

● Terms and Conditions for Cardmembers of American Express

Current	After Revision
<p>Article 6. (Loss, Theft, or Misuse of Cards)</p> <p>3.(b) When any <u>member</u> of the Member's family, <u>cohabitant</u>, caretaker in the Member's absence or person the Member has entrusted with the care of the Member's personal belongings loses, misuses, or steals the Card, or such a person is involved in the loss, misuse or theft of the Card;</p>	<p>Article 6. (Loss, Theft, or Misuse of Cards)</p> <p>3.(b) When any <u>individual</u> of the Member's family, <u>cohabitant</u>, <u>other Member-related party</u>, caretaker in the Member's absence, or person the Member has entrusted with the care of the Member's personal belongings loses, misuses, or steals the Card, or such a person is involved in the loss, misuse or theft of the Card;</p>
<p>(NEW)</p>	<p>Article 7-2. (Deemed Report)</p> <p>1. If a Member has received a Card under an <u>agreement other than this Agreement (including cases where a Card has been issued to the Member as an Additional Cardmember) and a change in reported matters of the Member is reported with respect to any agreement, AEI may deem that report was made in relation to all agreements.</u></p> <p>2. If AEI reasonably judges that there is a change in reported matters based on information obtained by a lawful and proper method, it may treat this as a report relating to the content of such change having been made without waiting for a report by the Member.</p> <p>3. Notwithstanding the provisions of this paragraph, AEI shall assume no obligation to investigate any change in reported matters on behalf of a Member, and shall assume no obligation to investigate whether a report was made with respect to any other agreements.</p>
Amendment as of <u>July 23, 2025</u>	Amendment as of <u>January 15, 2026</u>

● AGREEMENT AND IMPORTANT ITEMS RELATING TO PERSONAL INFORMATION

Current	After Revision
<p>Article 1. (Collection, Retainment, Use, Supply of Personal Information)</p> <p>3. Persons agree that if Persons are the representatives of a Service Establishment or Service Establishments themselves, AEII may use the personal information set forth in Article 1.1(a) and (b) and the personal information stated in Service Establishments application form (information such as Service Establishments' representative's name, address, date of birth and telephone number that are registered on Service Establishments' application or other reported changes), including using a combination of all the above information together, for the purpose of confirming Persons' obligation and other necessary actions under this Agreement, and Service Establishments' obligation and other necessary action under the agreement regarding acceptance of the American Express Cards, in addition to those purposes set forth in Article 1.1 and 1.2 above.</p> <p>4. Persons agree that, for the purposes set forth in Articles 1.1 and 1.2 above, AEII may use personal information set forth in Article 1.1(a) through (i), above, jointly with the following parties. Such information may be provided by AEII to the following parties and by the following parties to AEII, as warranted. AEII shall be responsible</p>	<p>Article 1. (Collection, Retainment, Use, Supply of Personal Information)</p> <p>3. <u>In the case where there is a transaction between Persons and AEII under an agreement other than this Agreement, the personal information under Paragraph 1 belonging to the Persons shall include information relating to such a transaction. Persons agree that personal information under Items (a) and (e) of Paragraph 1 may be notified to other Persons under this Agreement even if it is information that has been declared or provided with respect to agreements other than this Agreement.</u></p> <p>4. Persons agree that if Persons are the representatives of a Service Establishment or Service Establishments themselves, AEII may use the personal information set forth in Article 1.1(a) and (b) and the personal information stated in Service Establishments application form (information such as Service Establishments' representative's name, address, date of birth and telephone number that are registered on Service Establishments' application or other reported changes), including using a combination of all the above information together, for the purpose of confirming Persons' obligation and other necessary actions under this Agreement, and Service Establishments' obligation and other necessary action under the agreement regarding acceptance of the American Express Cards, in addition to those purposes set forth in Article 1.1 and 1.2 above.</p> <p>5. Persons agree that, for the purposes set forth in Articles 1.1 and 1.2 above, AEII may use personal information set forth in Article 1.1(a) through (i), above, jointly with the following parties. Such information may be provided by AEII to the following parties and by the following parties to AEII, as warranted. AEII shall be responsible</p>

for the management of such information. If the parties described in (b) below are located overseas, please visit the AEI website for the name of the country, information regarding systems pertaining to protection of personal information in that country, information regarding measures for protection of personal information implemented by the parties described in (b) below, and other referential information.

(a) Companies whose decisions relating to their financial or business matters are under a direct or indirect control of AEI, or companies who have a direct or indirect control over AEI's decisions relating to financial or businesses matters, and companies who are under a similar control of any of such companies; and

(b) Affiliated companies whose name or logo mark is indicated on the Cards.

5. Persons agree that, in the following cases, AEI may disclose to the recipient set forth below, and such recipient may use, personal information set forth in Article 1.1(a) and 1.1(i), to the least extent required for the achievement of purpose: (if the parties described below are located overseas, please visit the AEI website for the name of the country, information regarding systems pertaining to protection of personal information in that country, information regarding measures for protection of personal information implemented by the parties described below, and other referential information):

(a) In the case of disclosure which is made by providing personal information by electronic means, etc. to a transportation or lodging service company or, only when necessary, a travel agent, for the purpose of travel arrangement, etc. upon Persons' request; or

(b) In the case of disclosure which is made to a service providing company for the purpose

for the management of such information. If the parties described in (b) below are located overseas, please visit the AEI website for the name of the country, information regarding systems pertaining to protection of personal information in that country, information regarding measures for protection of personal information implemented by the parties described in (b) below, and other referential information.

(a) Companies whose decisions relating to their financial or business matters are under a direct or indirect control of AEI, or companies who have a direct or indirect control over AEI's decisions relating to financial or businesses matters, and companies who are under a similar control of any of such companies; and

(b) Affiliated companies whose name or logo mark is indicated on the Cards.

6. Persons agree that, in the following cases, AEI may disclose to the recipient set forth below, and such recipient may use, personal information set forth in Article 1.1(a) and 1.1(i), to the least extent required for the achievement of purpose: (if the parties described below are located overseas, please visit the AEI website for the name of the country, information regarding systems pertaining to protection of personal information in that country, information regarding measures for protection of personal information implemented by the parties described below, and other referential information):

(a) In the case of disclosure which is made by providing personal information by electronic means, etc. to a transportation or lodging service company or, only when necessary, a travel agent, for the purpose of travel arrangement, etc. upon Persons' request; or

(b) In the case of disclosure which is made to a service providing company for the purpose

<p>of provision of accessory services of a credit card (including reservations at restaurants or use of mileage program) upon Persons' request.</p> <p><u>6.</u> Even in the case where AEII uses or discloses personal information to the extent agreed by Persons in Articles 1.2(c) and 1.2(d), when Persons request the cessation of such use or disclosure, AEII will take necessary steps to cease the use or disclosure thereafter; provided, however, that introduction of business which is inserted in, or forwarded together with, the Card or Monthly Statements.</p> <p><u>7.</u> Persons agree that for the purpose of credit and fraud risk management, AEII may provide the personal information set forth in Article 1.1 (a) and (h), to a person or company in the United States, who operates a fraud detection system and may receive and utilize the results from the person or company. In addition, the person or company will delete the personal information provided by AEII after completing the purpose mentioned in this Article. Please visit the AEII website for information regarding systems pertaining to protection of personal information in the United States and information regarding measures for protection of personal information implemented by the person or company, and other referential information.</p>	<p>of provision of accessory services of a credit card (including reservations at restaurants or use of mileage program) upon Persons' request.</p> <p><u>7.</u> Even in the case where AEII uses or discloses personal information to the extent agreed by Persons in Articles 1.2(c) and 1.2(d), when Persons request the cessation of such use or disclosure, AEII will take necessary steps to cease the use or disclosure thereafter; provided, however, that introduction of business which is inserted in, or forwarded together with, the Card or Monthly Statements.</p> <p><u>8.</u> Persons agree that for the purpose of credit and fraud risk management, AEII may provide the personal information set forth in Article 1.1 (a) and (h), to a person or company in the United States, who operates a fraud detection system and may receive and utilize the results from the person or company. In addition, the person or company will delete the personal information provided by AEII after completing the purpose mentioned in this Article. Please visit the AEII website for information regarding systems pertaining to protection of personal information in the United States and information regarding measures for protection of personal information implemented by the person or company, and other referential information.</p>
Amendment as of <u>July 23, 2025</u>	Amendment as of <u>January 15, 2026</u>