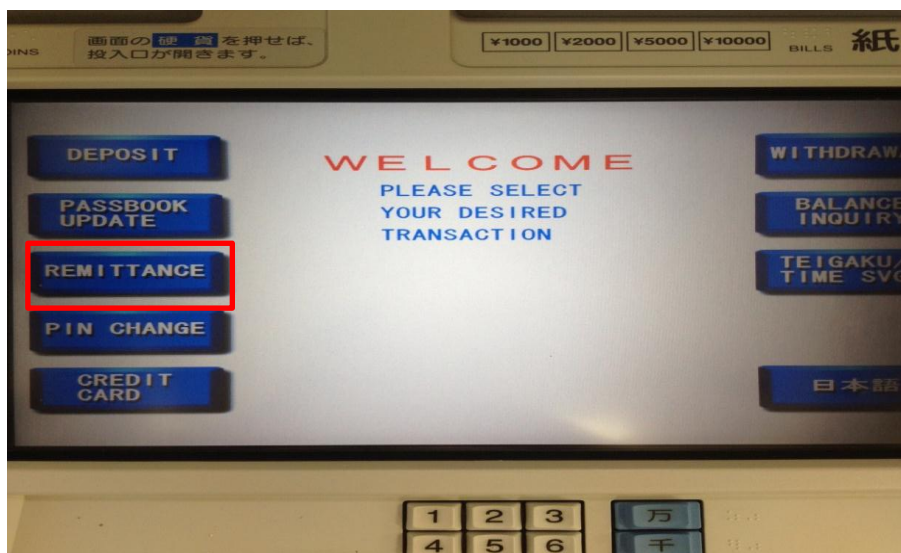


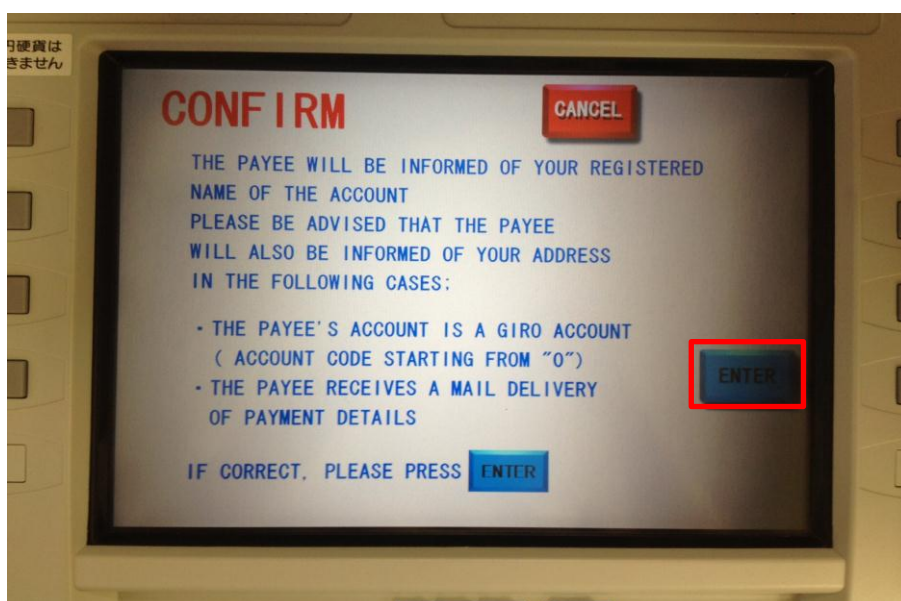
USER GUIDE ON HOW TO TRANSFER MONEY FROM YOUR YUCHO BANK ACCOUNT WITH YOUR YUCHO BANK CARD TO JRF'S YUCHO BANK ACCOUNT



THIS IS YUCHO BANK CARD. THIS GUIDE IS NOT FOR JRF REMITTANCE CARD



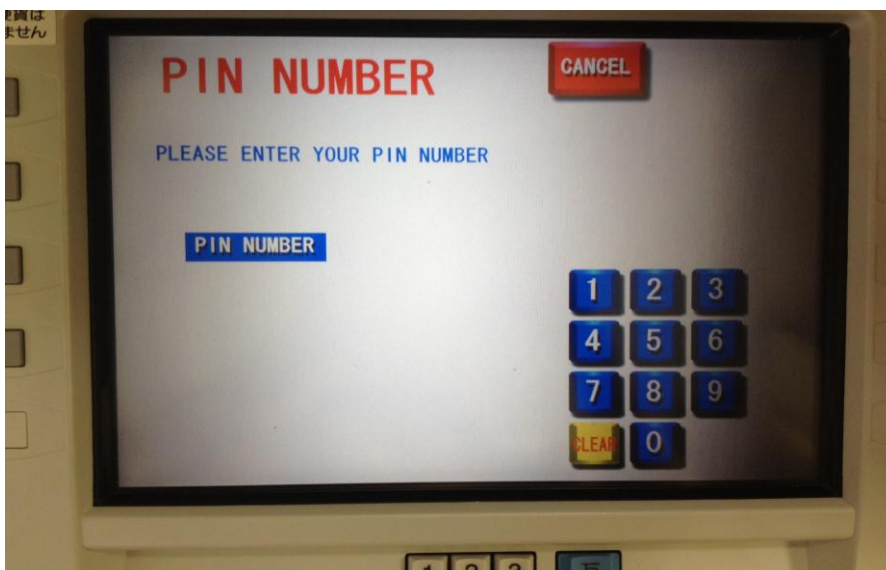
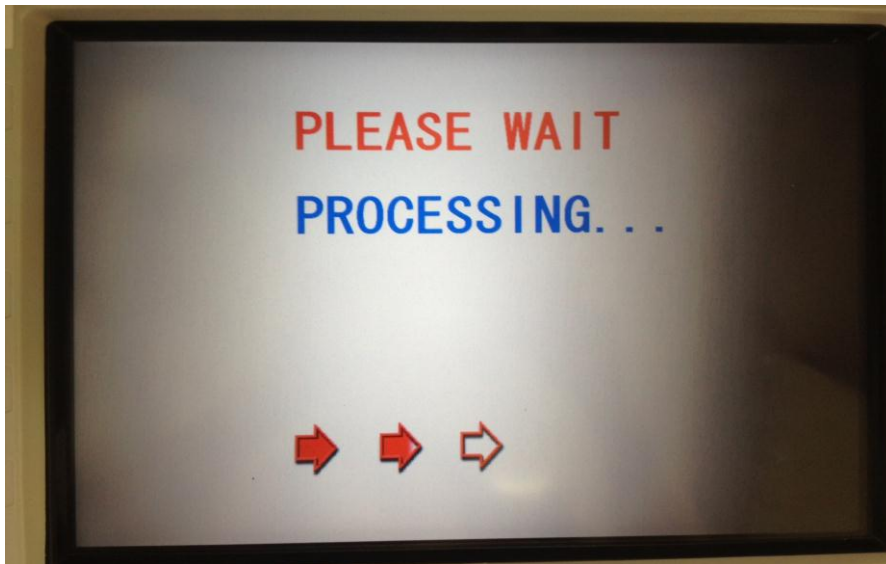
PLEASE GO TO **YUCHO ATM** AND PRESS "REMITTANCE" IN ENGLISH GUIDE SCREEN.



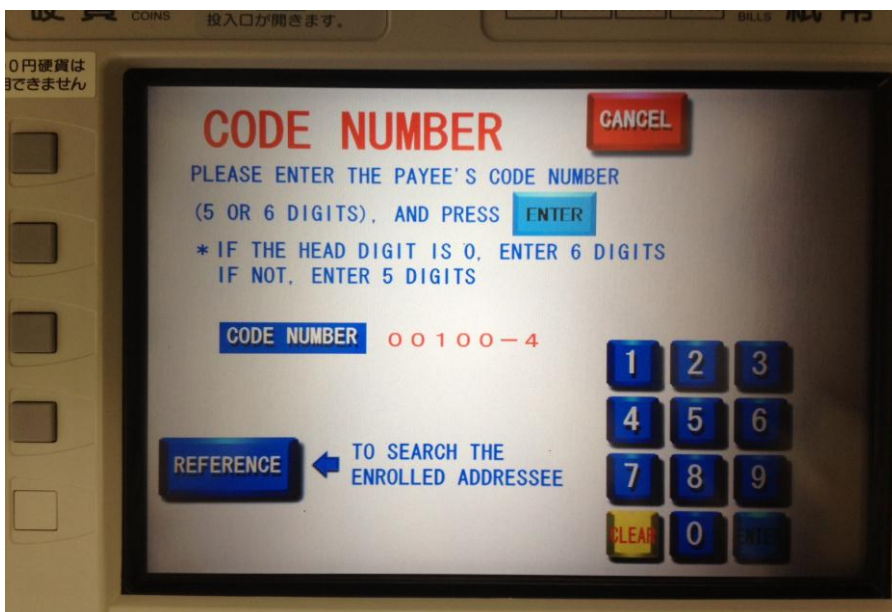
PLEASE PRESS "ENTER".



PLEASE INSERT YOUR **YUCHO BANK CARD**



PLEASE PRESS YOUR
PIN NO.



IMPORTANT STEP

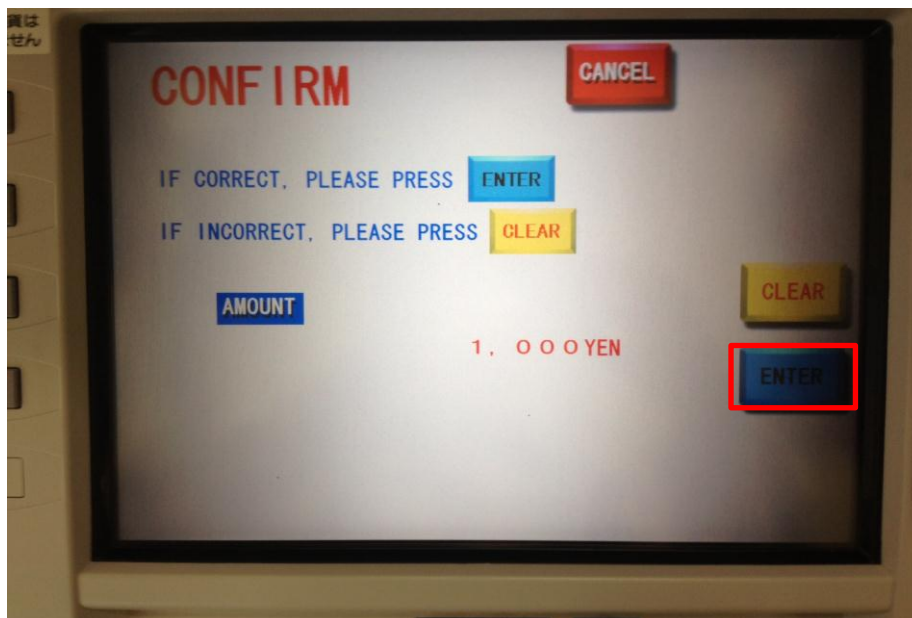
PLEASE PRESS **001004**
(SIX DIGIT NUMBER),
WHICH IS JRF CODE
NUMBER.

*NOTE: THE HYPHEN
BTWEEN 0 AND 4
AUTOMATICALLY
APPEARS IN THE
SCREEN.*

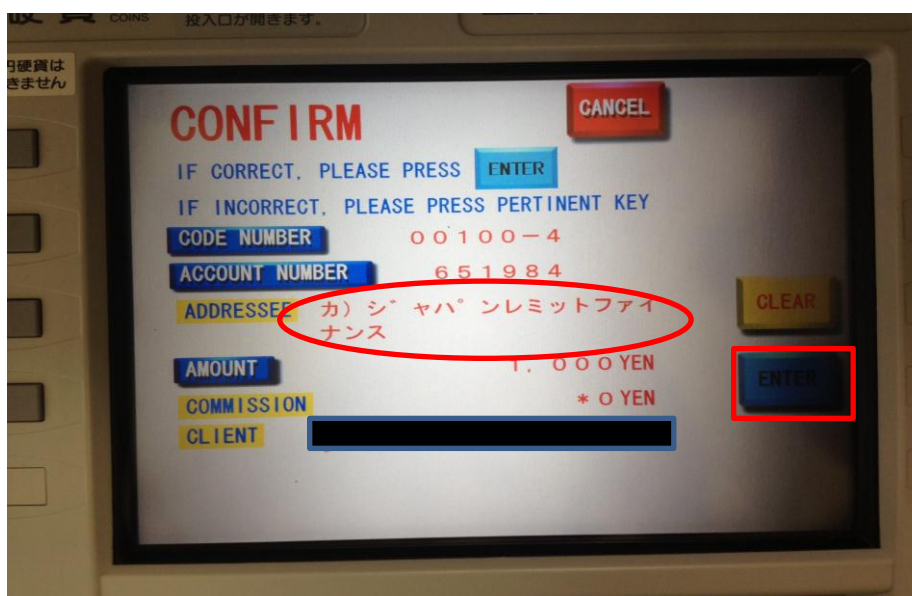


IMPORTANT STEP

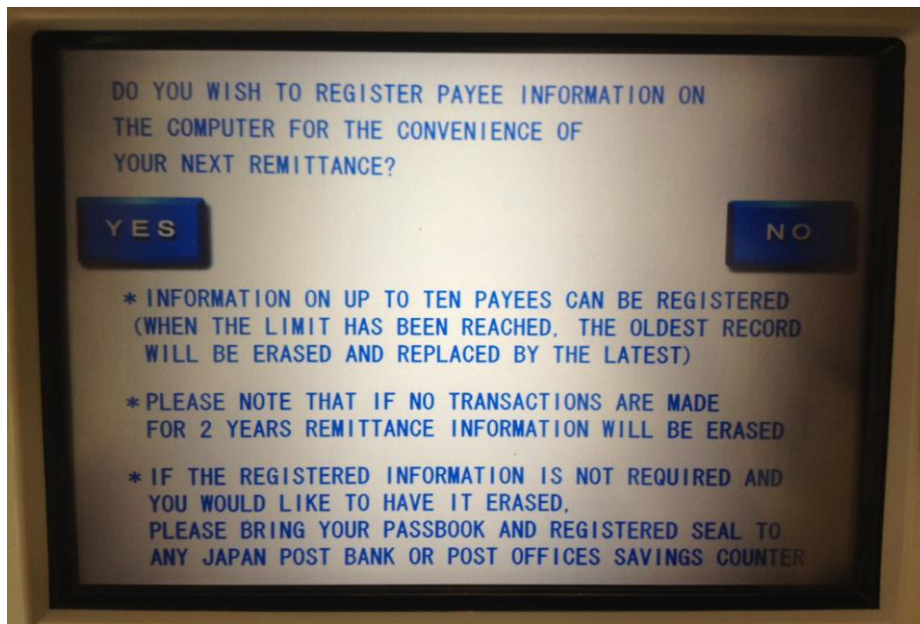
PLEASE PRESS **651984**, WHICH IS JRF'S ACCOUNT NUMBER, AND THEN ENTER



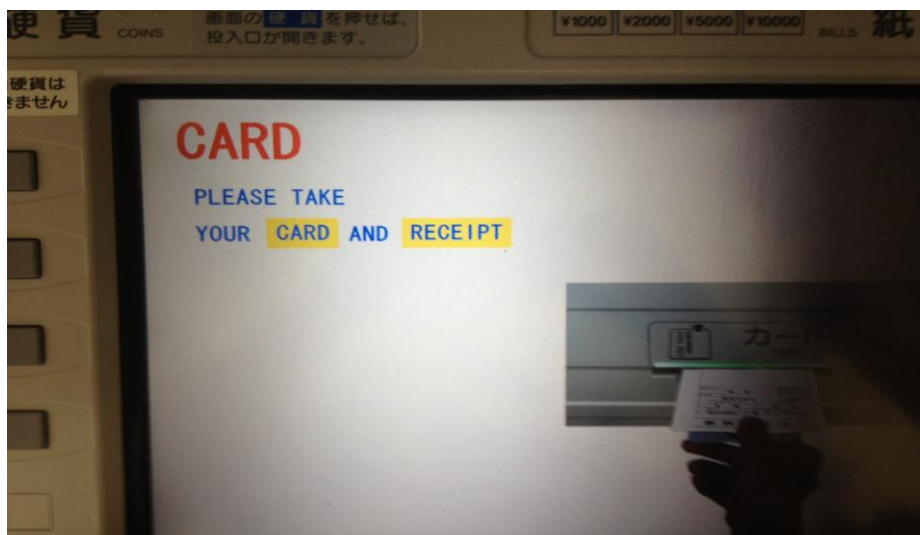
PLEASE DIRECT THE AMOUNT YOU WISH TO REMIT, AND THEN ENTER.



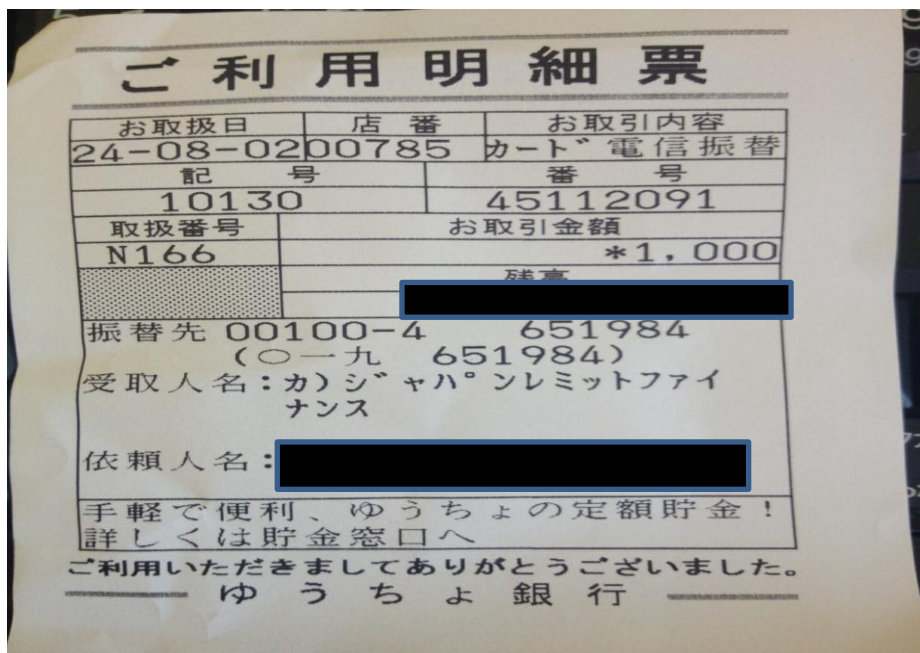
PLEASE CHECK WHETHER THE ADDRESSEE NAME カ) シャハ°ンレミットファイナンス APPEARS, AND THEN PRESS ENTER.



PLEASE PRESS YES IF YOU WANT TO HAVE JRF'S INFORMATION MEMORISED IN YOUR CARD.



PLEASE TAKE YOUR CARD.



PLEASE ALSO TAKE YOUR RECIEPT.