Terms & Conditions of JCB PREMO Card

These terms and conditions of JCB PREMO Card (hereinafter the "Agreement") will apply when the JCB PREMO Cardmember(as hereinafter defined) uses the JCB PREMO Card provided by JCB Co., Ltd. (hereinafter "JCB"). Article 1 (Definitions)

The following terms in this Agreement shall have the following meaning:

- (1) "JCB PREMO" means the services which will enable the JCB PREMO Cardmember making the Purchase of Goods etc. at the Merchant (Store) or the Merchant (Website) (i) to use the Value Added in advance for payment of a whole or part of purchase price of such Purchase of Goods etc., (ii) to complete settlement for the amount of the Value used, and in connection with such settlement services, (iii) toAdd the Value, and (iv) to confirm the Value Balance and usage history of the JCB PREMO Cardmember. The "Services" mean such services as provided by JCB among those servicesprovided under the JCB PREMO.
- (2) "Value" means electronic information having monetary value which is issued by JCB, stored in the operating server ("Operating Server") managed by JCB, managed for each Cardnumber and available for payment for the Purchaseof Goods etc. made by the JCB PREMO Cardmember at the Merchant.
- (3) "JCB PREMO Card" means the card issued by JCB bearing the JCB PREMO Logo Mark (as defined in the item 12 of this Article) which is necessary for the JCB PREMO Cardmember to use the Services.
- (4) "JCB PREMO Cardmember" means a person who legally obtains and holds the JCB PREMO Card in accordance with this Agreement.
- (5) "Merchant" means an individual, legal entity or organization which participates in the JCB PREMO, displays the JCB PREMO Logo Mark on a store or website and allows the JCB PREMO Cardmember to use the Value for the Purchase of Goods etc. in accordance with this Agreement. The "Merchant (Store)" means the Merchant of which real stores allow the JCB PREMO Cardmember to use the Value for the Purchase of Goods etc., and the "Merchant (Website)" means the

Merchant of which stores operated on a website allows the JCB PREMO Cardmember to use the Value for the Purchase of Goods etc. The Merchant (Store) and the Merchant (Website) are collectively referred to as the "Merchant".

- (6) "Purchase of Goods etc." means the JCB PREMO Cardmember's purchase of goods, rights and services from the Merchant.
- (7) "Use of Value" means that the JCB PREMO Cardmember discharges his/her payment obligations for the Purchase of Goods etc. made by the JCB PREMO Cardmember from the Merchant by using the Value held by the JCB PREMO Cardmember and recorded in the Operating Server rather than by paying money.
- (8) "Value Subtraction" means subtracting the amount of the Value used by the JCB PREMO Cardmember from the Value Balance held by the JCB PREMO Cardmember and recorded in the Operating Server.
- (9) "Value Balance" means the balance of the Value which the JCB PREMO Cardmember is able to use for payment for thePurchase of Goods etc. at the Merchant.
- (10) "Add (the Value) / Addition (of the Value)" means the method to increase the Value Balance in a manner designated by JCB.
- (11) "Terminal at Merchant" means an equipment installed at the Merchant (Store) to process electronic information of the Value when the JCB PREMO Cardmember uses the Value at the Merchant (Store).
- (12) "JCB PREMO Logo Mark" means the JCB PREMO Logo Mark as specified in the Figure 1 below, which is displayed on the surface of the card to recognize a prepaid card as satisfying the specification designated by the JCB PREMO (including the JCB PREMO Card) and is displayed as a merchant sign at the Merchant.

(Figure 1)



Note that the JCB PREMO Logo Mark as specified in the Figure 2 below is displayed on the surface of a card which is issued prior to October 9, 2014. The JCB PREMO Cardmember is able to use such card as a valid JCB PREMO Card for the Purchase of Goods etc. at the Merchant displaying the JCB PREMO Logo Mark as specified in the Figure 1, and to receive the Services, in accordance with this Agreement.

(Figure 2)



- (13) "Personalized page" means the website designated by JCB on which the JCB PREMO Cardmemberis able to confirm the Value Balance, its expiration and usage history of the JCB PREMO Cardmember as well as Add the Value.
- (14) "Cardnumber" means the sixteen (16) digits identification number associated with the Value Balance for management purposes, which is necessary when the JCB PREMO Cardmember uses the Value at the Merchant and log in to the Personalized page of the JCB PREMO Cardmember.
- (15) "Authentication number" means the eight (8) digits number which is necessary when the JCB PREMO Cardmemberuses the Value at the Merchant (Website) and log in to the Personalized page of the JCB PREMO Cardmember.
- (16) "Cardnumber etc." means the Cardnumber and the Authentication number collectively.
- (17) "Shop" means a business entity or organization which is appointed by JCB as a shop to sell the JCB PREMO Card to the JCB PREMO Cardmember.
- Article 2 (Issuance of JCB PREMO Card)
- 1. The JCB PREMO Card will be issued to a person who desires to purchase the JCB PREMO Card and takes such steps as designated by JCB.
- 2. The JCB PREMO Cardmember shall not use the JCB PREMO Card until the JCB PREMO Cardmember puts his/her own signature on the reverse side of the JCB PREMO Card.

3. The JCB PREMO Cardmember shall not erase a scratch print made on the part of the Authentication number on the reverse side of the JCB PREMO Card until the JCB PREMO Cardmember first uses the Value at the Merchant (Website) or first log in to the Personalized page of the JCB PREMO Cardmember.

Article 3 (Gift of JCB PREMO Card)

- 1. The JCB PREMO Cardmember may gift the JCB PREMO Card to a third party on the condition that the third party who receives the gift complies with this Agreement; provided, however, that the JCB PREMO Cardmember may not gift the JCB PREMO Card if the JCB PREMO Cardmember has conducted any of the following acts:
- (1) The JCB PREMO Cardmember has used any part of the Value,
- (2) The JCB PREMO Cardmember has put his/her own signature on the reverse side of the JCB PREMO Card, or
- (3) The JCB PREMO Cardmember has erased the scratchprint made on the part of the Authentication number on the reverse side of the JCB PREMO Card, or otherwise conducted any act to make the Authentication Number visible.
- 2. The JCB PREMO Card and its Cardnumber etc., for which the JCB PREMO Cardmember has conducted any act set forth in the item (1), (2) or (3) of paragraph 1 of this Article, shall be used only by the JCB PREMO Cardmember.
- 3. Except as allowed under the first sentence of paragraph 1 of this Article, the JCB PREMO Cardmember may not transfer, exchange, re-sell or lend to any third party, be assigned from any third party, pledge or otherwise grant a security interest on, the JCB PREMO Card, the Value and Cardnumber etc.
- 4. The JCB PREMO Cardmember intending to gift the JCB PREMO Card to a thirdparty in accordance with paragraph 1 of this Article shall notify the third party of the expiration date of the Value Balance set forth in Article 9.

Article 4 (Management of JCB PREMO Card and Cardnumber etc.)

1. The JCB PREMO Cardmember shall manage the JCB PREMO Card and the Cardnumber etc. with a duty of care as a good manager. Further, except as the JCB PREMO Cardmember gifts the JCB PREMO Card to a third party in compliance with the preceding Article, the JCB PREMO Cardmember shall not disclose the Cardnumber etc. to any third party.

- 2. The Services will be available only to the JCB PREMO Cardmember holding the JCB PREMO Card. The JCB PREMO Cardmember shall not Add and use the Value, or confirm the Value Balance and usage history after the JCB PREMO Cardmember lost his/her occupation of the JCB PREMO Card due to making a gift to a third party in accordance with this Agreement, losing or having stolen his/her JCB PREMO Card or for other reasons.
- 3. The JCB PREMO Cardmember may change the Authentication number by such method as separately designated by JCB.
- 4. JCB will not assume any responsibility for Addition and use of the Value or confirmation of the Value Balance or usage history which is contrary to the intent of the JCB PREMO Cardmember and causedby any of the following reasons:
- (1) The JCB PREMO Cardmember lost or had stolen the JCB PREMO Card,
- (2) The JCB PREMO Cardmember gifted the JCB PREMO Card to a third party in violation of the second sentence of paragraph 1 of Article 3,
- (3) The JCB PREMO Cardmember failed to discharge a duty of care as a good manager, or
- (4) The JCB PREMO Cardmember failed to change the Authentication number as set forth in paragraph 3 of this Article.
- 5. If the Charge, Use of the Value or confirmation of theValue Balance or usage history is made by using the Cardnumber etc. at the Merchant (Website) or at the Personalized page, all of such acts shall be presumed as the acts of the JCB PREMO Cardmember.
- 6. If the JCB PREMO Cardmember inputs incorrect Authentication number over such times as designated by JCB in connection with Use of the Value at the Merchant (Website) or log in to the Personalized page, thereafter the JCB PREMO Cardmember may not use the Value at the Merchant (Website) or the Personalized page. In this case, however, the JCB PREMO Cardmember may use the Value at the Merchant (Store), and after taking steps designated by JCB, resume to use the

Value at the Merchant (Website) and Personalized page. Article 5 (Addition of the Value)

- The JCB PREMO Cardmember may Add the Value by such method as separately designated by JCB (the JCB PREMO Cardmember may be required to agree to JCB's obtaining the personal information depending on the method of Charge). The JCB PREMO Cardmember may be required to pay such amount of the fee as separately designated by JCB depending on the method of Addition of the Value.
- 2. The maximum amount of the Value Balance per JCB PREMO Card shall be equal to JPY 50,000. Further, the maximum Value which can be Added in one (1)time shall be equal to JPY 29,000.
- 3. When the JCBPREMO Cardmember Adds the Value, the JCB PREMO Cardmember shall in advance take care for the amount of the Addition. Cancellation of the Addition of the Value is not allowed.

Article 6 (Merchant)

- 1. The JCB PREMO Cardmember may make the Purchase of Goods etc. by using the Value at the Merchant displaying the JCB PREMO Logo Mark.
- 2. The rights, products and services for the settlement of which the Value can be used may be restricted.

Article 7 (Use of Value)

1. The JCB PREMO Cardmember may use the JCB PRMO Card for payment for the Purchase of Goods etc. by presenting the JCB PREMO Card to the Merchant (Store) and designating the amount of the Value which the JCB PREMO Cardmember intends to use. In this case, the JCB PREMO Cardmember shall confirm the amount of the Value used which is described on a sales draft to be correct. If the JCB PREMO Cardmember is requested to sign his/her own signature on the sales draft by the Merchant, the JCB PREMO Cardmembershall, in accordance with an instruction of the Merchant, sign his/her own signature which is the same as signed on the reverse side of the JCB PREMO Card. JCB will use information described on the sales draft only for the purpose of providing the Services.

- 2. The JCB PREMO Cardmember may make the Purchase of Goods etc. from the Merchant (Website) by inputting the Cardnumber etc.
- 3. In the event that the JCB PREMO Cardmember uses the Value pursuant to the preceding two (2) paragraphs, the JCB PREMO Cardmember is deemed to have paid the price equal to the Value used at the time when the information regarding the Cardnumber etc. and the amount of the Value used reaches JCB from the Merchant, and the Value Subtraction is completed by such methods as separately designated by JCB.
- 4. In the event that the Value Balance of one (1) JCB PREMO Card is insufficient for the purchase price of rights, products or services purchased by the JCB PREMO Cardmember from the Merchant, the JCB PREMO Cardmember may use the JCB PREMO Card to the extent that the Merchant allows the JCB PREMO Cardmember to pay in cash or by other means approved by the Merchant, or to use several JCB PREMO Cards, for the difference between the Value Balance and the purchase price. The JCB PREMO Cardmember may not use the JCB PREMO Card of which the Value Balance is insufficient for the purchase price if the Merchant does not allow the JCB PREMO Cardmember to pay for the difference by the method above mentioned.

Article 8 (Disputes with Merchant/Cancellation of Use of Value)

- Any and all disputes arising out of a transaction involving use of the JCB PREMO Card between the JCB PREMO Cardmember and the Merchant, including but not limited to, any defect, deficiency or default on products, rights or services purchased from or provided by the Merchant, shall be resolved between the JCB PREMO Cardmember and the Merchant, and JCB shall be in no event responsible for resolving such disputes.
- 2. If, on and after the JCB PREMO Cardmember paid for the purchase price by using the Value, a mutual agreement is reached between the JCB PREMO Cardmember and the Merchant to terminate an agreement on the Purchase of Goods etc., or any event which requires to correct the purchase amount for the Purchase of Goods etc. which was subject to use of the Value, JCB may, upon an application submitted by

the Merchant in accordance with the procedure of the JCB PREMO, cancel the Use of Value (defined as restoring the Value Balance to the amount being prior to such use of the Value), or correct the Value Balance. In this case, no notice by JCB will be sent to the JCB PREMO Cardmember.

3. The JCB PREMO Cardmember who destroyed or damaged the JCB PREMO Card may not cancel Use of Value or correct the Value Balance in accordance with the preceding paragraph.

Article 9 (Expiration of Value Balance/Period of Services Available)

- The Value Balance shall be effective for five (5) years from the latest (including that latest date) of (i) the date of issuance of the JCB PREMO Card, (ii) the date of the latest Addition, or (iii) the date of the latest use of the Value. The effective term shall be the same if the JCB PREMO Cardmember gifts the JCB PREMO Card to a third party pursuant to paragraph 1 of Article 3.
- 2. The date of issuance of the JCB PREMO Card means the date on which JCB or the Shop takes steps necessary to make the JCB PRECO Card available, and not the date on which the JCB PREMO Card reaches the JCB PREMO Cardmember.
- 3. The expiration date of the JCB PREMO Card can be confirmed by the JCB PREMO Cardmember at the Personalized page.
- 4. Expiration of the effective term of the Value Balance shall cause the Value Balance to become void and all Services to become unavailable to the JCB PREMO Cardmember (including repayment of the Value Balance set forth in paragraph 4 of Article 18).
- The JCB PREMO Card of which the Value Balance is JPY zero (0) shall become void if five (5) years have passed from the latest (including that latest date) of (i) the date of issuance of the JCB PREMO Card or (ii) the date of the latest use of the Value, and all Services become unavailable to the JCB PREMO Card member on and after the JCB PREMO Card becomes void.

Article 10 (Confirmation of Value Balance)

 The Value Balance can be confirmed at the Personalized page, on a sales draft delivered at the time of Use of Value at the Merchant (Store), or on the display of the Terminal at Merchant; provided, however, that there may be the Merchant(Store) which is not able to display the Value Balance on their sales draft or the Terminal at Merchant.

- 2. Usage history of the Value can be confirmed at the Personalized page; provided, that the scope of usage history displayed at the Personalized page shall be as separately designated by JCB.
- 3. The Services will become unavailable upon expiration of the Value Balance. Article 11 (Compliance by JCB PREMO Cardmember)
- 1. The JCB PREMO Cardmember shall take care not to damage, or bring closer to magnetic power, the JCB PREMO Card.
- The JCB PREMO Cardmember shall refrain from all of the following acts:
 (1)To use the Value illegally, wrongfully or for the purpose contrary to the public order, and
 - (2) To destroy, analyze, forge or make similar acts on, the Value related software oother system, the JCB PREMO Card or the Value, or cooperate with such acts by others.

Article 12 (Prohibition of Exchange into Money)

The Value may not be exchanged into money; provided, however, that Article 18 shall apply to the case where JCB entirelyterminates the Services. Article 13 (Re-issuance of JCB PREMO Card)

1. The JCB PREMO Card may be re-issued by JCB by such method as separately designated by JCB only if (i) the JCB PREMO Card is damaged, their magnetic information is lost due to electronic influence or otherwise ("Damaged Card etc."), or JCB specially approves re-issuance of the JCB PREMO Card, and (ii) the magnetic information of the Damaged Card etc. or the Cardnumber etc. on the reverse side the Damaged Card is readable, and (iii) JCB determines it appropriate to re-issue the JCB PREMO Card. In this case, the JCB PREMO Cardmember shall in advance deliver to JCB the Damaged Card with the JCB PREMO Cardmember's costs and pay the fee for re-issuance published by JCB ("Re-Issuance Fee"). JCBmay receive the Re-Issuance Fee from the JCB PREMO

Cardmember by deducting the amount of the Re-Issuance Fee from the Value Balance of the Damaged Card etc. If the Value Balance is insufficient for the Re-Issuance Fee, the JCB PREMO Cardmember may not be entitled to re-issuance of the JCB PREMO Card.

- 2. The design of the JCB PREMO Card re-issued in accordance with the preceding paragraph may be different from that of the Damaged Card etc.
- 3. The usage history of the Damaged Card etc. prior to re-issuance is unable to be confirmed by using the re-issued JCB PREMO Card.

Article 14 (Consignment)

JCB may consign to third parties a part of operation and management of the Services provided under this Agreement.

Article 15 (Suspension or Cessation)

- If JCB determines that any of the following events occurs, JCB may suspend or cease to provide a whole or part of the Services without any notice to the JCB PREMO Cardmember. In this case, a whole or part of the Services suspended or ceased is unavailable to the JCB PREMO Cardmember.
 - The JCB PREMO Card, Cardnumber etc. or the Value is, or likely to be, forged, illegally or wrongfully obtained or used,
 - (2) Provision of the Services is unable due to acts of God, interruption of electric services, system failure, communication failure, breakdown of the Terminal at Merchant or other unavoidable reasons,
 - (3) The system relating to the Services is necessary to suspend due to maintenance or inspection of the system or otherwise,
 - (4) There is a doubt that any part of the Services has been used for any crime,
 - (5) A whole or part of the JCB PREMO is suspended or ceased, or
 - (6) Any event that makes it inevitable to suspend or cease the Services.
- 2. JCB shall be in no event responsible for any damage or loss incurred by the JCB PREMO Cardmember arising out of suspension or cessation of a whole or part of the Services pursuant to the preceding paragraph.

Article 16 (Suspension or Cancellation of Qualification)

- If JCB determines that any of the following events occurs on the JCB PREMO Cardmember, JCB may temporarily suspend to provide the Services to the JCB PREMO Cardmember or cancel the qualification of the JCB PREMO Cardmember to use the JCB PREMO Card without any notice to the JCB PREMO Cardmember:
 - (1) The JCB PREMO Cardmember breaches, or is likely to breach, any provision of this Agreement,
 - (2) The JCB PREMO Cardmember illegally or wrongfully obtained, or is likely to illegally or wrongfully obtain, the JCB PREMO Card, Cardnumber etc. or the Value,
 - (3) The JCB PREMO Cardmember intentionally damaged the JCB PREMO Card, or
 - (4) Taking into consideration the circumstance of usage of the Services by the JCB PREMO Cardmember, the JCB PREMO Cardmember is deemed inappropriate as a user of the JCB PREMO Card.
- 2. If JCB determines that any of the following events occurs on the JCB PREMO Cardmember, JCB may temporarily suspend to provide the Services to the JCB PREMO Cardmember without any notice to the JCB PREMO Cardmember:
 - (1) The Value held by the JCB PREMO Cardmember is used, or is likely to be used, for a crime, or
 - (2) The JCB PREMO Card, the Cardnumber etc. or the Value held by the JCB PREMO Cardmember is forged or illegally used, or is likely to be forged or illegally used.
- 3. If there is a suspicion that the JCB PREMO Cardmember constitutes any item of the preceding paragraph 1 or 2 of this Article, the JCB PREMO Card held by the JCB PREMO Cardmember may be required to be temporarily deposited to JCB for inspection.
- 4. If the qualification to use the JCB PREMO Card is cancelled in accordance with the preceding paragraph 1 of this Article, the Services shall be become unavailable to the JCB PREMO Cardmember thereafter. In this case, the Value held by the JCB PREMO Cardmember shall become void, and nothing shall be repaid to the

JCB PREMO Cardmember.

Article 17 (Exclusion of Anti-Social Forces)

- 1. The JCB PREMO Cardmember represents, warrants, and covenants to JCB that the JCB PREMO Cardmember does not, and will not in the future, fall into a crime syndicate, its members, its former members for whom five (5) years have not yet passed since leaving a crime syndicate, its quasi-members or its related companies, corporate racketeers, forces disguising themselves as social or political movements, special intellectual violent organizations, or any other person equivalent to the foregoing (collectively referred to as "Crime Syndicate etc."). Further, the JCB PREMO Cardmember represents, warrants, and covenants to JCB that the JCB PREMO Cardmember does not, and will not in the future, fall into any of the followings:
 - (1) A person whose management is controlled by a Crime Syndicate etc.,
 - (2) A person whose management a Crime Syndicate etc., is substantially involved in,
 - (3) A person who wrongfully uses a Crime Syndicate etc., for the purpose to make unjust benefits of his/her own or a third party or to inflict any damage on a third party,
 - (4) A person who provides funds or other benefits to, or otherwise is involved in any activity of, a Crime Syndicate etc., or
 - (5) A person who has a socially blamable relationship with a Crime Syndicate etc., including a company or an organization whose director or other person substantially participating in management has the same relationship with a Crime Syndicate etc.
- 2. The JCB PREMO Cardmember covenants to JCB that it will not do, or cause any third party to do, any of the following acts:
 - (1) Violent demand,
 - (2) Undue demand beyond legal responsibilities,
 - (3) Threatening behavior or using violent force regarding transactions,
 - (4) Damaging JCB's credit or obstructing JCB's business by spreading false rumors

or by the use of fraudulent means or forces, or

- (5) Any other act equivalent to any of the previous items.
- 3. If the JCB PREMO Cardmember breaches, or is suspected to breach, any of the preceding paragraph 1 or 2 of this Article, JCB may, without any notice to the JCB PREMO Cardmember, cancel the JCB PREMO Cardmember's qualification to use the Value and the Services. JCB will not be obligated to explain the details and grounds of such suspicion to the JCB PREMO Cardmember, and will not be responsible for any damage or loss incurred by the JCB PREMO Cardmember arising out of such cancellation of qualification made pursuant to this paragraph.
- In case of the preceding paragraph, the Value held by the JCB PREMO Cardmember shall become void and nothing shall be repaid to the JCB PREMO Cardmember.

Article 18 (Termination of Services)

- Due to acts of God, change of social situations, amendment of laws and regulations, or for other technical or business reasons, JCB may entirely terminate the Services. In this case, JCB will take a step to inform the JCB PREMO Cardmember of such termination by such method as designated by JCB.
- 2. In case of preceding paragraph, the JCB PREMO Cardmember whothen holds the JCB PREMO Card is entitled to request repayment of the Value by such method as designated by JCB. JCB will repay the Value Balance on the condition that JCB has confirmed the amount of the Value Balance and received the JCB PREMO Card from the JCB PREMO Cardmember.
- 3. Notwithstanding the preceding paragraph, JCB will not be obligated to repay the Value Balance if the Value Balance is unable to be confirmed by JCB. Further, if the JCB PREMO Cardmember fails to request repayment of the Value Balance for more than five (5) years from the date of termination of the Services, the JCB PREMO Cardmember is deemed to waive the right to repayment of the Value Balance hereunder.
- 4. Except for JCB's obligation to repay the Value Balance pursuant to this Article, JCB will not assume any responsibility for termination of the Services made

pursuant to this Article.

Article 19 (Discharge)

- 1. JCB will not assume any responsibility to pay for any damage or loss incurred by the JCB PREMO Cardmember arising out of a whole or part of the Services being unavailable to the JCB PREMO Cardmember except as such unavailability of the Services is attributable to JCB (for the avoidance of doubt, unavailability of the Services due to any event listed in Article 15 is deemed as non-attributable to JCB.)
- 2. Notwithstanding the above, lost profits of the JCB PREMO Cardmember shall be excluded from the scope of JCB's liability except for such lost profits arising out of JCB's willful misconduct or gross negligence.

Article 20 (Amendment)

Amendment of this Agreement will be published by JCB at the website designated by JCB or otherwise with a certain period of advance notice. Amendment of this Agreement shall become effective and applicable when the notice period lapsed. Article 21 (Jurisdiction)

The JCB PREMO Cardmember agrees that, notwithstanding the amount of claim, the summary or district court having the jurisdiction over the place of residence of the JCB PREMO Cardmember or the principal place, branch office or sales office of JCB, shall have an exclusive jurisdiction as the first instance over any and all disputes between JCB and the JCB PREMO Cardmember with respect to the Services,

Article 22 (Governing Law)

This Agreement shall be governed by the laws of Japan in all respects.

Article 23 (Inquiry)

All inquiries regarding the Services will be referred to at the website of JCB or at the inquiry desk listed below.

(Inquiry Desk)

Issuer of the advance payment method: JCB Co., Ltd.

0570-06-4743 9:00AM~5:00PM

(excludingSaturday, Sunday, national holidays, and year-end and new year holidays)

Article 24 (Language)

This Agreement shall be prepared in the Japanese language, and the English translation shall be for convenience only. If there is any discrepancy between the Japanese and English version, the Japanese version shall prevail. This Agreement shall apply from October 10, 2014.

JCB PREMO Card (For Tourists) Special Agreement

This JCB PREMO Card (For Tourists) Special Agreement ("Special Agreement") shall apply to the JCB PREMO Card (For Tourists) and supersede the Terms and Conditions of JCB PREMO Card ("Terms and Conditions").

Article 1 (Addition of Definition)

- 1. "JCB PREMO Card (For Tourists)" means JCB PREMO Card which is provided as prepaid card in cooperation with Smartphone Application.
- 2. "Smartphone Application" means either "Japan Travel Guide" which is developed by NTT Advertising, Inc.
- 3. "Activate/Activation" means to activate the function of the JCB PREMO Card (For Tourists) by Smartphone Application.

Article 2 (Replacement)

With respect to the JCB PREMO Card (For Tourists), the phrase of "log in to the Personalized page of the JCB PREMO Cardmember" under item (14) and (15) of Article 1 of the Terms and Conditions shall be replaced by, and read as "log in to the Personalized page of the JCB PREMO Cardmember or make the JCB PREMO Card (For Tourists) Activated".

Article 3 (Special Agreement)

- The JCB PREMO Card (For Tourists) can be Activated by JCB PREMO Cardmember by Smartphone Application. Activation must be made until April 30, 2017 and the JCB PREMO Card (For Tourists) may not be Activated after such date.
- 2. Notwithstanding Article 9 of Terms and Conditions, the Value Balance of the JCB PREMO Card (For Tourists) shall be effective until April 30.
- 3. Notwithstanding Article 13 of Terms and Conditions, the JCB PREMO Card (For Tourists) will not be re-issued.
- 4. Notwithstanding Article 23 of Terms and Conditions, all inquiries regarding the JCB PREMO Card (For Tourists) will be referred to JCB PREMO Card Desk (For Tourists).

JCB PREMO Card Desk (For Tourists) Tel: 03-6743-1473 Available from 9:00 am to 5:00 pm, closed on Saturdays, Sundays, Japan National holidays, and New Year's holidays (from December 30, 2016 to January 3, 2017).

This Special Agreement shall apply from October 1, 2016.