

## Consent on Handling of Personal Information for Debit Card Service (Extract)

The terms and conditions are partially revised as follows (changers are underlined).

Former provisions	New provisions
<p>Article 4 (Provision of Personal Information to Fraud Detection Service Providers)</p> <p>You hereby consent to the Company's provision of your personal information to ThreatMetrix or any other service provider operating fraud detection services (hereinafter referred to as a "fraud detection service provider").</p> <p>(1) Purposes of use</p> <p>To perform identity authentication using personal information referred to in Items (6) and (7) of Article 1, which is included in online transaction information and device information, in a non-face-to-face transaction conducted using communication means such as an online transaction via the internet, for the purpose of preventing the misuse of your Card by a third party.</p>	<p>Article 4 (Provision of Personal Information to Fraud Detection Service Providers)</p> <p>You hereby consent to the Company's provision of your personal information to <u>LexisNexis Risk Solutions</u> or any other service provider operating fraud detection services (hereinafter referred to as a "fraud detection service provider").</p> <p>(3) Purposes of use</p> <p>To perform identity authentication using personal information referred to in Items (6) and (7) of Article 1, which is included in online transaction information and device information, in a non-face-to-face transaction conducted using communication means such as an online transaction via the internet, for the purpose of preventing the misuse of your Card by a third party.</p>

A fraud detection service provider stores your personal information provided thereto for a certain period of time even after the completion of the online transaction you conducted, after converting that information into a format from which your identity cannot be directly recognized, and uses the converted information internally in conducting analysis as part of the fraud detection services provided for its partner organizations other than the Company.

The details about the fraud detection services and fraud detection service provider are available at the page on information concerning J/Secure™ Service on the website of JCB (<https://www.jcb.co.jp/service/safe-secure/activity/jsecure/>).

(2) Information to be provided

Information set forth in Items (6) and (7) of Article 1

(3) Name of the foreign country where the fraud detection service provider is located

ThreatMetrix, Inc.: United States

(4) Information concerning personal information protection systems in the foreign country

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The details about the fraud detection services and fraud detection service provider are available at the page on information concerning J/Secure™ Service on the website of JCB (<https://www.jcb.co.jp/service/safe-secure/activity/jsecure/>).

(4) Information to be provided

Information set forth in Items (6) and (7) of Article 1

(3) Name of the foreign country where the fraud detection service provider is located

LexisNexis Risk Solutions, Inc.: United States

(4) Information concerning personal information protection systems in the foreign country

Please refer the relevant information on the following website  
(in Japanese) :

Personal Information Protection Commission

<https://www.ppc.go.jp/personalinfo/legal/kaiseihogohou/#gaikoku>

(5) Information concerning measures taken by the fraud  
detection service provider for personal information protection  
ThreatMetrix, Inc.: It has been confirmed that ThreatMetrix,  
Inc. has taken all measures corresponding to the Eight Basic  
Principles under the OECD Privacy Guidelines.

Please refer the relevant information on the following website  
(in Japanese) :

Personal Information Protection Commission

<https://www.ppc.go.jp/personalinfo/legal/kaiseihogohou/#gaikoku>

(5) Information concerning measures taken by the fraud  
detection service provider for personal information protection  
[LexisNexis Risk Solutions, Inc.](#): It has been confirmed that  
[LexisNexis Risk Solutions, Inc.](#) has taken all measures  
corresponding to the Eight Basic Principles under the OECD  
Privacy Guidelines.