

### DEREGULATED INTEREST RATE TIME DEPOSIT-M TYPE (SUPER TEIKI) DEREGULATED INTEREST RATE TIME DEPOSIT (OGUCHI TEIKI)

<b>Product Name</b>		DEREGULATED INTEREST RATE TIME DEPOSIT-M TYPE (SUPER TEIKI)	DEREGULATED INTEREST RATE TIME DEPOSIT (OGUCHI TEIKI)
<b>Available To</b>		Individual customers and existing corporate customers	
<b>Applicable Currency</b>		JPY	
<b>Term Availability</b>		1 week, 2 weeks, 1, 3, 6, 12, 24, 36 months	1 week, 2 weeks, 1, 3, 6, 12, 24 months
<b>Automatic Renewal</b>		When SMBC Trust Bank receives instructions before maturity for automatic renewal, the matured deposit will be renewed as a Super Teiki for the same term.	When SMBC Trust Bank receives instructions before maturity for automatic renewal, the matured deposit will be renewed as an Oguchi Teiki for the same term.
<b>Making Deposits</b>	<b>Availability</b>	Amount for one Time Deposit should be deposited by lump sum	
	<b>Deposit Amount</b>	Initial deposit amount is required to be 100,000 yen or more but less than 10,000,000 yen*. * Except for deposits which amount becomes equal to 10,000,000 yen or more due to interest added at roll-over.	The minimum amount required is 10,000,000 yen.
	<b>Unit Of Deposit</b>	One Yen (JPY 1)	
<b>Withdrawals</b>		Unless SMBC Trust Bank receives instructions for automatic renewal, the principal and interest shall be paid together at maturity into PRESTIA MultiMoney Yen Savings Deposit, and can be withdrawn from the maturity date.	
<b>Interest</b>	<b>Applicable Rates</b>	The applicable rates shall be the rates on offer for the Super Teiki term and Oguchi Teiki term, respectively, that apply from the date of deposit until maturity. In the case of auto-renewal, the interest rates for the same Super Teiki term and the same Oguchi Teiki term, respectively, that are on offer on the maturity date shall apply. When auto renewal does not apply, the deposit interest rate of the account to which the maturity funds are credited will apply on and after the maturity day. Interest rates may change according to market conditions and are subject to change without notice any time. For the latest rates, please inquire at our branches, mini branches, at PRESTIA Phone Banking, or check our website.	
	<b>Payment Method</b>	Interest is paid in a lump sum at maturity. However, the interest on 2-year deposits is paid as below. •The interim interest amount due on the date 12 months from the date of deposit (the "Interim Interest Payment Date"), calculated by multiplying 70% of the Contracted Rate by the number of days from the date of deposit until the day before the Interim Interest Payment Date (the "Interim Interest"), shall be paid as part of the interest as of the Interim Interest Payment Date. The Interim Interest shall be credited to Yen account. •SMBC Trust Bank shall pay the balance of the interest, minus the deducted Interim Interest, together with the principal on the maturity date.	
	<b>Calculation Method</b>	The minimum denomination for calculating interest is 1 yen (JPY 1). Interest shall be calculated daily via the simple interest formula (non-compounding) in units of one Yen (JPY 1), based on 365 days* a year. However, for deposits of 3 years, the interest shall compound every 6 months, and be calculated based on 365 days* a year. Any amount below one Yen (JPY 1) is rounded down to zero. * If the term of deposit is 2 years or more, leap year based calculation shall use 366 days.	The minimum denomination for calculating interest is 1 yen (JPY 1). Interest shall be calculated daily via the simple interest formula (non-compounding) in units of one Yen (JPY 1), based on 365 days* a year. Any amount below one Yen (JPY 1) is rounded down to zero. * If the term of deposit is 2 years, leap year based calculation shall use 366 days.
<b>Tax</b>		In principle, for individual customers, interest is subject to separate withholding taxation (20.315% (National tax 15.315% and Local tax 5%)*). For corporate customers, interest is subject to comprehensive income taxation and each amount withheld (15.315% (National tax 15.315% and Local tax 0%)*) can be credited in the returns of the Corporate Income Taxes. * The tax rate etc. may change in the future due to reasons such as revision of tax laws. The tax-exempt small-sum personal savings system (Maruyu) can be applied for Super Teiki; however, it does not apply for Oguchi Teiki as the minimum deposit amount of Oguchi Teiki is 10,000,000 yen.	

<b>Special Contractual Additions</b>	Not applicable																																			
<b>Transaction Channels and Contact Number</b>	Branches and mini branches of SMBC Trust Bank Ltd. (belonging to PRESTIA) that are set up to handle said transactions. Certain branches and mini branches do not handle cash or check transactions. Certain transactions may not be available via online banking and PRESTIA Phone Banking. For details, please inquire at our branches, mini branches, or via PRESTIA Phone Banking (Domestic (toll-free):0120-110-330; From overseas (charges apply): 81-46-401-2100).																																			
<b>Designated Dispute Resolution Organization</b>	Japanese Bankers Association Contact: JBA Customer Relations Center Phone: 0570-017109 or 03-5252-3772																																			
<b>Deposit Insurance</b>	Only principal up to 10 million yen totalling all deposits you have with us that are in the scope of Deposit Insurance and interest until the insurable contingency are covered by Deposit Insurance.																																			
<b>Cancellation Before Maturity</b>	These deposits can only be cancelled with SMBC Trust Bank's consent. In the event that cancellation before the maturity, SMBC Trust Bank shall calculate interest due for the period from the date of deposit (in case of renewal, the latest renewal date) until the day before the cancellation date based on 365 days a year at the following interest rate and shall pay said interest together with the principal of said deposit.																																			
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<b>Other Conditions</b>	<ol style="list-style-type: none"> <li>Please refer to "Service Fee List" for fees related to our services.</li> <li>At SMBC Trust Bank PRESTIA, an account maintenance fee of 2,200 yen (including tax) will be deducted from your account on the second banking day of each month. You only need to meet one of certain conditions, such as Total Average Monthly Relationship Balance in the previous month, and this fee will be waived for the current month.</li> </ol>																																			