Dear Valued Customers

Plan administrator: Sompo Japan DC Securities Inc. Investment product provider: Seven Bank, Ltd.

Seven Bank Term Deposits: Apology for Error in Applicable Interest Rate and Request for Refund Procedure

This is to inform you that we have discovered some cases in which interest was underpaid on "Seven Bank DC Deposit", one of the investment products of the defined contribution pension (DC) plan in which you are enrolled. You were informed that the contracted interest rate would be applied in the case of cancellation (selling) of term deposits concerned due to a job change. However, a cancellation rate which is lower than a contracted interest rate was applied in error, resulting in underpayment of interest.

We deeply apologize for any inconvenience this may have caused you, and we will make every effort to ensure that this kind of error will not happen again. Your understanding would be greatly appreciated.

Best regards

Note

1. Applicable term deposits

- (1) Seven Bank DC Deposit 3 Year Fixed (hereinafter, "Deposit 3 Year Fixed")
- (2) Seven Bank DC Deposit 5 Year Fixed (hereinafter, "Deposit 5 Year Fixed")

2. Period subject to refund

- (1) Deposit 3 Year Fixed: January 5, 2006 October 31, 2024
- (2) Deposit 5 Year Fixed: April 14, 2011 October 31, 2024

3. Actions to our customers

We will start sending a letter separately to the affected customers in January, and following the specified procedures by the customers, Seven Bank will refund the difference between the correct interest and the interest that was underpaid in error, as well as the late fee for such difference. If you have any questions, please contact us at the contact information below. We will make every effort to ensure that this kind of error will not happen again. Therefore, your continued patronage would be greatly appreciated.

| [Contact information] Contact us via the QR code or email address below. # Inquiries in English only | |
|---|--|
| QR code | email address |
| | 7bank@sjdc.co.jp |
| | Please include the procedure number in the email, which can be found in a letter to be sent to you separately. |

"QR Code" is a registered trademark of DENSO WAVE INCORPORATED.



SOMPO JAPAN DC SECURITIES

