

Terms and Conditions of International Money Transfer Transactions

Customers (refers to individual and corporate customers, hereinafter, the same shall apply) shall carry out the transactions related to international money transfers with SBI Remit Co., Ltd. (hereinafter referred to as the “Company”) upon agreeing to the contents of these Terms and Conditions of International Money Transfer Transactions (hereinafter referred to as the “Terms and Conditions”) set out by the Company, and that these Terms and Conditions are the terms and conditions of the contract between customers and the Company.

Chapter 1 (General Provisions)

Article 1. (Purpose)

The purpose of these Terms and Conditions is to stipulate the rights and obligations between the Company and parties who wish to use the Services (defined in Article 2.(1)) with regard to the International Money Transfer Service (defined in Article 2.(2)) and the International Money Transfer Receipt Service (defined in Article 2.(3)) provided by the Company, and to stipulate the terms of use of the Services.

Article 2. (Definitions)

In these Terms and Conditions, the following terms shall have the meanings as set forth below.

- (1) “Services” collectively means the International Money Transfer Service and International Money Transfer Receipt Service.
- (2) “International Money Transfer Service” collectively means the Mobile Application Money Transfer Service, Internet Money Transfer Service, Remit Card Money Transfer Service and Furikomi Money Transfer Service that allows a recipient of the money transfer (hereinafter referred to as “money transfer recipient”) outside Japan to receive through a Correspondent money transferred based on a money transfer request from a customer.
- (3) “International Money Transfer Receipt Service” means a service that allows customers to receive money transferred from a remitter outside Japan through a Correspondent based on a receipt request from the customer .
- (4) “Member” means a customer who has been authorized by the Company to use the Services pursuant to the procedures prescribed by the Company.
- (5) “Correspondent” means the Company's partner financial institutions and their business partners located outside Japan that process money transfers when the Company carries out the Services.
- (6) “Company’s Mobile Application” means the mobile application provided by the Company which has functions such as a money transfer rate confirmation function, money transfer simulation function, money transfer recipient registration function, and international money transfer function.
- (7) “Mobile Application Money Transfer” means an international money transfer using the “Company’s Mobile Application”.
- (8) “Mobile Application Money Transfer Service” means the International Money Transfer Service by way of a Mobile Application Money Transfer.
- (9) “Internet Money Transfer” means an international money transfer using the Company’s website (hereinafter referred to as “Company’s Website.”
- (10) “Internet Money Transfer Service” means the International Money Transfer Service by way of Internet Money Transfer.
- (11) “Login Password” means the password used to log into the Service’s usage screen via the Company’s Mobile Application or Internet.
- (12) “Transaction Password” means the password used when carrying out the transactions for the Mobile

Application Money Transfer Service or Internet Money Transfer Service.

- (13) "Remit Card" means a card designated by the Company which is issued for each pre-registered money transfer recipient.
- (14) "Remit Card Money Transfer" means an international money transfer using a Remit Card to a money transfer recipient registered in advance for each Remit Card.
- (15) "Remit Card Money Transfer Service" means the International Money Transfer Service by way of Remit Card Money Transfer.
- (16) "Furikomi Money Transfer" means an international money transfer by deposit to the financial institution designated by the Company.
- (17) "Furikomi Money Transfer Service" means the International Money Transfer Service by way of Furikomi Money Transfer.
- (18) "Pre-registered International Money Transfer Service" collectively means the Remit Card Money Transfer Service and Furikomi Money Transfer Service whereby the money transfer recipient is registered in advance.
- (19) "Deposit Card" means a card designated by the Company which is issued for the purpose of depositing money to the money transfer reserve account (defined in Article 7.1) to carry out the Internet Money Transfer.
- (20) "Online Application for Receiving Money Transfer" means applying for the International Money Transfer Receipt Service through the Company's Website.
- (21) "Application for Receiving Money Transfer by Telephone" means applying for International Money Transfer Receipt Service by telephone.
- (22) "Receipt Agreement" means an agreement to receive a money transfer concluded by an Online Application for Receiving Money Transfer or Application for Receiving Money Transfer by Telephone.
- (23) "SBI Remit NEOBANK" means a service in which the company, as a bank agent of SBI Sumishin Net Bank, Ltd. ("SSNB"), acts as an intermediary for customers to open a bank account at the remit branch of SBI Sumishin Net Bank ("SSNB Account") and transfers remittance funds from the SSNB Account to provide the Mobile Application Money Transfer Service. The acquisition of information regarding to the SSNB Account and the provision of such information to customers in the Services are based on the consignment by SSNB to the Company and are not consigned by customers to the Company.

Article 3. (Use of the Services)

- 1. In using the Services, customers shall complete the membership registration procedures in advance in accordance with the provisions of Articles 4 to 7 to become a Member of the Company. If a customer uses the Services, the customer shall be deemed to have agreed to these Terms and Conditions, and these Terms and Conditions shall apply retroactively to the time of the membership registration application in accordance with the provisions of Articles 4 to 7. In addition, the following persons may not use the Services.
 - (1) Those who do not have a domicile or residence in Japan
 - (2) Those who are temporarily staying in Japan
- 2. In principle, customers may, pursuant to the provisions of these Terms and Conditions, use the Mobile Application Money Transfer Service 24 hours a day, every day of the year by installing and using the Company's Mobile Application on a mobile phone, etc.
- 3. In principle, customers may use the Internet Money Transfer Service around the clock every day of the year by using a personal computer or mobile phone, etc. connected to the Internet (hereinafter collectively referred to as "terminals") or via any other method stipulated by the Company.
- 4. Customers may, pursuant to the provisions of these Terms and Conditions, use the Remit Card Money Transfer Service during the hours specified by the Company's partner financial institutions.

5. Customers may, pursuant to the provisions of these Terms and Conditions, use the Furikomi Money Transfer Service during the hours specified by the Company's partner financial institutions.
6. Notwithstanding the provisions of the preceding four paragraphs, the Company may stop, suspend or halt the provision of part or all of the Services for system maintenance, etc. required for the provision of the Services.
7. If the Company temporarily stops the Services, the Company shall post a notice on the Company's Website in advance; provided, however, that if the Company deems it urgently necessary due to a system failure, etc., the Company may stop, suspend or halt part or all of such systems without prior notice.

Article 4. (Membership Registration Procedures via Mobile Application)

1. When applying for the Service via the Company's Mobile Application, customers shall apply for registration to become a Member using the Company's Mobile Application by completing the procedures prescribed by the Company, including agreement to the terms and conditions prescribed by the Company.
2. The application for new membership registration in the preceding paragraph shall be made according to the following procedures. In addition, the Company may contact the customer's telephone number, etc. if the Company deems it necessary.
 - (1) The customer shall authenticate his/her e-mail address by setting the Login Password and registering his/her e-mail address using the Company's Mobile Application. The customer who has successfully authenticated his/her e-mail address in accordance with this item shall be referred to as the "Provisional Member".
 - (2) After authentication of his/her e-mail address, the customer shall log in using the username issued by the Company and the Login Password set by the customer, and set the Transaction Password.
 - (3) The Company shall register the customer information such as a domicile, etc. (hereinafter referred to as the "Member Information") and perform the identity confirmation in accordance with the Act on Prevention of Transfer of Criminal Proceeds (Act No. 22 of 2007, including subsequent revisions; the same shall apply hereinafter) and the Foreign Exchange and Foreign Trade Act (hereinafter collectively referred to as the "Acts on Prevention of Transfer of Criminal Proceeds, etc.>"). The identity confirmation shall be performed in a manner prescribed by the Company.
3. If the Company is unable to perform the identity confirmation stipulated in the preceding paragraph, or if the Company cannot reach the customer despite its attempt to contact the customer, the Company shall not perform the registration of the customer. In addition, registration may not be made in cases where the Company determines that there are doubts concerning the member information of the customer. The Company shall in no way be held liable for damage caused to the customer due to the Company's refusal to make a registration.
4. The Company will conduct a registration screening for customers who have completed the identity confirmation.
5. When the customer passes the Company's registration screening, the customer shall become a Member of the Services.
6. Customers who have become Provisional Members may use the following functions of the Company's Mobile Application.
 - (1) money transfer rate confirmation
 - (2) money transfer simulation
 - (3) money transfer recipient registration

Article 5. (Membership Registration Procedures via the Internet)

1. When applying for the Service via the Internet, customers shall apply for registration to become a Member of the Company on the Company's Website by completing the procedures prescribed by the

Company, including the registration of member information.

2. After receiving the application set forth in the preceding paragraph, the Company shall review the registration as prescribed by the Company and, if the registration is authorized, the Company shall confirm the identity of the customer using the method prescribed by the Company in accordance with the Acts on Prevention of Transfer of Criminal Proceeds, etc., and shall issue a provisional login password to the customer.

The Company may contact the customer's telephone number, etc. if the Company deems it necessary.

3. If the Company is unable to perform the identity confirmation stipulated in the preceding paragraph, or if the Company cannot reach the customer despite its attempt to contact the customer, the Company shall not perform the registration of the customer. In addition, registration may not be made in cases where the Company determines that there are doubts concerning the member information of the customer. The Company shall not be held in any way liable for damage caused to the customer due to the Company's refusal to make a registration.
4. A customer who has completed the registration procedures via the Internet shall (i) login to the Services page on the Company's Website using the provisional login password issued by the Company in accordance with the provisions of paragraph 2 and the user name specified at the time of the application under paragraph 1, (ii) confirm that the member information notified to the Company at the time of the registration procedures is correct, and in case of discovery of errors or changes, notify the Company of the correct member information in the manner designated by the Company, (iii) consent to these Terms and Conditions displayed on the Services page, and (iv) follow the procedures to (1) change the provisional login password to a login password, and (2) set a transaction password.
5. The membership registration shall be completed upon completion of the procedures for setting up the login password and transaction password in the preceding paragraph, and the Customer shall become a Member of the Services.

Article 6. (Membership Registration Procedures by Telephone)

1. If a customer applies for the Service by telephone or other means of communication permitted by the Company, the customer shall apply for registration to become a Member through the procedures prescribed by the Company, including the notification of member information.
2. After receiving the application set forth in the preceding paragraph, the Company shall review the registration as prescribed by the Company and, if the registration is authorized, the Company shall confirm the identity of the customer using the method prescribed by the Company in accordance with the Acts on Prevention of Transfer of Criminal Proceeds, etc., and shall send the prescribed transaction documents (which may include a Remit Card) to the customer.

The Company may contact the customer's telephone number, etc. if the Company deems it necessary.

3. A customer who receives the transaction documents by the method stipulated in the preceding paragraph becomes a Member of the Services.
4. If the Company is unable to perform the identity confirmation stipulated in the preceding paragraph, or if the Company cannot reach the customer despite its attempt to contact the customer pursuant to paragraph 2 of this Article, the Company shall not perform the registration of the customer. In addition, registration may not be made in cases where the Company determines that there are doubts concerning the member information of the customer. The Company shall not be held in any way liable for damage caused to the customer due to the Company's refusal to make a registration.
5. If an error is discovered or if there is a change in the member information submitted to the Company at the time of applying for membership, the customer shall promptly notify the Company of the correct member information using a method prescribed by the Company.

Article 7. (In-person Membership Registration Procedures)

1. When applying for the Services in person, customers shall apply for registration to become a Member through the procedures prescribed by the Company.
2. After receiving the application set forth in the preceding paragraph, the Company shall confirm the identity of the customer and review the registration under the Acts on Prevention of Transfer of Criminal Proceeds, etc., and if the registration is authorized, the Company shall notify the customer using the method prescribed by the Company.
3. A customer who receives a notice set forth in the preceding paragraph becomes a Member of the Services.

Article 8. (Money Transfer Reserve Account)

1. The Company shall assign, to each customer who has become a Member, an account (hereinafter referred to as the “money transfer reserve account”), which is used for managing the money transfer reserve and the money to be received using the money transfer receipt service (hereinafter referred to as “money transfer received”).
2. Customers using Mobile Application Money Transfer Service or Internet Money Transfer Service shall deposit money into the money transfer reserve account by any of the following methods. Deposits to the money transfer reserve account must be made in Japanese yen, and the customer shall be responsible for checking that deposits of the money transfer reserve into the money transfer reserve account have been completed.
 - (1) by bank transfer from the customer’s bank account (including Japan Post Bank Co., Ltd.);
 - (2) by convenience store payment slip; or
 - (3) by Deposit Card.
3. Customers using the Pre-registered International Money Transfer Service shall deposit money into the money transfer reserve account by using a Remit Card lent by the Company or by money transfer. Deposits to the money transfer reserve account must be made in Japanese yen, and the customer shall be responsible for checking that deposits into the money transfer reserve account have been completed.
4. Customers fully understand and acknowledge in advance that the deposits into the money transfer reserve account made by the customers in accordance with this Article are only deposits accepted as a money transfer reserve and differ in nature from the acceptance of deposits, savings or installment savings, etc. (meaning the installment savings, etc. set forth in Article 2, Paragraph 4 of the Banking Act (Act No. 59 of 1981, including subsequent revisions); the same shall apply hereinafter) carried out by banks, etc. that no interest shall accrue on the deposits made to the money transfer reserve account and should not retain money that is not for remittance purpose.

Article 9. (Confirmation of Status of Use, etc.)

1. Customers may check records of activity of the money transfer reserve account, balance of the money transfer reserve in the money transfer reserve account and records of the use of the Services on the Company’s Website.
2. The Company retains records concerning the customer’s use of the Services for a reasonable period. If any doubts arise between the Company and a customer concerning the details of use of the Services, the Company’s records shall be treated as being valid.

Article 10. (Refunding Money Transfer Reserve)

1. Customers using the Services can receive a refund of the money transfer reserve from the money transfer reserve account through the Company’s Mobile Application or Website or by taking other procedures

prescribed by the Company.

2. The method of refund in the preceding paragraph shall be limited to bank transfer to a bank savings account in the customer's name.
3. In principle, customers shall pay the withdrawal fee set forth in Article 38.1(4) for the withdrawal set forth in the preceding two paragraphs.
4. The Company shall receive payment of the withdrawal fee set forth in the preceding paragraph by deducting said withdrawal fee from the money transfer reserve to be refunded; provided, however, that if the amount of such fee is greater than the amount of money transfer reserve to be refunded, the customer shall pay separate fees. In addition, if the amount of the fees for refund exceeds the amount of the money transfer reserve, and it is impossible to make a refund due to the customer's failure to pay separate fees or the refund cannot be made to the customer's designated bank account at a financial institution for other reasons, the Company shall not be liable for any damage resulting therefrom.

Article 11. (Management of Passwords, etc.)

1. If a customer uses the Company's Mobile Application or Website in connection with the use of the Services, the customer shall strictly manage the customer's user name, login password and transaction password (together with the user name, hereinafter referred to as the "password, etc.") at the customer's own responsibility so that they will not be known to any third party, and the customer shall not lend, deposit, assign or provide as security the same to any third party.
2. If a customer loses the password, etc. or there is a possibility that they have become known to a third party, the customer shall immediately take procedures to change the password, etc. by the method prescribed by the Company.
3. The Company shall not be held in any way liable for damages incurred by a customer who has violated the provisions of paragraph 1 or whose password, etc. were made known to third parties by the customer.
4. Customers shall not register login passwords and transaction passwords that are the same as the user name, the same as the number issued by the Company to identify the customer (hereinafter referred to as the "Customer Number"), the same as the customer's e-mail address, made up only of numerals, uppercase letters, lowercase letters or symbols, or a sequence of numerals of 8 or more digits, or any other that the Company deems inappropriate. . Further, it is recommended that the use of telephone numbers, etc. numbers that can easily be guessed by others is avoided, and that the password, etc. is changed at certain intervals.
5. The Customer may change the password, etc. from time to time with the procedures prescribed by the Company via the Company's Mobile Application or Website. In such cases, the Company shall confirm the identity of the customer using the methods stipulated in Article 13.
6. The Company shall take the procedures prescribed by the Company if a customer loses the password, etc. If the customer cannot be identified using the password, etc., the customer may apply for issuance of a provisional login password by notifying the necessary information to the Company by the method prescribed by the Company. After the Company has received such application, if the Company accepts to issue a provisional login password to the customer, the Company shall issue the same to the customer. The customer receiving the provisional login password shall (1) change the provisional login password to a login password, and (2) set a transaction password.
7. If a customer repeatedly enters a password different from the registered login password or transaction password more than the number of times specified by the Company, the Company shall cease handling the password, etc. for a period prescribed by the Company.

Article 12. (Management, etc. of Remit Card and Deposit Card)

1. The Company shall lend a Remit Card to a customer who applies to use the Remit Card Money Transfer

Service. In addition, the Company shall lend a Deposit Card to a customer who applies to use the Internet Money Transfer Service and wishes to use a Deposit Card.

2. The Company shall hold the ownership of the Remit Card and Deposit Card. Customers shall use and manage the Remit Card and Deposit Card, and the customer name, customer number, etc. (hereinafter referred to as the "card information") displayed thereon with the due care of a good manager.
3. Customers shall not use the Remit Card and Deposit Card for any purpose other than to use the International Money Transfer Service.
4. The customer shall not lend, deposit, assign or provide as security any Remit Card or Deposit Card to any third party, or deposit or allow any third party to use any card information.
5. Customers shall not, or allow others to, falsify or modify any Remit Card or Deposit Card.
6. In the event of loss, theft, damage or defacement etc. of a Remit Card or a Deposit Card, or loss, unauthorized acquisition or alteration, etc. of card information, customers shall promptly take the procedures prescribed by the Company. Further, if a customer incurs any damage due to such events, neither the Company nor the Correspondent shall be in no way liable for damage incurred as a result of the same.
7. If any of the events set forth in the preceding paragraph occurs, customers may have their Remit Card or Deposit Card reissued; provided, however, that customers shall bear the reissue fees designated by the Company.
8. The Company may change the Customer number displayed on a Remit Card or Deposit Card if the Company deems it necessary for business operations such as the Company's management or protection etc. of the card information.
9. If the Company reasonably believes that a customer has breached these Terms and Conditions, if a customer disagrees with these Terms and Conditions, or if the Company otherwise deems it necessary, the customer must return the Remit Card or Deposit Card, or cut and discard such card.
10. The provisions of this Article 12 shall apply retroactively to the time the customer receives a Remit Card or Deposit Card.

Article 13. (Identity Confirmation at the Time of Mobile Application Money Transfer or Internet Money Transfer)

1. The Company shall confirm the identity of a customer who is to use the Mobile Application Money Transfer Service or Internet Money Transfer Service by comparing the password, etc. entered when logging in to the Services page of the Company's Mobile Application or Website or using the Services against the password, etc. set in advance in accordance with Article 4.4 or Article 5.4 and verify that they match.
2. If the customer is deemed to be a legitimate user based on the identity confirmation set forth in the preceding paragraph, the Company shall deem any transactions based upon such determination as being valid, regardless of whether any falsification, modification, theft, unauthorized use, or other incident involving the password, etc. occurs, and the Company and the Correspondent shall not be held in any way liable for damage caused by the same.

Article 14. (Identity Confirmation at the Time of Remit Card Money Transfer)

1. The Company shall confirm the identity of customers who use the Remit Card Money Transfer Service upon their making a deposit into the money transfer reserve account using the Remit Card.
2. If the customer is deemed to be a legitimate user based on the identity confirmation set forth in the preceding paragraph, the Company shall deem any transactions based upon such determination as being valid, regardless of whether any falsification, modification, theft, unauthorized use, or other incident involving the Remit Card occurs, and the Company and the Correspondent shall not be held in any way

liable for damage caused by the same.

Article 15. (Identity Confirmation at the Time of Furikomi Money Transfer)

1. With respect to the customer's deposit into the money transfer reserve account with the Company, the Company shall confirm the identity of customers who use the Furikomi Money Transfer Service upon their deposit into a financial institution designated by the Company from a bank account in the customer's name. If the customer is deemed to be a legitimate user based on such identity confirmation, the Company shall deem any transactions based upon such determination as being valid, regardless of whether any theft, unauthorized use, or other incident involving the money transfer reserve account occurs, and the Company and the Correspondent shall not be held in any way liable for damage caused by the same.
2. Customers who deposit money by the method set forth in the preceding paragraph shall keep the account number notified by the Company in strict confidence, and shall not disclose, divulge or cause a third party to use such account number. If the customer forgets the account number or if there is a possibility that the customer's account number has become known to a third party, the customer shall promptly notify the Company and follow the instructions of the Company.

Article 16. (Reconfirmation of Identity, etc.)

Even after the completion of the identity confirmation in accordance with the Terms and Conditions, if identity confirmation is required pursuant to the Acts on Prevention of Transfer of Criminal Proceeds, etc. and other relevant laws, or if the Company otherwise deems it necessary, the customer may be required to submit the necessary documents specified by the Company again.

Article 17. (Changes to Member Information)

1. If the customer's name, address or other member information notified to the Company is changed or has been changed, the customer shall immediately take procedures to change member information in the manner designated by the Company.
2. The Company shall not be held in any way liable for damage incurred by the customer even if the member information notified to the Company was the information of a person other than the customer.
3. The Company shall not be held in any way liable for damage incurred by the customer due to any defect in the member information notified to the Company, or due to any change in the member information or the customer's failure to take procedures to change the member information.

Article 18. (Method of Announcements and Notifications)

1. Customers agree that any announcement or notification by the Company in accordance with these Terms and Conditions shall be made by publication on the Company's Mobile Application or Website, sending of SMS or e-mails or other methods.
2. Customers agree that, even if any notification sent by the Company to the customers' e-mail addresses, phone numbers or addresses is delayed or fails to arrive due to communication circumstances, a defect in or a failure to change the member information, or any other reason not attributable to the Company, the notification shall be deemed to have arrived at the time when such notification should normally have arrived.
3. Customers may register multiple e-mail addresses to the extent prescribed by the Company. Except as otherwise provided by the Company, the Company shall send the information selected by customers to the e-mail address specified by the customers.
4. Customers agree that the Company may deliver the contents of various terms and conditions, various

descriptions (including changes thereof), various guides, the contract contents, the transaction history, etc. by electromagnetic means prescribed by the Company, such as the Company's Website, the Company's Mobile Application, e-mail, etc., instead of delivering in writing (by mail). Some documents may be delivered in writing (by mail).

Article 19. (Prohibition of Assignment and Pledges, etc.)

1. Customers may not assign, lend, pledge or otherwise grant rights to a third party concerning the customers' position in transactions with the Company or any other rights related to transactions with the Company, or enable a third party to use said rights, without the prior consent of the Company.
2. The Company shall not be held in any way liable for damage incurred by a customer who has violated the provisions of the preceding paragraph.

Article 20. (Exclusion of Antisocial Forces)

1. Customers represent that they and their officers, etc. are not currently an organized crime group, a member of an organized crime group, a person who has been a member of an organized crime group in the past five years, a quasi-member of an organized crime group, an enterprise affiliated with an organized crime group, a corporate racketeer, etc., a party acting under the auspices of social activism and the like, a violent organization employing specialized knowledge, or other similar party (hereinafter collectively referred to as "organized crime group members, etc."), and that none of the following items apply, and covenant that none of the following items will apply in the future:
 - (1) any relationship whereby the customer is deemed to be controlled by organized crime group members, etc.;
 - (2) any relationship whereby organized crime group members, etc. are deemed to be involved in the management of the customer in a substantial way;
 - (3) any relationship whereby the customer is deemed to be using organized crime group members, etc. in a wrongful way, including, but not limited to, for the purpose of gaining illegal profit for itself, or its company or a third party or causing damage to any third party;
 - (4) any relationship whereby the customer is deemed to be involved with organized crime group members, etc. by providing funds or favors to it; or
 - (5) any officer or other person substantially involved in management is in a relationship deemed socially reprehensible with any organized crime group members, etc.
2. Customers covenant not to perform or utilize a third party to perform any of the following acts:
 - (1) violent demands;
 - (2) unfounded demands that exceed legal responsibilities;
 - (3) acts of violence or menacing statements in relation to a transaction;
 - (4) spreading of rumours, use of fraudulent means or use of force to harm the reputation of the Company or the Company's business; or
 - (5) any other acts similar to those listed above.
3. In the event the Company incurs any damage due to a breach of a customer's covenants set forth in the preceding two paragraphs, the customer shall be liable for compensation for such damage.

Article 21. (Cancellation of Membership, Restrictions on Transactions)

1. Customers may cancel their membership by the method prescribed by the Company.
2. If any of the following items apply to a customer, the Company may immediately stop the Services in whole or in part, or cancel membership without providing a prior notice to the customer. The money transfer reserve deposited in the account at the time the membership is cancelled pursuant to this

paragraph shall be handled in accordance with the provisions of paragraph 5. In such case, the Company may not necessarily tell the customer the reason for stopping the Services in whole or in part, or for cancelling the membership.

- (1) the customer is unable to pay debts as and when due, or a petition for commencement of bankruptcy procedures, civil rehabilitation procedures, corporate reorganization procedures or special liquidation procedures has been filed;
 - (2) an order or notice of provisional attachment, preservative attachment or attachment has been sent;
 - (3) succession has commenced;
 - (4) the whereabouts of the customer are unknown;
 - (5) the customer has not used the Services for more than two years;
 - (6) it has been deemed that the Services have been or may be used for acts in violation of laws and regulations or public order and morality;
 - (7) it is revealed that the customer does not actually exist, or it is revealed that the customer has been registered without the customer's intent;
 - (8) it is revealed that the information submitted is false or that the documents submitted are untrue;
 - (9) the necessary documents (residence card, etc.) are not submitted despite a request being made to submit them again for reconfirmation of the identity, etc. in accordance with Article 16 (including cases in which the Company is not contacted before the date specified by the Company, cases in which notice requesting the submission of documents is sent to the customer's submitted address and is returned to the Company as undeliverable, and cases in which the Company cannot not contact the customer using the submitted telephone number);
 - (10) any grounds for termination under the regulations concerning transactions with the Company occur;
 - (11) the customer is in violation of these Terms and Conditions or any regulations on transactions;
 - (12) the customer is, or is reasonably suspected to be, in breach of the covenants in Article 20.1 or 20.2;
 - (13) the Company makes a request for cooperation with an interview for monitoring of transactions pursuant to Article 40.1, or a request for submission of documents supporting the results of such interview pursuant to Article 40.2, and the customer refuses to respond to the interview or does not submit the supporting documentation (including cases in which the Company is not contacted before the date specified by the Company, cases in which notice requesting the submission of documents is sent to the customer's submitted address and is returned to the Company as undeliverable, and cases in which the Company cannot contact the customer using the submitted telephone number);
 - (14) if the Company deems it necessary as a result of the monitoring or investigation pursuant to the provisions of Article 40;
 - (15) the money transfer was made using a third party's funds; or
 - (16) in addition to the items listed above, if there are reasonable grounds for the Company to stop the Services.
3. The Company shall be in no way liable for any damage incurred by the Member as a result of the stoppage of the Services or cancellation of membership pursuant to the preceding paragraph.
 4. If a customer wishes to cancel their membership because of the Services have stopped pursuant to paragraph 2 of this Article, the customer shall apply to the Company in a method prescribed by the Company. In such case, the Company may require submission of separately provided documents for the purpose of identity confirmation or other necessary documentation.
 5. If there is a balance in the money transfer reserve account at the time of membership cancellation as stated in these Terms and Conditions, the Company shall be relieved from all liabilities to the customer by refunding the money transfer reserve in the manner designated by the Company.
 6. Any fees for the refund set out in the preceding paragraph shall be borne by the customer, and the

Company shall receive the payment of such fees by deducting the fees from the money transfer reserve to be refunded; provided, however, that if the amount of such fees is greater than the balance of the money transfer reserve account to be refunded, the customer shall pay separate fees. In addition, if the amount of the fees for refund exceeds the balance of the money transfer reserve account, and it is impossible to make a refund due to the customer's failure to pay separate fees or the refund cannot be made to the customer's designated bank account at a financial institution for other reasons, the Company shall not be liable for any damage resulting therefrom.

Article 22. (Notification of Guardian of Adult)

1. If a customer becomes subject to assistance, curatorship or guardianship in accordance with a ruling by the Family Court, the customer shall immediately notify the Company in writing of the name and other necessary information concerning the guardian of adult, etc.
2. If a supervisor of a voluntarily appointed guardian is appointed for a customer in accordance with a ruling by the Family Court, the customer shall immediately notify the Company in writing of the name and other necessary information concerning the supervisor of a voluntarily appointed guardian.
3. If a customer has already received a ruling for the commencement of assistance, curatorship or guardianship, or if a supervisor of a voluntarily appointed guardian has already been appointed, the customer shall notify the Company in the same way as under paragraphs 1 and 2 above.
4. In addition, the customer shall notify the Company if any of the information provided according to paragraphs 1 to 3 above have been rescinded or changed.
5. Prior to the notifications pursuant to paragraphs 1 to 4 above, the Company shall not be held in any way liable for damage incurred due to the customer's failure to make a notification.

Article 23. (Indemnity Concerning System Failures, Natural Disasters, etc.)

1. The Company shall be in no way liable for any damage incurred by the customer or a third party due to any of the following events:
 - (1) If there is any delay, impossibility, etc. in the provision of the Services due to any reasons not attributable to the Company such as a force majeure such as a natural disaster, fire or riot etc.; failure of the customer's, the telecommunication carrier's or another third party's communication equipment, lines, computers, or interruption of communication, etc., or action taken by a court or other public agency;
 - (2) If there is any delay, impossibility, etc. in the provision of the Services due to a failure of terminals, communication lines or computers, etc. despite the adoption of reasonable security measures by the Company's system operations; or
 - (3) If there is any delay, impossibility, etc. in the provision of the Services due to reasons attributable to the customer or a third party such as the name of the money transfer recipient being incorrect, etc.
2. The Company shall be in no way liable for any damages incurred as a result of the leakage of the customer's password, etc. or transaction information due to a public phone line, a private phone line, the Internet or other communication line being tapped, etc. despite the adoption of reasonable security measures by the Company.

Article 24. (Liability)

1. Neither the Company nor Correspondent shall be in any way liable for any incidental, indirect or consequential damages or lost profits, etc. incurred by customers in connection with the Services.

However, this shall not apply if the Company or Correspondent is willful or grossly negligent.

2. Neither the Company nor Correspondent shall be liable for any damage in excess of (1) the transferred amount and the money transfer fee paid by a customer or (2) the amount of money transfer received by a customer in connection with the Services. However, this shall not apply if the Company or Correspondent is willful or grossly negligent.
3. Neither the Company nor Correspondent shall be in any way liable for any delay, non-delivery, non-payment or underpayment, etc. due to reasons beyond the Company's control, such as those due to the laws of the country to which the money remitted by the Services is to be transferred. However, this shall not apply if the Company or Correspondent is willful or grossly negligent.

Article 25. (Mutatis Mutandis Application of the Terms and Conditions)

Any matters concerning transactions related to the Services between the Company and customers that are not stipulated in these Terms and Conditions shall be handled in accordance with the various regulations on transactions separately set forth by the Company. The terms and condition, etc. separately set forth by the Company shall be published on the Company's Mobile Application or Website.

Article 26. (Changes to the Terms and Conditions)

The Company may change the content of these Terms and Conditions. In such case, the Company shall make an announcement by the effective date of the change of these Terms and Conditions, including the effective date of the change and the content of the change on the Company's Mobile Application or Website, and on and after the effective date, handle matters in accordance with the Terms and Conditions after the change.

Article 27. (Governing Law and Agreed Jurisdiction)

1. Transactions between the Company and customers pursuant to these Terms and Conditions shall be governed by the laws of Japan.
2. If any lawsuit is required to be instituted between the Company and a customer in connection with these Terms and Conditions, the Tokyo District Court shall have exclusive jurisdiction over such lawsuit in the first instance.
3. In the event of any differences in the interpretation of the translated versions and the Japanese version of these Terms and Conditions, the Japanese version shall take precedence.

Article 28. (Handling of Personal Information)

1. Customers agree that the Company shall handle the customers' personal information in accordance with the Company's "Privacy Policy" and the "Handling of Personal Information".
2. The Company's "Privacy Policy" and the "Handling of Personal Information" shall be published on the Company's Mobile Application or Website.

Article 28-2 (Special Provisions for SBI Remit NEOBANK)

1. Customers using the SBI Remit NEOBANK service agree that the Company may provide SSNB with information related to the identity confirmation of the customer performed in accordance with Article 4. Customers also agree that the Company may provide their information to SSNB to the extent necessary to provide the Services or SBI Remit NEOBANK services.
2. Customers using the SBI Remit NEOBANK service agree that SSNB may provide the name of holder of the relevant customer's bank account and account number to the Company, the host company, and the supervising organization upon completion of the account opening at SSNB.

3. The method by which a customer using the SBI Remit NEOBANK service may make deposits to the money transfer reserve account shall be limited to direct transfer from the SSNB Account in the relevant customer's name. Deposits to the money transfer reserve account shall be made in Japanese Yen.
4. Customers using the SBI Remit NEOBANK service agree that the Company may disclose the remittance information of the customers to outsourcing contractors of the Company for the purpose that the outsourcing contractors confirms the commission fee and the remittance status of the Members introduced.
5. When the Company receives a return notification form regarding a customer using the SBI Remit NEOBANK service from the supervising organization, the Company shall share such form with SSNB.
6. Customers using the SBI Remit NEOBANK service shall pay the prescribed transfer fees and administrative handling fees. The fees can be confirmed on the following URL.
(URL: <https://www.remit.co.jp/kaigaisoukin/exchangeratecommission/commission/>)
The Company may change the fees stipulated in this paragraph upon prior notice of the date and details of such change posted on the Company's website.
 - (1) The transfer fees are required for transferring settlement funds from a customer's SSNB Account to the money transfer reserve account at the time such customer applies for the International Money Transfer Service and will be deducted from the customer's SSNB Account separately from the money transfer amount.
 - (2) The administrative handling fees are required for administrative procedures, such as customer support, during the period of use; account closure when a customer returns to the customer's home country; and money transfers to the customer's home country after his/her return. Administrative handling fees will be deducted from the customer's SSNB Account in the month following the opening of the customer's account.

Chapter 2 (International Money Transfer Service)

Article 29. (Application for Mobile Application Money Transfer Service or Internet Money Transfer Service)

1. Customers shall use the Mobile Application Money Transfer Service or Internet Money Transfer Service by launching the Company's Mobile Application or accessing the Company's Website in accordance with the method and operation procedures prescribed by the Company. When applying for a money transfer, the purpose of the money transfer must be entered, and identity confirmation using the password, etc. is required.
2. When the Company receives an application for a money transfer from a customer and it is recognized as being an application for money transfer by the customer in accordance with the provisions of Article 13, the Company shall return the details of the application received to the customer's terminal.
3. Customers shall check the details returned from the Company pursuant to the preceding paragraph, and if the details are correct, send a response to the Company stating that the customer has confirmed the details in accordance with the procedures prescribed by the Company. The customer may change or cancel such details of the application in accordance with the procedures prescribed by the Company.
4. The customer shall promptly send the response set forth in the preceding paragraph to the Company. If such response does not reach the Company within the time prescribed by the Company, the Company shall deem the money transfer application to have been cancelled by the customer.
5. The customer's application for a money transfer using the Mobile Application Money Transfer Service or Internet Money Transfer Service shall be completed at the time when the Company receives the response set forth in paragraph 3 of this Article within the time prescribed by the Company, and the Company's computer processing has been completed.
6. After the completion of the money transfer application in the preceding paragraph, the Company shall check the content of the application in accordance with the standards prescribed by the Company. If the

Company determines that there are no problems, the Company shall accept the application for money transfer by the customer. However, even if the Company determines, as a result of its confirmation of application, that the transfer of the amount requested by customer cannot be made in consideration of the deposit fee and money transfer fee, etc., it may deem that a money transfer application has been made to remit the amount closest to the contents of such application and accept the customer's money transfer application, and customer hereby accepts in advance that the contents of the money transfer application may be changed accordingly.

7. The Company shall notify the customer of the acceptance referred to in the preceding paragraph, and an agreement on the consignment of international money transfer (hereinafter referred to as the "money transfer agreement") between the Company and the customer shall be concluded at the time when the customer should receive such notice.
8. If the Company determines that there are problems with the content of the application for money transfer as a result of the check set forth in paragraph 6 of this Article, the Company shall not accept such application for money transfer, and the application shall be deemed to have been cancelled by the customer. The Company shall notify the customer of the results of the check using the method prescribed by the Company.
9. It is the customer's responsibility to ensure that the terminals the customer uses for transactions are functioning properly, and the Company shall not guarantee that the terminals the customer uses for transactions are functioning correctly. If any damage is incurred as a result of such terminal not functioning properly, the Company shall in no way be liable for said damage.
10. In addition to damage incurred due to the money transfer application being deemed to have been cancelled in accordance with the provisions of this Article, the Company shall in no way be liable for damage resulting from the incorrect entry of information by the customer or problems with the content of the application.

Article 30. (Deposit to the Money Transfer Reserve Account for the Mobile Application Money Transfer)

1. If a customer applies for money transfer using the Mobile Application Money Transfer Service pursuant to Article 29, the customer shall deposit a money transfer reserve in the amount necessary for such money transfer into the money transfer reserve account in accordance with the method selected at the time of such money transfer application. The Company shall not be liable for any failure to transfer money in the event of a shortage of the money transfer reserve.
2. If the Company is unable to confirm the deposit by the customer into the money transfer reserve account before the deposit deadline (or the following business day if the deposit deadline is a Company holiday), the application for a money transfer using the Mobile Application Money Transfer Service shall be deemed to have been cancelled by the customer.

Article 31. (Deposits to the Money Transfer Reserve Account for the Internet Money Transfer)

1. If a customer applies for money transfer using the Internet Money Transfer Service pursuant to Article 29, the customer shall deposit a money transfer reserve in the amount necessary for such money transfer into the money transfer reserve account in accordance with the method selected at the time of such money transfer application. The Company shall not be liable for any failure to transfer money in the event of a shortage of the money transfer reserve.
2. When applying for a money transfer using the Internet Money Transfer Service, if the customer elects to deposit money into the money transfer reserve account from a convenience store, the customer shall deposit the money transfer amount plus the required fees set forth in Article 38 into the money transfer reserve account within the period specified by the Company (hereinafter referred to as the "deposit deadline") after the completion of such money transfer application.

3. If the Company is unable to confirm the deposit by the customer into the money transfer reserve account before the deposit deadline (or the following business day if the deposit deadline is a holiday of the Company), the application for a money transfer using the Internet Money Transfer Service shall be deemed to have been cancelled by the customer.

Article 32. (Application for Pre-registered International Money Transfer Service)

1. If a customer using the Pre-registered International Money Transfer Service deposits money into the money transfer reserve account in accordance with the method that conforms to the service used, the Company shall deem that the customer has applied for a money transfer to the money transfer recipient that the customer has registered in advance.
2. Once the deposit in the preceding paragraph has been made within the time prescribed by the Company, and the Company's computer processing has been completed, the customer's application for a money transfer using the Pre-registered International Money Transfer shall be completed.
3. After the completion of the money transfer application in the preceding paragraph, the Company shall check the content of the application in accordance with the standards prescribed by the Company. If the Company determines that there are no problems, the Company shall accept the application for money transfer by the customer.
4. The Company shall notify the customer of the acceptance referred to in the preceding paragraph, and a money transfer agreement between the Company and the customer shall be concluded at the time the customer should receive such notice.
5. If the Company determines that there are problems with the content of the application for money transfer as a result of the check in the preceding paragraph, the Company shall not accept said application for money transfer, and the application shall be deemed to have been cancelled by the customer. The Company shall notify the customer of the results of the check using the method prescribed by the Company.
6. In addition to damage incurred due to the money transfer application being deemed to have been cancelled in accordance with the provisions of this Article, the Company shall in no way be liable for damage resulting from the incorrect entry of information by the customer or problems with the content of the application.

Article 33. (Implementation of Money Transfers)

1. Upon the conclusion of the money transfer agreement, the Company shall promptly implement, by itself or through a Correspondent, the money transfer procedures.
2. Customers agree that the Company may disclose their information to Correspondent and to the financial institutions relaying the international money transfer in relation to implementing the money transfer procedures (i) for the purpose of providing the International Money Transfer Service, (ii) for the purpose of conducting joint marketing within the scope permitted by law, or (iii) due to policies to prevent money laundering, funding of terrorism and other legal or administrative requests. In addition, customers agree that, for the purposes stated above, Correspondent may share said information with other Correspondents, its parent company, or its affiliates (including those not incorporated in Japan).
3. The Company and Correspondent shall not be in any way liable for any loss or damage incurred by the customer resulting from the handling in the preceding paragraph except in cases where there is willful misconduct or gross negligence on the part of the Company or Correspondent.
4. The maximum amount that a customer can send per remittance, the maximum total amount per certain period, and the maximum number of transactions per certain period are determined separately by the Company at the URL below.

(URL: <https://www.remit.co.jp/kaigaisoukin/service/flowindividual/>)

5. The Company shall complete the international money transfer to the Correspondent in accordance with the standard performance period of international remittances, set forth in the following URL, from the time the money transfer agreement is concluded.
(URL: <https://www.remit.co.jp/correspondent/>)

Article 34. (Receipt of Money Transfers)

1. The money transferred from a customer pursuant to these Terms and Conditions shall be received in accordance with the regulations stipulated by the Correspondent. Customers fully understand and acknowledge in advance that when the money transfer recipient receives such money, separate fees other than those prescribed by the Company may be charged due to circumstances of the recipient's country or Correspondent. The customer may confirm the "Remittance Method and Restrictions by Country/Agency" at the Company's Website below.
(URL: <https://www.remit.co.jp/kaigaisoukin/remittancearea/>)
2. The money transfer recipient may receive the money related to the money transfer from Correspondent once the international money transfer stipulated in Article 33.5 has been completed; provided, however, the customer acknowledges in advance that it may take a number of days from the conclusion of the money transfer agreement until the money transfer recipient can actually receive the money in the following cases:
 - (1) outside the business hours of Correspondent;
 - (2) if Correspondent requires a certain number of days for system processing;
 - (3) a money transfer is withheld at Correspondent's judgment; or
 - (4) in addition to the preceding items, if certain procedures for receipt are required due to the particular circumstances of the recipient's country or Correspondent.
3. Customers may check the status of a money transfer on the Company's Website or at the Company's contact point (hereinafter referred to as the "Contact") set forth in Article 48.

Article 35. (Reference Number)

1. If a customer chooses to receive a money transfer at a Correspondent's place of business, the Company or a Correspondent shall inform the customer or money transfer recipient of the reference number issued by the Company or Correspondent (hereinafter referred to as the "reference number"). The reference number and the number that the Company sends to the customer at the time the conclusion of the money transfer agreement may differ.
2. The reference number is required in the following cases:
 - (1) for the money transfer recipient to receive money transferred by the customer (when required for receipt under local laws);
 - (2) for the customer to check the status of a money transfer in accordance with Article 34.3; or
 - (3) for the customer to cancel a money transfer application or terminate a money transfer agreement in accordance with Article 39.
3. The customer shall manage the reference number in the same way as the customer manages password, etc. as set forth in Article 11.1, and shall cause the money transfer recipient to also manage the reference number in the same way. If there is a possibility that the reference number has become known to a third party, the customer shall immediately notify the Company by the method prescribed by the Company. The Company shall be in no way liable for any damage incurred by the customer or the money transfer recipient before such notification is made as a result of the customer or the money transfer recipient making the reference number known to a third party.
4. The customer shall be responsible for notifying the money transfer recipient of the reference number, and the Company shall bear no obligation whatsoever concerning notification of the reference number to the

money transfer recipient. The Company shall be in no way liable for any damage incurred by the customer or the money transfer recipient resulting from the customer's failure to notify the money transfer recipient of the reference number.

Article 36. (Termination of the Money Transfer Agreement)

1. If any of the following is deemed to apply before the money transfer recipient receives the money subject to a money transfer agreement, the Company may immediately terminate the money transfer agreement. Customers acknowledge in advance that in some cases, the Company may not inform the customer of the reason for such termination. In such case, the money for which the customer has made a money transfer application and the amount equivalent to the money transfer fee set forth in Article 38.1(1) shall be deposited into the customer's money transfer reserve account (provided, however, that an amount equivalent to deposit fees shall not be refunded). Customers acknowledge in advance that if the Company terminates the money transfer agreement under item (1) or (4), the Company shall not refund the money for which the customer makes a money transfer application and the amount equivalent to money transfer fees.
 - (1) if the customer's money transfer is in violation of any Japanese foreign exchange related laws and regulations, or if foreign exchange transactions are suspended by the Japanese government;
 - (2) if a war, civil unrest, a natural disaster, a labor dispute, a riot, a terrorist attack or a strike occurs or may occur;
 - (3) if Correspondent is subject to or may be subject to freezing of assets, suspension of payments, or an event occurs that constitutes grounds for the commencement of bankruptcy procedures, grounds for the commencement of civil rehabilitation procedures, grounds for the commencement of corporate reorganization procedures, grounds for the commencement of special liquidation or grounds for the commencement of any other insolvency proceedings;
 - (4) if the customer's money transfer is deemed to be related to a crime or there are other grounds equivalent thereto;
 - (5) a money transfer is otherwise rejected at the Correspondent's judgment; or
 - (6) any event specified in the items of Article 21.2 occurs.
2. Notwithstanding the preceding paragraph, in case of receiving money at the Correspondent's place of business, if the money transfer recipient has not received the money even after 90 days have passed (inclusive of the same day) since the conclusion of the money transfer agreement, the money for which such money transfer agreement was concluded shall be retained by the Correspondent and it becomes impossible for the money transfer recipient to receive such money. In such case, the customer must take the procedures for termination of the money transfer agreement set forth in Article 39 to receive a refund of said money.
3. The Company shall in no way be liable for any loss or damage incurred by the customer as a result of the termination of the money transfer agreement set forth in the preceding two paragraphs.

Article 37. (Foreign Exchange in the International Money Transfer Service)

1. The customer shall make the application for money transfer using the International Money Transfer Service to the Company in Japanese Yen.
2. At the time of the application for money transfer, the customer shall designate the amount to be received in the currency designated by the Company (hereinafter referred to as "currency of receipt"); provided, however, that notwithstanding such designations, payments to the money transfer recipient may be made upon conversion into the currency designated by the Correspondent (hereinafter referred to as "secondary conversion").
3. If the amount to be received is designated in the currency of receipt in accordance with the preceding

paragraph, the conversion rate to be used for conversion shall be the exchange rate displayed on the following URL as of the time of conclusion of the money transfer agreement. The customer shall note that the time of conclusion of the money transfer agreement refers to the time when the Company confirms the customer's application, deems that there is no problem and accepts the application, and that it does not necessarily refer to the time when the customer completes the money transfer application. However, in case of receiving money at a Correspondent's place of business, and where the money transfer is paid during the period from the day on which 45 days (inclusive) have elapsed to the day on which 90 days (inclusive) have elapsed from the conclusion of the money transfer agreement, the conversion rate at the time of the payment shall be used.

(URL: <https://kumiai.remit.co.jp/exchange/>)

4. The Company shall notify customer of the conversion rate applicable to the International Money Transfer Service for which the customer has applied.
5. If secondary conversion is made pursuant to the proviso of Article 37.2, the money for the customer's money transfer shall be first converted into the currency of receipt, and then the Correspondent shall make a secondary conversion into another currency designated by such Correspondent. The conversion rate used in secondary conversion shall be the exchange rate set at the discretion of the Correspondent.

Article 38. (Fees, etc.)

1. Customers shall pay the following fees prescribed by the Company when using the International Money Transfer Service. The fees can be checked at the URL below.

(URL: <https://www.remit.co.jp/kaigaisoukin/exchangeratecommission/commission/>)

- (1) money transfer fee;
 - (2) deposit fee;
 - (3) transfer cancellation fee; and
 - (4) withdrawal fee.
2. The money transfer fee set forth in Article 38.1(1) shall be the fee required for the money transfer, and shall be deducted from the amount deposited into the money transfer reserve account at the time of the application for the International Money Transfer Service.
 3. The deposit fee set forth in Article 38.1(2) shall be the fee required for making a deposit into the money transfer reserve account, and shall be deducted from the amount deposited into the money transfer reserve account.
 4. The transfer cancellation fee set forth in Article 38.1(3) shall be the fee required in the case where the money transfer could not be made due to any error in the customer's input or any defect in the application, and shall be deducted from the amount returned to the money transfer reserve account.
 5. The withdrawal fee set forth in Article 38.1(4) shall be paid to the Company pursuant to the provisions of Article 10.4 hereof. The withdrawal fee shall be the fee required for the transfer of money in the money transfer reserve account to the customer's bank account, and shall be deducted from the money related to such money transfer.
 6. The Company may change the fees set forth in paragraph 1 above by notifying the date and details of the change on the Company's Website in advance.

Article 39. (Cancellation of an Application for Money Transfer, etc.)

1. Customers may cancel the money transfer application and terminate the money transfer agreement only if approved by the Correspondent.
2. In the event the customer cancels the money transfer application or terminates the money transfer agreement pursuant to the preceding paragraph, the Company shall refund the money for the money transfer and the amount equivalent to the money transfer fee to the customer's money transfer reserve

account in Japanese yen. In such case, the amount equivalent to the deposit fee shall not be returned; provided, however, that depending on the Correspondent, the money transfer fee may not be returned or a transfer cancellation fee may be required.

3. In case of receiving money at a Correspondent's place of business, if the money transfer recipient has not received the money even after 90 days have passed (inclusive of the same day) since the conclusion of the money transfer agreement and therefore becomes unable to receive the money in accordance with Article 36.2 and the money transfer agreement is subsequently terminated, the amount equivalent to the money transfer fee and deposit fee shall not be returned.

Article 40. (Implementation of Monitoring)

1. To ensure compliance with relevant laws and regulations such as the Acts on Prevention of Transfer of Criminal Proceeds, etc., the Company shall conduct monitoring of the customer's use of the International Money Transfer Service in accordance with the criteria prescribed by the Company, and if the Company deems it necessary, the Company may conduct an interview concerning matters such as the purposes of the money transfers, the customer's relationship with the money transfer recipient and the customer's income by the method prescribed by the Company, such as by telephone.
2. If the Company deems it necessary as a result of the interview in the preceding paragraph, the Company may ask the customer to submit documents deemed appropriate by the Company for corroborating the content of the interview in the preceding paragraph.
3. As a result of the investigation in the preceding two paragraphs, the Company may change the limits on the amount of money transfers, or stop the customer's use of the International Money Transfer Service or cancel the customer's registration pursuant to Article 21.

Chapter 3 (International Money Transfer Receipt Service)

Article 41. (Online Application for Receiving Money Transfer)

1. Customers shall use the Online Application for Receiving Money Transfer by accessing the Company's Website in accordance with the method and operation procedures prescribed by the Company. When making an Online Application for Receiving Money Transfer, the purpose of the money transfer must be entered, and the identity confirmation using the password, etc. is required.
2. When the Company receives an Online Application for Receiving Money Transfer from a customer and it is recognized as being an application by the customer in accordance with the provisions of Article 13, the Company shall return the details of the Online Application for Receiving Money Transfer received to the customer's terminal.
3. The customer shall check the details returned from the Company pursuant to the preceding paragraph, and if the details are correct, send a response to the Company stating that the customer has confirmed the details in accordance with the procedures prescribed by the Company. The customer may change or cancel such details of the application in accordance with the procedures prescribed by the Company.
4. The customer shall promptly send the response of the preceding paragraph to the Company. If such response does not reach the Company within the time prescribed by the Company, the application shall be deemed to have been cancelled by the customer.
5. The customer's Online Application for Receiving Money Transfer using the International Money Transfer Receipt Service shall be completed at the time when the Company receives a response set forth in paragraph 3 of this Article within the time prescribed by the Company, and the Company's computer processing has been completed.
6. After the completion of the Online Application for Receiving Money Transfer in the preceding paragraph, the Company shall check the content of the application in accordance with the standards prescribed by

the Company. If the Company determines that there are no problems, the Company shall accept the application by the customer. A Receipt Agreement shall be deemed to have been concluded between the Company and the customer at the time of said acceptance. The Company shall notify the customer of the results of the check using the method prescribed by the Company.

7. Once the Receipt Agreement stipulated in the preceding paragraph has been concluded, the customer may not terminate the Receipt Agreement.
8. If the Company determines that there are problems with the content of the Online Application for Receiving Money Transfer as a result of the check set forth in paragraph 6 of this Article, the Company shall not accept such application, and the application shall be deemed to have been cancelled. The Company shall notify the customer of the results of the check using the method prescribed by the Company.
9. It is the customer's responsibility to ensure that the terminals the customer uses for transactions are operating properly, and the Company shall not guarantee that the terminals the customer uses for transactions are operating correctly. If any damage is incurred as a result of the terminal not functioning properly, the Company shall in no way be liable for said damage.
10. In addition to damage incurred due to the application for money transfer receipt being deemed to have been cancelled in accordance with the provisions of this Article, the Company shall in no way be liable for damage resulting from the incorrect entry of information by the customer or problems with the content of the application.

Article 42. (Application for Receiving Money Transfer by Telephone)

1. An Application for Receiving Money Transfer by Telephone shall be made when a Member customer contacts the Contact by telephone, the customer's information and account details are verified in the manner designated by the Company, and the account name matches that of the customer. An Application for Receiving Money Transfer by Telephone requires notification of the purpose of money transfer and identity confirmation in the manner prescribed by the Company.
2. Notwithstanding the provisions of the preceding paragraph, the Company may refuse to accept the customer's Application for Receiving Money Transfer by Telephone in any of the following events:
 - (1) if the customer does not provide the necessary information on various matters to be confirmed in the manner designated by the Company;
 - (2) if the purpose of money transfer set forth in the preceding paragraph is illegal; or
 - (3) if an official document issued by a public office as provided for in the laws and regulations related to foreign exchange and taxation in Japan, or a document certifying permission, etc. in the case of a transaction for which such permission, etc. is required, is not submitted by the due date designated the Company.
3. Customers agree that the Company may disclose the customers' information to Correspondent in relation to receiving an Application for Receiving Money Transfer by Telephone, due to policies to prevent money laundering, funding of terrorism, and other legal or administrative requests. In addition, the customer agrees that Correspondent may share said information with other Correspondents, its parent company or its affiliates.
4. The Company shall not be liable for any loss or damage resulting from the handling set forth in the preceding paragraph except in cases where there is willful misconduct or gross negligence on the part of the Company.

Article 43. (Receipt of Money Transfers)

1. The Company shall transfer the amount remaining after deducting the amount of the fees set forth in the following paragraph from the amount of the money transfer received in relation to a concluded Receipt

Agreement, to a bank account in the name of the customer registered in advance, on the business day immediately following the date of conclusion if said Receipt Agreement is concluded by 3 p.m. on the day of conclusion, or on the business day two days after the date of conclusion if said Receipt Agreement is concluded at or after 3 p.m. on the day of conclusion.

2. The fee for receiving a money transfer shall be separately stipulated by the Company. The fees can be checked at the URL below.
(URL: <https://www.remit.co.jp/kaigaisoukin/exchangeratecommission/commission/>)
3. The maximum amount that a customer can receive per remittance, the total amount per certain period, and the maximum number of transactions per certain period are determined separately by the Company. For details, please check the URL below.
(URL: <https://www.remit.co.jp/kaigaisoukin/service/flowindividual/>)
4. If a customer has applied to receive a money transfer, the customer may log in to the Company's Website and check the status of the receipt of money transfer on the screen designated by the Company.
5. Customers agree that the Company may disclose the customer's information to Correspondent in relation to receiving a money transfer (i) for the purpose of providing the Services to the customer, (ii) for the purpose of conducting joint marketing within the scope permitted by law, or (iii) due to policies to prevent money laundering, funding of terrorism, and other legal or administrative requests. In addition, customers agree that, for the purposes stated above, Correspondent may share said information with other Correspondents, its parent company or its affiliates (including those not incorporated in Japan).
6. The Company and Correspondent shall not be in any way liable for any losses or damage resulting from the handling set forth in the preceding paragraph except in cases where there is willful misconduct or gross negligence on the part of the Company or Correspondent.

Article 44. (Foreign Exchange)

1. Receipt of money transfers shall be made in Japanese yen.
2. The conversion rate from local currency into Japanese yen of the money to be received shall be the exchange rate set by Correspondent at the time when the money transfer application is made by the party requesting the money transfer, and conversion shall take place using this rate.

Article 45. (Termination)

The Company may terminate a transaction even after the payment concerning the receipt of the money transfer has been made if there is an error or discrepancy in the concluded Receipt Agreement. In such case, the customer shall return such money to the Company upon request.

Chapter 4 (Matters under the Payment Services Act)

Article 46. (Matters Concerning Prevention of Misidentification as Foreign Exchange Transactions Performed by Banks, etc.)

The customer shall use the Services upon fully understanding and acknowledging the following items:

- (1) the Services are not foreign exchange transactions conducted by banks, etc.;
- (2) the services do not entail the acceptance of deposits, savings or installment savings, etc. by the Company;
- (3) the Services are not subject to the payment of insurance proceeds pursuant to Article 53 of the Deposit Insurance Act (Act No. 34 of 1971 and including subsequent revisions) or Article 55 of the Agricultural and Fishery Cooperation Savings Insurance Act (Act No. 53 of 1973 and including subsequent revisions);

Article 47. (Contents of Agreement under the Terms and Conditions)

1. The maximum amount of international money transfer handled by the Company shall be 1,000,000 yen per remittance.
2. The standard performance period for international remittances made by the Company shall be as set forth in Article 33.5.
3. The amount of fees, remuneration or expenses to be paid by the customers or the maximum amount thereof, or the method of calculation thereof, shall be as set forth in Articles 28-2.6, 38 and 43.2.
4. If the international money transfer is made in an amount indicated in a foreign currency, the amount shall be converted into Japanese currency by the calculation method set forth in Articles 37 and 44.
5. The agreement executed between the customer and the Company pursuant to the Terms and Conditions (hereinafter referred to as the “Agreement”) shall have no fixed term. The Agreement shall terminate when the membership registration is canceled.
6. In the event of termination of the Agreement set forth in the Terms and Conditions, the handling shall be as follows:
 - (1) if the Agreement terminates, the handling shall be as set forth in Article 21.
 - (2) if a money transfer agreement is cancelled, the handling shall be as set forth in Articles 36 and 39.
 - (3) if a Receipt Agreement is cancelled, the handling shall be as set forth in Article 45.
7. The Company is a type 2 funds transfer service provider, the calculation period for the type 2 funds transfer business that the Company operates is one week, and the deadline for deposit is three business days.

Article 48. (Performance Security Deposit System)

1. In accordance with the provisions of Article 43 of the Payment Services Act (Act No. 59 dated June 24, 2009 and including subsequent revisions), the Company shall take the following measures to preserve a performance security deposit of a value equivalent to or greater than the amount calculated by multiplying the sum of the money transfer reserve deposited in the money transfer reserve accounts and the amount of the money transfer received by the multiplier in Article 11, Paragraph 6 of the Cabinet Office Ordinance on Funds Transfer Service Providers as expenses for refund procedures in order to provide security for the obligation to refund the money transfer reserve to the customers and the obligation to pay the money transfer received to the customers. If the Company is unable to pay any of its obligations, a party requesting a money transfer shall have priority over the Company’s other creditors to receive repayment from the performance security deposit (hereinafter referred to as the “right of claim for refund”).
 - (a) conclusion of a payment guarantee agreement with Aozora Bank, Ltd.;
 - (b) conclusion of a performance security deposit preservation agreement with SBI Insurance Co., Ltd.;
 - (c) conclusion of a performance security deposit preservation agreement with SBI Life Insurance Co., Ltd.;
 - (d) deposit of a performance security deposit with the Tokyo Legal Affairs Bureau.
2. The customer shall retain the right of claim for refund in the International Money Transfer Service until the money transfer recipient actually receives the money transfer. After said money transfer recipient actually receives the money transfer, the customer may not exercise the right of claim for refund. Further, the right of claim for refund in the International Money Transfer Receipt Service shall belong to the customer.
3. If any event stipulated in Article 59, Paragraph 2 of the Payment Services Act occurs, the customer may receive a refund of the performance security deposit by taking the refund procedures set forth in the same

Article.

4. If the event in the preceding article occurs, the money transfer recipient in the International Money Transfer Service cannot receive the money transfer. If the event in the preceding paragraph occurs and refund procedures are taken after the money transfer recipient in the International Money Transfer Service receives the money transfer, the customer shall return the amount equivalent to the performance security deposit to the Company.

Article 49. (Contact for Inquiries, Complaint Processing Measures and Dispute Resolution Measures)

1. Inquiries and comments concerning the Services are accepted using the following contact information.
Address: SBI Remit Co., Ltd., Customer Center
4F Sumitomo Fudosan Otowa Bldg., 2-9-3, Otsuka, Bunkyo-ku, Tokyo, 112-0012
Tel: 03-5652-6759
E-mail: support@remit.co.jp
(Weekdays) 9:00 - 18:00
2. The Company has implemented the following complaint processing measures and dispute resolution measures under the Payment Services Act. The following external organizations are available for complaints and disputes concerning the money transfer business operated by the Company.
 - (1) Complaint Processing Measures
Japan Payment Service Association Customer Hotline Tel:03-3556-6261
The process used by the Association to handle inquiries and complaints can be found at the URL below.
(URL: http://www.s-kessai.jp/consumer/giftcard_prica_netprica/funds_consumer_inquiry_cg.html)
 - (2) Dispute Resolution Measures
Tokyo Bar Association Dispute Resolution Center Tel:03-3581-0031
Daiichi Tokyo Bar Association Arbitration Center Tel:03-3595-8588
Daini Tokyo Bar Association Arbitration Center Tel:03-3581-2249

End of text

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