

Terms and Conditions of International Money Transfer Transactions  
(Point Program Terms and Conditions)

Article 1 (Purpose)

These Point Program Terms and Conditions (hereinafter referred to as "these Terms and Conditions") set forth the terms and conditions under which SBI REMIT Co, Ltd. (hereinafter referred to as "the Company") provides the point program (hereinafter referred to as "the Program").

Article 2 (Applicability)

1. These Terms and Conditions constitute part of the Terms and Conditions of International Money Transfer Transactions (for Type II Funds Transfer Services, hereinafter referred to as "the Terms and Conditions of International Money Transfer Transactions ") separately stipulated by the Company. With regard to the Program, the provisions of the Terms and Conditions of International Money Transfer Transactions shall apply to matters not stipulated in these Terms and Conditions.
2. In the event of any discrepancy between the Terms and Conditions of International Money Transfer Transactions and these Terms and Conditions, the content of these Terms and Conditions shall prevail.
3. Any matters related to the Program that are not stipulated in these Terms and Conditions shall be in accordance with the contents posted on the Company's Website or the Company's Mobile Application, etc.
4. Unless otherwise specified, the meanings of terms used in these Terms and Conditions shall be as defined in the Terms and Conditions of International Money Transfer Transactions.

Article 3 (Eligibility for the Program)

The Program is open only to individual members as defined in the Terms and Conditions of International Money Transfer Transactions. The Program is not offered to corporate members, and no points as defined in Article 4 shall be granted.

Article 4 (Granting of Points)

1. The Company shall grant the customer a certain amount of "Remit Points" (hereinafter referred to as "points") in a manner determined by the Company when the customer meets the conditions specified by the Company.
2. The Company shall post details regarding the terms and conditions of granting of points, the number of points to be granted, and the timing of granting of points on the Company's Website

or on the Company's Mobile Application.

Article 5 (Confirmation of Points)

Customers can check the balance of their points through the Services page of the Company's Website or the Company's Mobile Application.

Article 6 (Use of Points)

1. When using international money transfer services by way of Internet Money Transfer or Mobile Application Money Transfer, customers may apply the points they hold to the money transfer fee in a manner determined by the Company, with each point being equivalent to one yen.
2. Notwithstanding the preceding paragraph, the Company may grant points with different eligibility and conditions of use. In such cases, details shall be posted on the Company's Website or Mobile Application, etc.
3. Customers may not exchange points for cash or transfer points to a third party.

Article 7 (Expiration Date of Points)

1. Points shall expire on the date specified in Item 1. However, for foreign customers whose period of stay has expired, the earlier of Item 1 or Item 2 shall apply.
  - (1) The last day of the month in which six months have elapsed since the day points were granted
  - (2) Expiration date of the customer's period of stay (or expiration date of the renewed period of stay if the renewal is processed before the expiration date of the customer's period of stay)
2. Notwithstanding the preceding paragraph, the Company may grant points with different expiration dates. In such cases, details shall be posted on the Company's Website or Mobile Application, etc.

Article 8 (Invalidation of Points)

1. In any of the following events, the points listed in each of the following items shall be immediately forfeited.
  - (1) After the expiration date of the preceding article  
All points that have passed their expiration date
  - (2) If the customer's membership registration is cancelled in accordance with the provisions of the Terms and Conditions of International Money Transfer Transactions  
All points held by the customer
  - (3) In the event of termination of the Program in accordance with the provisions of these Terms

and Conditions

All points held by the customer

(4) Any other case in which the Company deems it appropriate to forfeit points

Points that the Company deems appropriate to be forfeited

2. Even if points are forfeited pursuant to the preceding paragraph, the customer may not request the Company to re-grant points or take any other compensatory measures.

#### Article 9 (Cancellation of Points)

1. The Company may cancel all or some of the points held by a customer without prior notice to the customer if the Company determines that any of the following items apply to the customer.

(1) In the event of any illegal or fraudulent activity;

(2) In the event of a violation of these Terms and Conditions, the Terms and Conditions of International Money Transfer Transactions, or any other rules and regulations established by the Company;

(3) In the event that an eligible international money transfer is cancelled after points have been granted for using international money transfer services; or

(4) In the event that the Company otherwise deems it appropriate to cancel the points granted to the customer

2. In the event that points are cancelled pursuant to the preceding paragraph, the Company may subtract or settle the points in the following order.

(1) If there are any points remaining that are subject to cancellation, those points shall be subtracted.

(2) If there are no points remaining that are subject to cancellation, the number of points to be cancelled shall be subtracted from other points held by the customer.

(3) If the number of points held by the customer is insufficient to cover the number of points subject to cancellation, the customer shall settle the deficiency by returning the points in cash or by any other method determined by the Company.

3. Notwithstanding the provisions of the Terms and Conditions of International Money Transfer Transactions, if a customer has applied points to a money transfer fee and the points are subsequently subject to cancellation, the Company may cancel the money transfer agreement or suspend the money transfer procedure.

4. Notwithstanding the provisions of the Terms and Conditions of International Money Transfer Transactions, if a customer has applied points to a money transfer fee and a subsequent event occurs for which the Company must return the money transfer fee to the customer, the Company shall return the applied points to the customer and shall not be obligated to return them in cash.

Article 10 (Taxes and Costs)

In the event that taxes or any other costs are incurred in connection with the acquisition or use of points, the customer shall be responsible for these costs.

Article 11. (Disclaimer)

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 Program 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 Program 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 Program 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 may restrict the customer's use of international money transfer services in accordance with the Terms and Conditions of International Money Transfer Transactions. The Company shall not be liable for any restrictions on the use of points by customers as a result of such restrictions.
3. The Company shall confirm the customer's identity when logging in to the Services page of the Company's Mobile Application or Website in accordance with the Terms and Conditions of International Money Transfer Transactions. If the customer is deemed to be a legitimate user based on the identity confirmation set forth in this paragraph, the Company shall not return any points used or be held in any way liable for damage caused by any subsequent falsification, modification, theft, unauthorized use, or other incident involving the password, etc.

Article 12 (Changes to the Agreement)

The Company may change the content of these Terms and Conditions (including, but not limited to, abolition of points, suspension of granting of points, change of eligible sites or transactions, and change of the granting rate or utilization rate of points). 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, shall handle customers in accordance with the modified

content.

Article 13 (Governing Law and 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.

End

Established June 27, 2024