

Savings Account Rules (For Reference Purposes Only)

1. Scope of banks handling savings accounts

Money may be deposited into or withdrawn from this savings account at this bank or the head office or any branches of The Chiba Bank (“the Bank”) in Japan.

2. Acceptance of securities, etc.

- (1) This savings account shall accept cash, bills, checks, receipts of dividends, and other securities that may be collected immediately (“Securities, etc.”). However, the Bank will not accept checks on another bank or promissory notes payable at another bank.
- (2) You are requested to fill in any blanks in the requirements for bills (in particular, the date of drawing and the recipient) and for checks (in particular, the date of drawing).
The Bank shall not be obliged to fill in any blanks.
- (3) If the Securities, etc. require an endorsement, a receipt message, etc., you are requested to perform the prescribed procedure.
- (4) When a bill or a check is accepted, it shall be treated as having the value specified in the amount field, regardless of any other amounts that may be written on it.
- (5) If expenses are required for collecting the Securities, etc., collection charges shall be paid according to the collection charges displayed at this bank.

3. Acceptance of transferred money

- (1) This savings account shall accept money transferred by bank transfer.
- (2) The booking of the transfer to this savings account shall be cancelled if a notice of cancellation is received from the financial institution that has delivered the transfer notice due to an error in the delivery of the transfer notice, such as redundant delivery.

4. Settlement of accepted Securities, etc., dishonored Securities, etc.

- (1) Any amount related to accepted Securities, etc. in the savings account may be withdrawn only if the Securities, etc. are collected by the bank that has accepted them and their settlement is confirmed after the deadline for the return of dishonored checks.
The date when the withdrawal will be possible shall be stated in the payment amount column of the deposit passbook.
- (2) If accepted Securities, etc. are dishonored, they shall not be deposited. In this case, a notice to this effect shall be sent to the registered address, and the amount of the dishonored Securities, etc. shall be withdrawn from the savings account ledger. The Securities, etc. shall be returned by this bank.
- (3) In the case set forth in the preceding paragraph, a procedure for preserving the rights to the Securities, etc. shall be performed only if a request in writing is received in advance.

5. Withdrawal

- (1) To withdraw money from the savings account, you are requested to follow either of the procedures below.
 - ① Fill out a withdrawal request form of the Bank. Fill in your name and affix the registered seal (or write your signature and your PIN) on it, and present it together with this deposit passbook.
 - ② Present this deposit passbook and specified Chiba Bank cash card (“cash card”) and enter your PIN using the electronic device provided by the Bank.
- (2) In addition to the withdrawal procedure described in the preceding paragraph, you may be requested to follow procedures such as the presentation of identity verification documents to confirm that you have the authority to withdraw money. Money shall not be withdrawn without confirmation if the Bank considers it necessary.

- (3) If you would like to pay bills, etc. by automatic withdrawal from this savings account, you are requested to follow the procedures specified by the Bank.
- (4) If you attempt to make payments on the same day, and if the total amount of the payments exceeds the account balance, the Bank shall decide which payments will be made at its own discretion.

6. Interest

Interest on savings shall be calculated on the dates in February and August each year specified by the Bank using the interest rates displayed at this bank each day in minimum denominations of 100 yen if the final balance each day is 1,000 yen or more (the amount of the accepted Securities, etc. is excluded until they are settled). The interest thus calculated shall be added to the savings.

The interest rates will change according to the financial conditions.

Moreover, if your savings account is cancelled by the Bank by the provision of the Article 17, interest that accrued on your account will not be paid.

7. Change in submitted information, reissue of passbook, cash card, etc.

- (1) If this deposit passbook, seal, or cash card is lost, or if the seal, name, address, or other submitted information has changed, you are requested to inform this bank of the loss or the change immediately in a manner prescribed by the Bank.
- (2) The Bank will not assume any responsibility for any damage incurred by you prior to notification of changes in the seal, name, address, or other submitted information unless the Bank is at fault.
- (3) If this deposit passbook, seal, or cash card is lost, withdrawals from the account, the cancellation of the accounts, or the reissue of the passbook or cash card shall be carried out after the procedures specified by the Bank are followed. These procedures may take considerable time, and a guarantor may be required.

8. Notification of a guardian of an adult, etc.

- (1) If assistance, curatorship, or guardianship commence following a decision rendered by the family court, you are requested to immediately notify this bank of the names of the guardian of an adult, etc. and other necessary information in writing. If assistance, curatorship, or guardianship commence following a decision about the guardian of an adult, etc. of a depositor rendered by the family court, you are requested to notify this bank as described above.
- (2) If a supervisor of a voluntarily appointed guardian is appointed according to a decision rendered by the family court, you are requested to immediately notify this bank of the name of the supervisor of a voluntarily appointed guardian and other necessary information in writing.
- (3) If a decision to commence assistance, curatorship, or guardianship is already rendered by the family court, or if a supervisor of a voluntarily appointed guardian is already appointed, you are requested to notify this bank of the necessary information as described in the two preceding paragraphs.
- (4) You are requested to notify this bank of any removal or change of the submitted information described in the three preceding paragraphs.
- (5) The Bank will not assume any responsibility for any damage incurred prior to the notification described in the four preceding paragraphs.

9. Confirmation and Disclaimer of Liability

The Bank will not assume any responsibility for any damage caused by the creation, alteration or use of fraudulent documents, unauthorized use of registered seal or cash card or other incidents, given that the Bank has taken the following procedures with due care.

- (1) If the seal impression (or signature and PIN) used for the withdrawal request form, and other documents are verified against the registered seal (or specimen signature and PIN) with due care
- (2) If the Bank confirms, under prescribed method, that the cash card being used at an electronic device is authentic, and that the PIN entered by the customer matches the PIN registered with the Bank. Individual depositors may claim compensation equivalent to unauthorized withdrawals from the stolen

passbook or cash card under the following article.

10. Withdrawals using stolen passbooks, stolen cash cards, etc.

- (1) The individual depositor may claim compensation equivalent to unauthorized withdrawals using their stolen passbook or cash card (hereinafter in this article referred to as “the Withdrawals”) and related fees and interest from the Bank if all of the following items are satisfied:
 - (i) The depositor has notified the Bank of the theft of the passbook or cash card immediately after they noticed the theft.
 - (ii) The depositor has provided a sufficient explanation in response to the Bank’s inquiries.
 - (iii) The depositor has provided the Bank with details that cause the Bank to infer that the passbook has been stolen, including the fact that the depositor has submitted a victim report to the police station.
- (2) If compensation is claimed as described in the preceding paragraph, the Bank shall compensate for the amount equivalent to the amount of withdrawals from the day that is 30 days before the day of notification to the Bank (if the depositor has proven that they were unable to inform the Bank for a certain period due to circumstances beyond their control, withdrawals for 30 days plus the period during which the unavoidable circumstances have continued) and related fees and interest (“the Amount to Be Compensated For”) despite the main clause of the preceding article if the Withdrawals were not intentionally caused by the depositor.

If the Bank proves that the Bank acted without fault and in good faith and the depositor was at fault (they were not grossly negligent) as far as the Withdrawals are concerned, the Bank shall compensate for three-quarters of the Amount to Be Compensated For.
- (3) The provisions of the two preceding paragraphs shall not be applicable if the notification to the Bank as mentioned in Paragraph (1) is conducted after the day on which two years have elapsed from the day of the theft of the passbook or cash card (if the day of the theft of the passbook or cash card is not clear, the day on which the first unauthorized withdrawal was conducted using the stolen passbook or cash card).
- (4) Regardless of the provision of Paragraph (2), the Bank will not compensate for the loss if it proves that either of the following items is satisfied:
 - (i) The Bank acted without fault and in good faith as far as the Withdrawals are concerned, and any of the following items is satisfied:
 - A. The Withdrawals were caused by the depositor’s gross negligence.
 - B. The Withdrawals were conducted by the spouse of the depositor, a relative of the depositor within the second degree of kinship, a relative of the depositor living together with them, a person living with the depositor, or a household employee of the depositor.
 - C. When the depositor explained their damage to the Bank, they provided a false explanation about an important matter.
 - (ii) The theft of the passbook or cash card was perpetrated by someone who took advantage of the disruption of social order caused by war, insurrection, etc. or was perpetrated concomitantly with that disruption.
- (5) If the Bank refunds some of the money related to the savings to the depositor, it may not meet the claim for compensation under Paragraph (1) as to the amount of the refund. If the depositor receives compensation for damage or the restitution of unjust enrichment from the person that has carried out the Withdrawals, the Bank may not meet the claim for compensation under Paragraph (1) as to the amount of the compensation or restitution.
- (6) If the Bank compensates the depositor under Paragraph (2), the right to claim a refund related to the savings shall be eliminated as to the amount of the compensation.
- (7) If the Bank compensates the depositor under Paragraph (2), the Bank shall acquire the right to claim damages or the right to claim the restitution of unjust enrichment from the person who has carried out unauthorized withdrawals from the stolen passbook or cash card or other third parties, the rights that

the depositor has, as to the amount of the compensation.

11. Prohibition of transfer, pledging, etc.

- (1) You shall not transfer or pledge these savings, your status under the deposit contract, any other rights related to the transactions, or your passbook or cash card, or allow any third parties to use them or establish the relevant rights for any third parties.
- (2) If the Bank considers pledging to be unavoidable and approves it, the form designated by the Bank shall be used for it.

12. Rejection of transactions with antisocial forces

This savings account may be used if the depositor does not fall under any of Article 14, Paragraph (3), Items 1, 2 and 3. If the depositor falls under Item 1, 2, or 3 of Article 14, Paragraph (3), the Bank shall decline to open this savings account.

13. Restrictions on transactions

- (1) To obtain information on the depositor and make a proper determination of specific transactions, the Bank may request that the depositor confirm matters or submit materials, with the deadline set for it. If the depositor fails to respond by the deadlines, some of the transactions under these rules, such as depositing and withdrawal, may be restricted.
- (2) If the Bank considers the information and materials provided by the depositor at the request of the Bank as described in the preceding paragraph and other circumstances and determines that transactions with the depositor are at risk of violating the laws and regulations of Japan and overseas, including those related to money laundering, the financing of terrorism, and economic sanctions, and of contravening public policy, it may restrict some of the transactions under these rules, such as depositing and withdrawal.
- (3) If this account is not used by the depositor for a certain period that is specified separately by the Bank, the Bank may restrict some of the transactions under these rules, such as depositing and withdrawal.
- (4) If the Bank considers that risk of the transaction which may violate the laws and regulations of Japan and overseas, including those related to money laundering, the financing of terrorism, and economic sanctions, or contravene public policy has been reasonably eliminated, taking the depositor's explanation, etc. into consideration, the Bank will remove the restrictions on transactions described in the three preceding paragraphs.

14. Cancellation, etc.

- (1) If you wish to close this savings account, you are requested to come to this bank, bringing this passbook and cash card, to request the closure of the account.
- (2) If any of the following items is satisfied, the Bank may suspend the deposit transactions and close this savings account by notifying the depositor of the closure. If the Bank closes the savings account by notifying the depositor under this article, the account shall be closed when a closure notice is sent to the registered name and address, whether it has arrived or not.
 - (i) It has become evident that the registered holder of this savings account does not exist, or it has become evident that the account has been opened without the intention of the registered holder of the account.
 - (ii) The depositor of this account has violated Article 11, Paragraph (1).
 - (iii) It is reasonably considered that this account is used for transactions that violate, or are at risk of violating, the laws and regulations of Japan and overseas, including those related to money laundering, the financing of terrorism, and economic sanctions, or that it is used for activities that contravene or are at risk of contravening public policy.
 - (iv) It has become evident that information on the depositor for identity confirmation and other confirmation specified by laws or information or materials provided by the depositor under Article 13, Paragraph (1) are false.

- (v) Items (i) to (iv) are suspected of being satisfied, but the depositor has rejected the Bank's request for confirmation for no justifiable reason.
- (3) Aside from the previous paragraph, if the depositor falls under any of the items below and it is inappropriate to continue transactions with the depositor, the Bank may suspend the deposit transactions and close this savings account by notifying the depositor of the closure. The Bank will not assume any responsibility for any damage caused by the closure. If the Bank incurs damage due to the closure, you are requested to pay for the losses.
- (i) It has become evident that the depositor (in the case of a corporation, the officers of the corporation are included; the same applies in this paragraph) has made false statements in relation to the representation and commitment made when the depositor applied to open the account.
 - (ii) Five years have not passed since the depositor (in the case of a corporation, the officers of the corporation are included; the same applies in this paragraph) ceased to be a gang or a gangster. The depositor falls under the categories of quasi-members of a gang, companies affiliated with gangs, corporate extortionists, quasi-social activists, groups specializing in intellectual crimes and violence, and other people similar to them ("Gangsters, etc.") or has been proven to fall under any of the following items:
 - A. Having relationships where Gangsters, etc. are considered to control management
 - B. Having relationships where Gangsters, etc. are considered to be effectively involved in management
 - C. Having relationships where Gangsters, etc. are considered to be used unjustifiably; having the purpose of obtaining wrongful benefits for themselves or a third party or the purpose of causing damage to a third party
 - D. Having relationships where the depositor is considered to be engaged in providing funds, etc. to Gangsters, etc., providing them with convenience, and other activities
 - E. The depositor or people effectively involved in management having dubious relationships with Gangsters, etc.
 - (iii) The depositor conducts any of the following activities themselves or by using a third party:
 - A. Violent demands
 - B. Unreasonable demands that go beyond the limits of legal responsibility
 - C. Using threatening words and actions or violence in transactions
 - D. Spreading false information or using fraudulent means or force to damage the Bank's reputation or obstruct the Bank's business
 - E. Other activities that are equivalent to each item above
- (4) If this account is not used by the depositor for a certain period of time that is specified separately by the Bank, the Bank may suspend the deposit transactions or may close this savings account by notifying the depositor of the closure. The Bank may do the same under laws and regulations.
- (5) If you request the lifting of the suspension of the deposit transactions due to the reasons described in the three preceding paragraphs, or if this savings account is closed and there is a remaining balance, you are requested to come to this bank, bringing your passbook and cash card with you. In this case, you may be requested to submit the necessary documents etc. or to find a guarantor after a considerable period of time. If the deposit transactions continue, the savings account may be changed.

15. Notice, etc.

If the Bank sends a notice or a document to the registered name and address, they are deemed to have reached the destination when they would ordinarily reach it, even if they are actually delayed or fail to reach the destination.

16. Offsetting from the depositor if an insured event occurs

- (1) If an insured event specified in the Deposit Insurance Act occurs at the Bank, offsetting is available under the provisions of each paragraph of this article. If a security interest such as a pledge is created to guarantee the performance of the obligations of the depositor to the Bank or to guarantee the performance of the obligations of a third party for which the depositor is a guarantor, the same procedure shall be performed.
- (2) The procedure for offsetting is as follows:
 - (i) An offsetting notice shall be sent in writing. If there are debts, including loans, you are requested to designate the order and method of appropriation and immediately submit the passbook on which the registered seal is affixed. If there are any liabilities whose performance is guaranteed by this savings account, offsetting shall be carried out from the liabilities. If the liabilities are obligations of a third party to the Bank, offsetting shall be carried out from the guarantee obligations of the depositor.
 - (ii) If the order and method of appropriation mentioned in the preceding paragraph is not designated, appropriation shall be in accordance with the order and method designated by the Bank.
 - (iii) If the designation mentioned in Item 1 is at risk of impeding the protection of accounts receivable, the Bank shall raise an objection without delay and may designate the order and method in consideration of the status of collateral and guarantees, etc.
- (3) In calculating interest on liabilities, including loans, discount rates, delay damages, etc. for offsetting, the period shall be up to the day when the offsetting notice arrives at the Bank. Interest rates and insurance rates shall be specified by the Bank. The handling of damages caused by the payment of loans before maturity shall be specified by the Bank.
- (4) The foreign exchange rate for offsetting shall be the exchange rate when the calculation is carried out at the Bank.
- (5) If there are any separate rules on procedures, including the payment of loans before maturity, for offsetting, those rules shall be applied. If there are any restrictions, such as the need for the Bank's approval, on the payment of loans before maturity, etc., offsetting shall be possible.

17. Handling of management fee for inactive accounts

- (1) If your savings account becomes an inactive account which is separately set by the Bank, the Bank has the right to debit the amount for the management fee for the inactive account, the fee which is also separately set by the Bank, from this savings account, without receiving the withdrawal request form, etc. Moreover, if the Bank unable to debit the amount for the management fee for the inactive account due to an insufficient balance, etc. in your savings account, the balance shall be appropriated as part of the management fee, and the Bank has the right to cancel your savings account by the method set by the Bank without any notice.
- (2) The management fee for an inactive account, after debit by the Bank, shall not refund.

18. Revision of the rules, etc.

- (1) The Bank may revise these rules under laws and regulations if the revision is considered necessary in the interests of customers or there are other reasonable causes, the revision does not defeat the customers' purpose of the contract, and it is reasonable in light of the need for the revision, the adequacy of the revised rules, and other circumstances related to the revision.
- (2) These rules after the revision described in the preceding paragraph shall be published on the Bank's website and otherwise in a proper manner. The revised rules shall come into force on the effective date that will be specified when the revised rules are published.

This is a translation of the Savings Account Rules in Japanese, which is the official text, for reference purposes only. The interpretation of the rules is based on the official Japanese text. We do not guarantee the accuracy or integrity of the translation.