calculated by multiplying the outstanding <u>principal amount</u> by the statutory interest rate.	<b>Article 8 (Delinquency Charge on Installment Plan)</b>  Notwithstanding Article 15.1 of the Cardmember T&Cs, the delinquency charge on any late payments made for any <u>Installment Charges and Interest</u> shall not exceed the amount calculated by multiplying the outstanding <u>Charges on the Installment Plan</u> by the statutory interest rate.												
<b>Article 9 (Suspension of Payment)</b>  4. When requesting suspension of payment in accordance with Article 9.2, the Member will make efforts to promptly provide AEII with the reason for the request in writing (if there are any supporting documents, <u>attach such documents</u> ).	<b>Article 9 (Suspension of Payment)</b>  4. When requesting suspension of payment in accordance with Article 9.2, the Member will make efforts to promptly provide AEII with the reason for the request in writing (if there are any supporting documents, <u>such documents shall be attached</u> ).												
<b>&lt;Appendix&gt;</b> 1. Revolving Payment (1) Revolving Repayment Table	<b>&lt;Appendix&gt;</b> 1. Revolving Payment (1) Revolving Repayment Table												
<table><tr><td>Outstanding Balance of</td><td>Type 1</td><td>Type 2*</td></tr><tr><td>Revolving Charge at Monthly</td><td>Revolving</td><td>Revolving</td></tr></table>	Outstanding Balance of	Type 1	Type 2*	Revolving Charge at Monthly	Revolving	Revolving	<table><tr><td>Outstanding Balance of</td><td>Type 1</td><td>Type 2*</td></tr><tr><td>Revolving Charge and Fees</td><td>Revolving</td><td>Revolving</td></tr></table>	Outstanding Balance of	Type 1	Type 2*	Revolving Charge and Fees	Revolving	Revolving
Outstanding Balance of	Type 1	Type 2*											
Revolving Charge at Monthly	Revolving	Revolving											
Outstanding Balance of	Type 1	Type 2*											
Revolving Charge and Fees	Revolving	Revolving											

Closing Date (JPY)	Payment (JPY) **	Payment (JPY) **	at Monthly Closing Date (JPY)	Payment (JPY) **	Payment (JPY) **
Up to 100,000	3,000	7,000	Up to 100,000	3,000	7,000
From 100,001 to 200,000	6,000	14,000	From 100,001 to 200,000	6,000	14,000
From 200,001 to 300,000	9,000	21,000	From 200,001 to 300,000	9,000	21,000
<u>Up to 1,500,000, from every 100,000 increase</u>	<u>+3,000</u>	<u>+7,000</u>	<u>From 300,001 to 400,000</u>	<u>12,000</u>	<u>28,000</u>
From 1,500,001 to 1,800,000	60,000	135,000	<u>From 400,001 to 500,000</u>	<u>15,000</u>	<u>35,000</u>
From 1,800,001 to 2,100,000	75,000	165,000	<u>From 500,001 to 600,000</u>	<u>18,000</u>	<u>42,000</u>
From 2,100,001 to 2,400,000	90,000	195,000	<u>From 600,001 to 700,000</u>	<u>21,000</u>	<u>49,000</u>
<u>From 2,400,001 to 2,700,000</u>	<u>105,000</u>	<u>225,000</u>	<u>From 700,001 to 800,000</u>	<u>24,000</u>	<u>56,000</u>
<u>From 2,700,001 to 3,000,000</u>	<u>120,000</u>	<u>255,000</u>	From 800,001 to 900,000	27,000	63,000
			<u>From 900,001 to 1,000,000</u>	<u>30,000</u>	<u>70,000</u>
			<u>From 1,000,001 to 1,100,000</u>	<u>33,000</u>	<u>77,000</u>
			<u>From 1,100,001 to 1,200,000</u>	<u>36,000</u>	<u>84,000</u>
			<u>From 1,200,001 to 1,300,000</u>	<u>39,000</u>	<u>91,000</u>
			<u>From 1,300,001 to 1,400,000</u>	<u>42,000</u>	<u>98,000</u>
			<u>From 1,400,001 to 1,500,000</u>	<u>45,000</u>	<u>105,000</u>
			From 1,500,001 to 1,800,000	60,000	135,000
			From 1,800,001 to 2,100,000	75,000	165,000
			From 2,100,001 to 2,400,000	90,000	195,000
			From 2,400,001, for every 300,000	+15,000	+30,000
(2) A sample calculation of fees and Revolving Payments is provided below:			(2) A sample calculation of fees and Revolving Payments is provided below:		
Revolving Payment amount applicable to Revolving Payment to outstanding Balance of <u>Revolving Charge</u> of JPY100,000: JPY 3,000			Revolving Payment amount applicable to Revolving Payment to outstanding Balance of <u>Revolving Charges and Fees</u> of JPY100,000: JPY 3,000		
<u>Assuming that</u> the outstanding balance of Revolving Charges on the 20th of month A is <u>JPY 100,000</u> and <u>there</u> were no new transactions made between the 21st of month A to the 20th of month B, and that a Revolving Payment of JPY 3,000 ( <u>JPY 449 as the fee up until the 20th of month A is included in this Revolving Payment amount</u> ), <u>the</u> outstanding balance for each day, the fee amount for that period and the amount of the next Revolving Payment (Payment which is the payment date of the following month for month B) to be			<u>We assume the followings:</u> The outstanding balance of Revolving Charges on the 20th of month A is <u>JPY 80,000</u> . The fee up until the 20 <sup>th</sup> of month A is JPY 359. <u>There</u> were no new transactions made between the 21st of month A to the 20th of month B. <u>A</u> Revolving Payment of JPY 3,000 (including JPY 359 as the fee) <u>was made on the 10<sup>th</sup> of month B</u> . <u>The</u> outstanding balance for each day, the fee amount for that period and the amount of the next Revolving Payment (Payment which is the payment date of the following		

<p>assessed is the following:</p> <p>Outstanding Balance: From 21st of month A to 9th of month B: <u>JPY 100,000</u> 11 days period from 10th of month B to 20th of month B: <u>JPY 97,449 (JPY 100,000 + JPY 449 – JPY 3,000)</u></p> <p>Fee: <u>(JPY 100,000 × 14.9% × 19 days ÷ 365 days)</u> + <u>(JPY 97,449 × 14.9% × 11 days ÷ 365 days) = JPY 1,213</u></p> <p>Revolving Payment: JPY 3,000</p> <p>Amount Applied to Principal: JPY 3,000 – <u>JPY 1,213</u> = <u>JPY 1,787</u></p>	<p>month for month B) to be assessed is the following:</p> <p>Outstanding Balance: From 21st of month A to 9th of month B: <u>JPY 80,000</u> 11 days period from 10th of month B to 20th of month B: <u>JPY 77,359 = JPY 80,000 – (JPY 3,000 – JPY 359)</u></p> <p>Fee: <u>(JPY 80,000 × 14.9% × 19 days ÷ 365 days) + (JPY 77,359 × 14.9% × 11 days ÷ 365 days) = JPY 967</u></p> <p>Revolving Payment: JPY 3,000</p> <p>Amount Applied to Principal: JPY 3,000 – <u>JPY 967</u> = <u>JPY 2,033</u></p>
(Amendment as of <u>January 31, 2023</u> )	(Amendment as of <u>June 19, 2025</u> )