

FAQs for Service Discontinuation of JCB Card (for Consumer Card)

Account Termination

- Q.** When is my card terminated?
- A.** You can use your current JCB card until April 30, 2018.
- Q.** What should I do with my JCB card after the termination date?
- A.** Please destroy your JCB card after May 1, 2018.
- Q.** I want to cancel the card before the termination date. What should I do?
- A.** Please call JCB Cardmember Service at 1-800-366-4522.
- Q.** I want to have a Japan-issued JCB card
- A.** Unfortunately, we cannot issue a Japan-issued JCB card or a JCB card issued from any other countries. This is due to different legal requirements and credit approval procedures for each country/area.

Billing / Payment

- Q.** Do I have to make a payment in full after the termination date?
- A.** No. You are just required to make at least the minimum payment by your due date each month.
- Q.** Will there be any changes to the APR after the termination date?
- A.** The APR will continue to be updated each quarter based on the Wall Street Prime Rate. Please refer to the APR section on the JCBUSA website.
- Q.** I have a transaction on my account that I do not recognize.
- A.** Please call JCB Cardmember Service at 1-800-366-4522. JCB will investigate the transaction(s) and follow-up with you on the status of your inquiry.

JCB Cash Back Points

- Q.** When is the final date to accumulate cash back points?
- A.** You will be earning JCB Cash Back Points until your April 2018 statement. You will no longer earn cash back points from your May 2018 statement.

Example: Your billing date* is the middle of April 2018

You can earn Cash Back Points until the closing date of your statement (billing date), which is the middle of April 2018. You cannot earn Cash Back Points for transactions after the billing date.

*Billing date for each cardmember is different. Please contact JCB Cardmember Service at 1-800-366-4522.

- Q.** Is there a due date to redeem my JCB Cash Back Points?
- A.** You need to redeem your JCB Cash Back Points by May 31, 2018; otherwise your points will expire. Please contact JCB Cardmember Service at 1-800-366-4522 to redeem your points.
- Q.** Can I accrue bonus points from the Marukai Premium JCB Card?
- A.** You can accrue bonus points based on your spending between January and March 2018. Bonus Points will be posted on your April 2018 statement.
- Q.** Can I accrue bonus points from the Mitsuwa JCB Card?
- A.** You can accrue bonus points based on your spending between Jan-Mar 2018. Bonus Points will be posted on your April 2018 statement.

Annual Fee

- Q.** Will I get a refund for the annual fee for Marukai Premium JCB Card?
- A.** Your \$15 for Marukai Premium JCB Card annual fee will be refunded based on your renewal month. Please refer to your April 2018 statement for your refund amount.

Marukai Membership (Hawaii)

- Q.** Will I get a refund for the \$10 Marukai Membership?
- A.** No. Your Marukai Membership fee will continue even after the termination of your Marukai JCB Card (Hawaii). You will receive a new Marukai membership card by mail. Please bring the card to Marukai's Customer Service. They will provide you with a new barcode to be attached to your card.
- Q.** After the termination of my Marukai JCB Card, will my Marukai membership be terminated as well?
- A.** Your Marukai Membership will continue even after the termination of your Marukai JCB Card (Hawaii). You will receive a new Marukai membership card by mail. Please bring the card to Marukai's Customer Service. They will provide you with a new barcode to be attached to your card.
- Q.** Can I get an additional Marukai membership card for an authorized user?
- A.** As the primary cardmember, you can receive an additional membership card when you stop by Marukai's Customer Service without the presence of the authorized user.

Other Services

- Q.** Can I request a credit limit increase?
- A.** JCB no longer accepts requests for credit limit increases.
- Q.** Can I get an additional card for an authorized user for my JCB Card?
- A.** JCB no longer accepts requests for an additional authorized user.
- Q.** Can I continue to contact JCB Cardmember Service at 1-800-366-4522?
- A.** You can still contact JCB Cardmember Service at 1-800-366-4522 even after the termination of your card.

Other General Questions

- Q.** In the United States, are all JCB cards no longer accepted?
- A.** JCB cards issued outside the United States are still accepted in the US at Discover Card Network.