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Article 1. Use of Card and Cardless ATM	Article 1. Use of Card and Cardless ATM
(1) A holder of an ordinary deposit account (such holder is called "Customer," and	(1) A holder of an ordinary deposit account (such holder is called "Customer," and
such account is called "Bank Account") with PayPay Bank Corporation ("Bank")	such account is called "Bank Account") with PayPay Bank Corporation ("Bank")
shall be entitled to use a Cash Card ("Card") issued for the Bank Account and	shall be entitled to use a Cash Card ("Card") issued for the Bank Account and
services for providing a function of a Cash Card through the Bank's application	services for providing a function of a Cash Card through the Bank or the
("Bank's Application") on a smartphone (such services are called "Cardless	Partner's application ("Application") on a smartphone (such services are called
ATM", and collectively with a Cash Card, "Card and Cardless ATM") in any of the	"Cardless ATM", and collectively with a Cash Card, "Card and Cardless ATM") in
following cases (except that the case under C) shall not apply to the Cardless	any of the following cases (except that the case under C) shall not apply to the
ATM):	Cardless ATM):
Article 3. Deposit of Funds at Deposit Machine	Article 3. Deposit of Funds at Deposit Machine
(1) To deposit funds at a Deposit Machine, the Customer must insert a Card in the	(1) To deposit funds at a Deposit Machine, the Customer must insert a Card in the
Deposit Machine by following the instructions on the display of the Deposit	Deposit Machine by following the instructions on the display of the Deposit
Machine or use the Cardless ATM by following the instructions on the display of	Machine or use the Cardless ATM by following the instructions on the display of
the Deposit Machine as well as the Bank's Application and operate the Deposit	the Deposit Machine as well as the Application and operate the Deposit Machine
Machine by loading cash in the Deposit Machine.	by loading cash in the Deposit Machine.
Article 4. Withdrawal of Funds at Withdrawal Machine	Article 4. Withdrawal of Funds at Withdrawal Machine
(1) To withdraw funds at a Withdrawal Machine, the Customer must insert a Card	(1) To withdraw funds at a Withdrawal Machine, the Customer must insert a Card
in the Withdrawal Machine by following the instructions on the display of the	in the Withdrawal Machine by following the instructions on the display of the

Withdrawal Machine or use the Cardless ATM by following the instructions on the display of the Withdrawal Machine as well as the Bank's Application and enter the Customer's Personal Identification Number (PIN) as well as an amount of funds for withdrawal accurately.

Withdrawal Machine or use the Cardless ATM by following the instructions on the display of the Withdrawal Machine as well as <a href="the-Application">the Application</a> and enter the Customer's Personal Identification Number (PIN) as well as an amount of funds for withdrawal accurately.