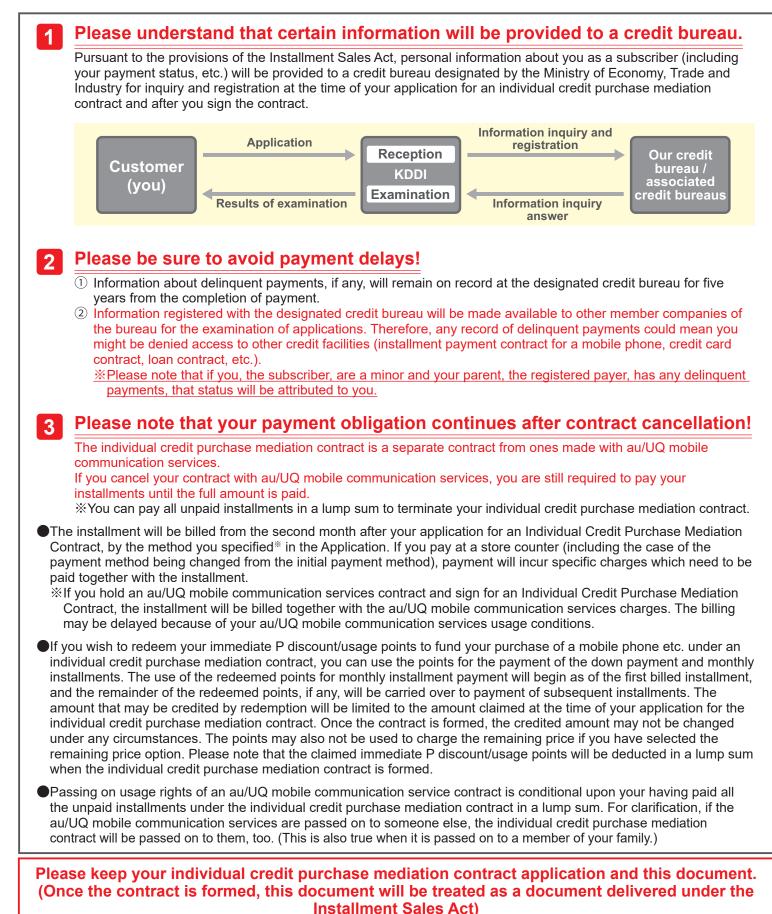
Information about Individual Credit Purchase Mediation Contracts (Payment in Installments)

Current as of May 2024 (AAM0042)

This document provides information about important matters you need to know before signing a contract under which you are to pay for a mobile phone or other commodities in installments (individual credit purchase mediation contract).



(Contract Terms and Their Application)

- Article 1 The terms of an individual credit purchase mediation contract ("Terms"), which are specified by KDDI Corporation ("us"), will be the basis of the contract for individual credit purchase mediation ("Individual Credit Purchase Mediation Contract") between the purchaser and us.
 - 2 The Individual Credit Purchase Mediation Contract provides for our agreement to pay, to the Shop (as defined below) for and on behalf of the purchaser, the amount remaining after deducting down payment from the total cash sales price ("Installments") of a mobile phone, its accessories, and other commodities (limited to those designated by us; hereinafter referred to as the "Commodities") specified in the purchaser's application for an Individual Credit Purchase Mediation Contract ("Application") which the purchaser buys under a purchase contract with the shop ("Shop") named in the Application.
 - 3 We may revise these Terms in accordance with civil law. In this case, the Individual Credit Purchase Mediation Contract will be governed by the revised version of these Terms. We will issue a notification of the revised version of the Terms and the date such revision will come into effect on a specified website or through an equivalent channel. The revised version of the Terms shall come into effect on the said date.

(Conditions for Applying for Individual Credit Purchase Mediation Contracts)

Article 2 An application for an Individual Credit Purchase Mediation Contract may only be made for the purchasing of the Commodities at our designated Shop.

(Method and Acceptance of Application)

- Article 3 When applying for an Individual Credit Purchase Mediation Contract, the purchaser is required to submit an Application containing the information specified by us to Shop.
 - 2 In the case referred to in the preceding paragraph, the purchaser is required to present documents that enable us to verify the information given in the Application. However, this requirement does not apply if we use any other verification methods that we specify separately.
 - 3 We may refuse to accept an application for an Individual Credit Purchase Mediation Contract if
 - the applicant has actually failed, or appears likely to fail, to pay the Installments;
 - (2) the acceptance of that particular application would result in the total number of Individual Credit Purchase Mediation Contracts, etc. concerning the applicant (this term refers to Individual Credit Purchase Mediation Contracts and Individual Commodity Installment Sales Contracts between the applicant and us, and those between the applicant and Okinawa Cellular Telephone Company (hereafter "OCT", and all together referred to as "Us/We or OCT"), as specified separately by us; this definition also applies below) exceeding the limit set by us;
 - (3) the applicant has actually failed, or appears likely to fail, to pay other Services charges provided by us or OCT or other debts;
 - (4) we or OCT find it otherwise inappropriate to accept that particular application; or
 - (5) we find it otherwise inappropriate to accept that particular application.

(Selecting an Installment Payment Option)

Article 3 paragraph 2

To apply for Individual Credit Purchase Mediation Contract, the purchaser must make the payment pursuant to the preceding Article 3 paragraph 1. The purchaser must also select in the Application one of the installment payment options set forth in paragraph 2.

- 2 Installment payment options are described below.
 - (1) Remaining price option

As separately specified by us, after the remaining price of the product is determined, the purchaser pays handling charges and the amount left after deducting the remaining price from the sales price of the particular product in installments until the installment payment is complete. The remaining sum is paid with the final installment.

- (2) Fixed price option
- Everything excluding (1).
- 3 If the purchaser selects the payment option specified in the preceding section 1, the purchaser must agree with the following sections.
 - (1) Our Smartphone Value Program Terms will apply.
 - (2) If the payment period for the final installment set forth in the Application is extended pursuant to the Smartphone Value Program Terms, we shall register the extended number of payments as the number of payments registered at the credit bureau pursuant to Article 2 of the Rules on the Handling of Personal Information in Connection with Individual Credit Purchase Mediation and Other Credit Transactions. If installment payments are completed by early repayment or other means, we shall update the said registered information.

(When the Contract is Formed)

Article 4 An Individual Credit Purchase Mediation Contract will be formed at the time when the purchaser's application for the Individual Credit Purchase Mediation Contract is accepted by us and notified to the Shop. If we refuse to accept the application, the Shop will also be notified. In this case, the Shop will notify our refusal to the purchaser.

2 A commodity purchase contract between the purchaser and the Shop ("Purchase Contract") will be formed at the time when the Shop applies to us for an Individual Credit Purchase Mediation Contract on behalf of the purchaser after the purchaser applies for the Purchase Contract. The Purchase Contract will become valid at the time when the Individual Credit Purchase Mediation Contract is formed. If an Individual Credit Purchase Mediation Contract is not successfully formed, the Purchase Contract will be deemed not to have been formed either, retroactive to the time of application for the Individual Credit Purchase Mediation Contract.

(Delivery of the Commodities and Transfer of Their Ownership)

Article 5 The Commodities will be delivered from the Shop to the purchaser on such date after the formation of the Individual Credit Purchase Mediation Contract as is specified in the Application. Ownership of the Commodities will transfer from the Shop to the purchaser when the actual delivery of the Commodities is completed.

(Method of Payment of the Installments)

Article 6 The purchaser must pay the Installments to us (or the company to which our receivables are assigned pursuant to the provision of paragraph 1 of Article 16, if applicable) by the method specified in the Application on or before the due date specified in the Application ("Due Date").

(Continued Performance)

- Article 7 Notwithstanding the cancellation of the contract for the subscriber line (in the case of an application for an Individual Credit Purchase Mediation Contract concerning the purchase of a mobile phone, this term refers to the subscriber line to which that mobile phone is primarily connected; such line is hereinafter referred to as the "Designated Mobile Phone Line") or temporary non-use of the designated services concerning the Designated Mobile Phone Line that may take place for whatever reason at any time before the purchaser fully discharges all of their debts under the Individual Credit Purchase Mediation Contract, the purchaser who, based on our/our and OCT's au (LTE) communication service contract terms, au (5G) communication service contract terms, UQ mobile communication service II contract terms, or our/our and OCT's mobile phone service contract terms (altogether referred to as the "Mobile Phone Contract Terms"), has signed a contract (hereafter "mobile phone subscriber (the purchaser)") for the types of services we designate separately (hereafter "Designated Services") must continue to discharge all such debts by the payment method specified in the Application.
 - 2 Even when the mobile phone subscriber (the purchaser) is temporarily off from the Designated Services concerning the Designated Mobile Phone Line, if the purchaser fails to pay their debts under the Individual Credit Purchase Mediation Contract, we and OCT will terminate the contract concerning such Designated Mobile Phone Line. In this case, we and OCT will give advance notice to the mobile phone subscriber (the purchaser).

(Changes Concerning Reported Matters)

- Article 8 The purchaser must promptly notify us of any changes concerning their name, address, contact information, or other matters previously reported to us.
 - 2 The purchaser is required to agree that if any notice or document package etc. from us did not reach the purchaser in a timely manner or at all because of the purchaser's failure to notify us of their current address under the preceding paragraph, we will consider that such notice or package etc. did reach the purchaser when it should have under normal circumstances.

(Passing On the Contractual Status)

Article 9 The purchaser may not pass on their status under the Individual Credit Purchase Mediation Contract.

- 2 Notwithstanding the terms in the preceding paragraph, if the mobile phone subscriber intends to request approval for passing on their right to use the Designated Services concerning the Designated Mobile Phone Line in accordance with the Mobile Phone Contract Terms, the purchaser must complete required procedures beforehand for paying in a lump sum the amount left of the total installments payable.
- 3 The provisions of the preceding two paragraphs will not apply if the purchaser's status under the Individual Credit Purchase Mediation Contract is succeeded as the result of an inheritance or business combination.
- 4 Notwithstanding the provisions of Paragraphs 1 and 2, if a customer uses the Commodities pertaining to such Individual Credit Purchase Mediation Contract for sales activities or as sales activities, you may request assignment of the contractual status pertaining to the Individual Credit Purchase Mediation Contract, with the condition of obtaining our approval.
- 5 Pursuant to the provisions of the preceding paragraph, when requesting the assignment of the contractual status pertaining to an Individual Credit Purchase Mediation Contract, the parties concerned shall submit a document jointly signed by the parties concerned to the handling office that conducts the contractual affairs prescribed by us.
- 6 We may not accept the request in the preceding paragraph if any of the items of Article 3, Paragraph 3 applies.

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(Loss of Benefit of Time)

- Article 10 The purchaser will be necessarily deprived of the benefit of time with regard to their debts under the Individual Credit Purchase Mediation Contract and must discharge such debts immediately if
 - (1) the purchaser has delinquent payments with any Installment as of the Due Date and fails to pay it within a reasonable amount of time of 20 days or more that is specified in a written reminder from us (or the company to which our receivables are assigned pursuant to the provision of paragraph 1 of Article 16, if applicable);
 - (2) any of the bills or checks drawn by the purchaser are dishonored, or the purchaser temporarily suspends their payment of debts in general;
 - (3) a petition for attachment, provisional attachment, preservative attachment or provisional disposition is filed against the purchaser, or the purchaser is penalized for delinquent taxes or public charges;
 - (4) a petition for bankruptcy, civil rehabilitation, special liquidation, corporate reorganization, or other judicial insolvency procedures is filed against or by the purchaser; or
 - (5) the purchaser fails to pay any Installment in the case where the Purchase Contract is a commercial transaction for the purchaser (except for individual contracts for business opportunity related sales).
 - 2 The purchaser will be deprived of the benefit of time with regard to their debts under the Individual Credit Purchase Mediation Contract upon demand from us (or the company to which our receivables are assigned pursuant to the provision of paragraph 1 of Article 16, if applicable), and must discharge such debts immediately if (1) the superhease is in metained by the provision of the best interesting the superhease of the provision of the best interesting the superhease of the provision of the best interesting the provision of the
 - the purchaser is in material breach of any of its obligations under the Individual Credit Purchase Mediation Contract; or

(2) the purchaser's credit standing worsens substantially.

(Delinquency Charge)

- Article 11 If the purchaser is delinquent with the payment of any Installment, the purchaser must pay a delinquency charge computed by multiplying the amount of such Installment by statutory interest rate from and including the day following the Due Date through the date of payment. However, this will not apply if late payments are paid within 15 days from and including the day following the Due Date. For clarification, if the purchaser is deprived of the benefit of time, the provision of the following paragraph will apply after the date of such deprivation.
 - 2 If the purchaser is deprived of the benefit of time, the purchaser must pay a delinquency charge computed by multiplying the total amount of all unpaid Installments by statutory interest rate, from and including the date of deprivation through the date of full payment.

(Bearing of Handling Charges)

Article 12 The purchaser must bear handling charges related to the payment of the Installments. For clarification, the amount of such handling charges and the method for bearing them will be, in substance, the same as those for charges payable by the purchaser as set forth in the Mobile Phone Contract Terms.

(Termination of the Contract Because of Differences between Samples or Catalogs and Actual Commodities)

Article 13 In the case where the purchaser makes an application in reliance on a sample, catalog, etc., if any of the delivered Commodities turn out to be different from the sample, catalog, etc., the purchaser will be entitled to promptly make a Commodity replacement request to the Shop or terminate the relevant Purchase Contract. If the Purchase Contract is terminated, the purchaser must give prompt notice to us.

(Legitimate Grounds for Payment Suspension)

Article 14 If and for so long as any of the grounds below exits, the purchaser will be entitled to suspend payment to us for the Commodity to which such ground pertains.

- (1) The Commodity is not delivered.
- (2) The Commodity is damaged, stained, out of order, or otherwise defective.
- (3) There is any other ground against the Shop with regard to its Commodity sales.
- 2 If the purchaser notifies us of their intention to suspend their payment under the preceding paragraph, we will immediately take the required steps.
- 3 If the purchaser intends to give notification under the preceding paragraph, the purchaser is required to endeavor in advance to negotiate the issue with the Shop to resolve the applicable ground in paragraph 1.
- 4 If the purchaser gives notification under paragraph 2, the purchaser is required to endeavor to promptly provide us with a written description of the applicable ground in paragraph 1 and reference materials. If we find it necessary to investigate the applicable ground in paragraph 1, the purchaser is required to cooperate in the investigation.
- 5 Notwithstanding the provision of paragraph 1, the purchaser may not suspend their payment if

- the Purchase Contract has been concluded for or as the purchaser's business;
- (2) the total amount payable as set forth in the Application is less than 40,000 yen;
- (3) the purchaser's suspension of payment is considered to be against principles of good faith; or

(4) the applicable ground in paragraph 1 is attributable to the purchaser. (Agreement on the Court of Competent Jurisdiction)

Article 15 The purchaser is required to agree that if any dispute arises in connection with an Individual Credit Purchase Mediation Contract, the summary court or district court having jurisdiction over the domicile of the purchaser, the place where the purchase or contract was made, and the location of our head office or relevant branch or sales office will have exclusive jurisdiction in the first instance, regardless of the

amount in controversy. (Assignment of Receivables)

- Article 16 We may assign our receivables from the purchaser under the Individual Credit Purchase Mediation Contract to OCT or other third parties. In this case, the purchaser is required to agree in advance to the assignment of such receivables and the provision by us of personal information concerning the purchaser to the assignee. The purchaser's personal information will be handled pursuant to our Rules on the Handling of Personal Information in Connection with Individual Credit Purchase Medication and Other Credit Transactions, and our privacy policy.
 - 2 In the case referred to in the preceding paragraph, if the receivables are assigned to OCT, we will be entitled to proceed without giving individual notice to the purchaser or requesting their approval for the assignment.

(Exclusion of Anti-Social Forces)

Article 17 The purchaser is required to warrant that they are not, and will not be, any of the persons or organizations set forth below.

- (1) An organized crime group
 - (2) A member of an organized crime group, or a person who ceased to be a member of an organized crime group within the past five years
- (3) A quasi-member of an organized crime group
- (4) An enterprise affiliated with an organized crime group
- (5) A corporate extortionist or the like
- (6) A group engaged in criminal activities under the pretext of conducting social campaigns
- (7) A crime group specializing in intellectual crimes or the like
- (8) A person who has a symbiotic relationship to any of the foregoing
- (9) Any other type of person who is similar to any of those set forth above
- 2 The purchaser is required to warrant that they will not, whether in person or through a third party, commit any of the acts set forth below.(1) Resorting to violence when making a demand
 - (2) Making an undue demand beyond legal liability
 - (3) Resorting to intimidation or violence in connection with transactions
 - (4) Spreading rumors or using fraudulent means or force to damage our creditability or interfere with our business operations
 - (5) Any other similar acts
- 3 In the case where it is found that the purchaser falls under any of the items of paragraph 1 or has committed an act falling under any of the items of paragraph 2, or has made a false statement with regard to the warranty under the provision of paragraph 1 or 2, or the purchaser has refused to accept required investigations etc. or has made a false response in relation to these, if we consider it to be inappropriate to conclude or continue the Individual Credit Purchase Mediation Contract, then we will be entitled to refuse continuation of the contract with the purchaser or terminate it without sending a reminder. If the Individual Credit Purchase Mediation Contract is terminated, the purchaser will be deprived of the benefit of time with regard to their debts under the Individual Credit Purchase Mediation Contract and must discharge such debts immediately.
- 4 The purchaser must assume liability for compensating us for any losses, damage, or costs we may incur as a result of the application of the provision of the preceding paragraph ("Damage etc."). If the purchaser incurs Damage etc. as a result of the application of the provision of the preceding paragraph, the purchaser agrees not to seek compensation for such Damage etc. from us.

<Rules on the Handling of Personal Information in Connection with Individual Credit Purchase Mediation and Other Credit Transactions>

(Collection, Retention, and Use of Personal Information)

- Article 1 In connection with your transactions with us, including our Individual Credit Purchase Mediation and Other Credit Transaction Contract ("Contract"), you as a party to the Contract (including the Contract applicant; this definition also applies below) are required to agree that we will collect, retain, or use information set forth below ("Personal Information") for credit assessment and post-credit management purposes, subject to the implementation of protective measures for such information.
 - (1) The name, birth date, address, telephone number, work location, work phone, driver's license number etc., income, debts, family structure, and other information given by you in the prescribed application form
 - (2) The Contract application and signing dates, commodity name, contract sum, number of installments
 - (3) The unpaid balance and the status of monthly payment after payment under the Contract begins
 - (4) Credit use and debt payment history records collected by us to investigate your ability to pay as required under the Contract or in the course of payment
 - 2 You are required to agree that your Personal Information will be used for the purposes set forth below as well as those specified in the preceding paragraph.
 - (1) Provision of information about current services, new services, and new menus
 - (2) Activities related to questionnaire surveys
 - (3) Activities related to commodities and campaigns for promotion and other purposes
 - (4) Activities related to the development of new services and the evaluation and improvement of service quality
 - 3 You are required to agree that we and Okinawa Cellular Telephone Company will jointly use the Personal Information specified in the items of paragraph 1 for the same purposes as set forth in this Article, subject to the implementation of protective measures for the information.

(Inquiry and Registration with a Credit Bureau)

- Article 2 You are required to agree that an inquiry will be made to our credit bureau (this term refers to a personal credit information institution of which we are a member (the term "personal credit information institution" refers to people engaged in the business of collecting information about individuals' ability to pay and providing such information to its members)) and its associated credit bureaus (this term refers to personal credit information institutions which partner with our credit bureau) regarding whether your Personal Information is registered with them, and if it is, we will receive it from the bureaus and use it in our investigation of your ability to pay and repay.
 - 2 You are required to agree that your Personal Information and objective facts about your transactions under the Contract will be registered with our credit bureau for periods not exceeding those specified in the table below and will be used by the members of our credit bureau and its associated credit bureaus to investigate your ability to pay and repay.

Registered information	Period of registration
1 The fact you applied under the Contract	Six months from the day we sent an inquiry to our credit bureau
2 The fact related to objective transactions under the Contract	During the term of the Contract and for up to five years after the termination of the Contract
3 The fact that you had delinquent payments, if any	During the term of the Contract and for five years from the termination of the Contract

- 3 Our credit bureau is Credit Information Center CORP. If we intend to become a member of another credit bureau during the term of the Contract in order for information registration and access, we must notify you and obtain your consent by a method to be specified by us separately
- 4 Associated credit bureaus are the Personal Credit Information Center of Japanese Bankers Association, and Japan Credit Information Reference Center Corporation.
- 5 The types of information that will be registered with our credit bureau are as follows
 - (1) Your name, birth date, address, telephone number, work location, work phone, driver's license number or other identification, and the like
 - (2) The type of contract, contract date, contract sum, loaned amount, commodity name and quantity/number of times/period, number of installments and other contract information, etc.
 - (3) The unpaid balance, unpaid balance payable in installments, scheduled annual billed amount, payment date, date of payment completion, delinquent payments and other payment status information, etc.
 - (4) The fact that a complaint etc. about the payment status information (including an alleged ground for payment suspension), if any, was received and is under investigation

(Disclosure, Correction, and Deletion of the Personal Information)

- Article 3 You are entitled to request us and our credit bureau to disclose your Personal Information. In this case, your disclosure request must be made as follows.
 - (1) If you want to request disclosure of the information, you are required to contact our Personal Data Disclosure Consultation Office for the disclosure of personal data. In this case, the help desk will give you instructions about what you need to do to request the disclosure (such as the contact point, reception method, required documents, and handling charges).
 - (2) If you want to request our credit bureau to disclose the information, you are required to contact it.
 - 2 If it becomes clear that the Personal Information is not correct, we will correct or delete it promptly.

(If You Do Not Accept This Consent Clause)

Article 4 If you do not wish to give information required for the Contract (information you are required to give in the Contract application) or if you do not accept the whole or any part of this consent clause, we will refuse to conclude the Contract.

(Notification of Your Request for No Further Use or Provision)

Article 5 Even when we are using or providing the Personal Information to the extent you have agreed upon under paragraph 2 of Article 1, if you notify us of your request that direct mailing from us be stopped, we will take action to stop further direct mailings from us.

(Point of Contact for Inquiries about the Handling of the Personal Information)

Article 6 Requests for the disclosure, correction or deletion of the Personal Information, the discontinuation of direct mailing, and other matters must be made to a contact point to be separately specified by us.

(If the Contract is Not Formed)

Article 7 Even if the Contract is not successfully formed, the fact that the Contract application was made and the Personal Information concerning the applicant will be used for a certain prescribed period pursuant to Articles 1 and 2, regardless of the grounds for the failure.

(Revision of the Terms)

Article 8 We may revise these Rules. In this case, the Contract will be governed by the revised version of these Rules.

<Our credit bureau>

Credit Information Center CORP. (designated credit bureau under the Installment Sales Act)

Shinjuku First West Bldg. 15th Floor, 1-23-7, Nishi-Shinjuku, Shinjuku-ku, Tokyo, 160-8375 Japan

- Tel: 0570-666-414 (toll line)
- *This number is not reachable by some IP telephones.
- URL: https://www.cic.co.jp/
- %For detailed information about CIC membership requirements, the names of the member companies, etc., please see the company's website.

<Associated credit bureaus>

1) Personal Credit Information Center, Japanese Bankers Association 2-5-1, Marunouchi, Chiyoda-ku, Tokyo, 100-0005 Japan

- Tel: 0120-540-558 (toll-free)
- 03-3214-5020 (toll line) * For mobile phones, PHS, etc.
- URL: https://www.zenginkyo.or.jp/pcic/

*For detailed information about center membership requirements, the names of the member companies, etc., please see the center's website.

2) Japan Credit Information Reference Center Corp.

Sumitomo Fudosan Ueno Building No. 5, 1-10-14, Kitaueno, Taito-ku, Tokyo,110-0014 Japan

Tel: 0570-055-955 (toll line)

URL: https://www.jicc.co.jp/

- *For detailed information about JICC membership requirements, the names of the member companies, etc., please see the company's website.
- <Our help desk>

Inquiries about the disclosure, correction, deletion, and other handling of personal information

. (Criteria and reasons for screening results are not disclosed.)

KDDI Corporation Personal Data Disclosure Consultation Office KDDI Building, 2-3-2, Nishi-Shinjuku, Shinjuku-ku, Tokyo, 163-8509 Japan Tel: 03-6670-6684 (toll line)

Open: 9:00 to 17:00 (except on Saturdays, Sundays, and holidays)

Inquiries about the discontinuation of direct mailing **KDDI** Customer Service Center

KDDI Building, 2-3-2, Nishi-Shinjuku, Shinjuku-ku, Tokyo, 163-8509 Japan Tel: From au mobile phones: 157 (no area code, toll-free)

- From landline phones: 0077-7-111 (toll-free) Open: 9:00 to 20:00
- From UQ mobile phones: 0120-929-818 (toll-free)

Open: 10:00 to 19:00

*On-site inquiries

Please note that we do not take on-site inquiries.

<Joint information user>

Okinawa Cellular Telephone Company

1-2-1, Matsuyama, Naha-shi, Okinawa, 900-8540, Japan

Smartphone Value Program

• The following terms will apply to purchasers who purchased a mobile phone on installments by the remaining price option (as separately specified by us, after the remaining price of the product is determined, the purchaser pays handling charges and the amount left after deducting the remaining price from the sales price of the particular product in installments until the installment payment is complete. The remaining sum is paid with the final installment), as special terms specified by us for the Individual Credit Purchase Mediation Contract.

This program is available even if no lines are subscribed to.

Smartphone Value Program contents

(1) The Company collects the model you purchased

With the special offer, the purchaser will be exempted from the last installment payment by using a Smartphone Value Program model for 12 months or longer and handing in the model at one of the specified stores when buying a new model.

Please note that the returned Kaetoku Program model needs to satisfy the terms for reimbursement and valuation.
If these terms are not satisfied, the purchaser may be required to pay up to 22,000 yen (non-taxed) to have the special offer applied or may not be eligible for the special offer altogether.

(2) If the purchaser continues to use the current model

The purchaser can split the last payment into 24 further installments by continuing to use the same model from the 25th month onward.

%Further installments can be made only after a specific assessment.

%The last payment may also be paid as initially agreed.

Attention

Customers without an au line must tell the operator their au ID, or the customer ID found in the application and invoice, to apply for the special offer or make inquiries about Kaetoku Program contract details and other matters.

**Other terms are described in the Smartphone Value Program Terms. Details are explained on au homepage. https://www.au.com/mobile/tokusuru-program/