

# Family and Friends Referral Campaign

<Application period> January 22, 2018 (Mon) to March 30, 2018 (Fri)

<Enrollment period> January 22, 2018 (Mon) to April 25, 2018 (Wed)

This campaign has ended.

Both Referrers\* and family or friends get  
**500 points**  
(2,500 yen equivalent) of  
**World Present!**



PRESTIA Visa  
GOLD CARD



PRESTIA Visa  
PLATINUM CARD

Customers who are PRESTIA Visa CARD members (referrers\*) refer family and friends (referred person) to the bank, and will get **500 points (2,500 yen equivalent)** of World Present, and also referred person will receive 500 points of World Present, provided that the required conditions are fulfilled respectively.

\* Referrers will get 500 points of World Present per person for up to 20 person (up to 10,000 points/50,000 yen equivalent).

©PRESTIA Visa GOLD CARD and PRESTIA Visa PLATINUM CARD are credit cards issued by Sumitomo Mitsui Card Co., Ltd. The credit card functions and services are provided by Sumitomo Mitsui Card Co., Ltd. Annual membership fees will apply. Please see back page for details.

©Please be aware that the charge statements and after-sales services are all provided in Japanese.

©Screening procedures take about three weeks, so please apply for a credit card well in advance.

## About Campaign

Campaign Period	<Application period> January 22, 2018 (Mon) to March 30, 2018 (Fri) <Enrollment period> January 22, 2018 (Mon) to April 25, 2018 (Wed)
Enrollment Channels	SMBC Trust Bank PRESTIA branches and mini branches (excluding Internet Branch) or by mail

### Referrers (Customers who are PRESTIA Visa CARD members)

All of the conditions below must be fulfilled.

- ① The referred person must submit the 'Customer Referral Form' along with the PRESTIA Visa CARD application form to branches and mini branches, or by mail during the application period.  
\* 'Customer Referral Form' is available at our branches and mini branches, Website, or by mail.
- ② Referred person sign up for the PRESTIA Visa CARD members during the enrollment period.\*<sup>1</sup>
- ③ The referrer's savings balance\*<sup>2</sup> must be 100,000 yen equivalent or more\*<sup>3</sup> on March 30, 2018.

### Referred person (Customers who will become PRESTIA Visa CARD members)

All of the conditions below must be fulfilled.

- ① Submit the 'Customer Referral Form' along with the required PRESTIA Visa CARD application form to branches and mini branches, or by mail during the application period.  
\* The application form is available at our branches and mini branches, or by mail.
- ② Sign up for the PRESTIA Visa CARD members during the enrollment period.\*<sup>1</sup>
- ③ The referred person's savings balance\*<sup>2</sup> must be 100,000 yen equivalent or more\*<sup>3</sup> on March 30, 2018.

Required Conditions

#### [Eligible cards]

Card name	Qualifications	Normal annual membership fees	Conditions for discount in the second year onward
PRESTIA Visa GOLD CARD	As a rule, customers who are at least 25 years old and have an account with SMBC Trust Bank PRESTIA	10,000 yen (excluding tax) *First year free	Free with card spending of 300,000 yen or more in the previous year
PRESTIA Visa PLATINUM CARD	As a rule, PRESTIA GOLD or PRESTIA GOLD PREMIUM customers who are at least 25 years old	35,000 yen (excluding tax) *First year free	17,500 yen (excluding tax) with card spending of 1 million yen or more in the previous year

\*Please see our Website or brochure for details about annual membership fees.

\*<sup>1</sup> Customers whose cards are issued (i.e., who become enrolled) during the enrollment period are eligible. The enrollment date can be verified on the card mounting paper. Customers whose family cards are issued (i.e., who become enrolled family member) during the enrollment period are not eligible. \*<sup>2</sup> Savings balance: The total for Yen Savings (including PRESTIA e-Savings), PRESTIA MultiMoney Savings (yen/foreign currency), and U.S. Dollar Savings. \*<sup>3</sup> Foreign currencies are calculated in yen using the bank's TTB rate of March 30, 2018. For this reason, please note that even if you deposit the required amount using the exchange rate when depositing, it is possible that the amount will be less due to exchange rate fluctuations onward, making you ineligible for the campaign.

Please see the next page.

### Referrers (Customers who are PRESTIA Visa CARD members)

Receive 500 points of World Present per person for up to 20 person. Maximum number of referred person depending on the savings balance on March 30, 2018, as shown below.

Eligible cards	Savings balance on March 30, 2018	The maximum number of referred person
PRESTIA Visa GOLD CARD. PRESTIA Visa PLATINUM CARD	300,000 yen equivalent or more	up to 20 person (up to 10,000 points/50,000 yen equivalent)
	200,000 yen equivalent or more	up to 12 person (up to 6,000 points/30,000 yen equivalent)
	100,000 yen equivalent or more	up to 4 person (up to 2,000 points/10,000 yen equivalent)

Benefits

### Referred person (Customers who will become PRESTIA Visa CARD members)

Receive 500 points (2,500 yen equivalent) of World Present.

\* World Present is a point service provided by Sumitomo Mitsui Card Co., Ltd (hereinafter called "SMCC") based on your credit card usage. For details, please refer to website of the SMCC (<https://www.smbc-card.com/nyukai/merit/index.jsp>).

Referral Procedure

#### Step ① Give the 'Customer Referral Form' to family or friends members **Referrers** ▶ **Referred person**

Explain the details of this campaign to family and friends members considering applying for PRESTIA Visa CARD members. If they are interested, give them the 'Customer Referral Form' with your information filled in under the referrer section.

#### Step ② Apply for PRESTIA Visa CARD members **Referred person**

The referred person fills in the necessary information in the referred person section of the 'Customer Referral Form' and submit it at an SMBC Trust Bank PRESTIA branch/mini branch, or by mail with the application form of PRESTIA Visa CARD by March 30, 2018 (Fri).

\* Customers who submit the 'Customer Referral Form' after applying for a PRESTIA Visa CARD are not eligible for this campaign.

\* Customers who are PRESTIA Visa CARD members as of January 21, 2018 (Sun) are not eligible.

\* Non-account holders with SMBC Trust Bank PRESTIA must open an account before applying for the credit card. Opening an account by mail can take up to three weeks, so please submit an application well in advance. Note that SMBC Trust Bank PRESTIA charges a monthly account maintenance fee of 2,000 yen (excluding tax) on the first business day of each month, but this fee is waived if you have this credit card.

#### Step ③ Enroll PRESTIA Visa CARD member by April 25, 2018 (Wed). **Referred person**

#### Step ④ Keep the balance of savings accounts 100,000 yen equivalent or more on March 30, 2018 (Fri). **Referrers** & **Referred person**

Receive an award by the end of June, 2018!

Award Method/ Time period

World Present Points for the referrer and referred person will be credited by the end of June, 2018.  
\* Please note that the credit of the point may be delayed in some cases.

### Other notes about these campaigns

- The referred person must apply for PRESTIA Visa CARD and enroll PRESTIA Visa CARD members during the campaign period. Customers approved after the enrollment period are not eligible for this campaign. Customers whose family cards are issued (i.e., who become enrolled family member) during the enrollment period are not eligible.
- The bank cannot provide the referred person's application or enrollment status to the referrer.
- Customers who cancel their cards before receiving points of World Present, or whose membership qualifications have been revoked, etc. are not eligible.
- Non-account holders with SMBC Trust Bank PRESTIA must open an account before applying for the credit card. Opening an account by mail can take up to three weeks, so please submit an application well in advance. Note that SMBC Trust Bank PRESTIA charges a monthly account maintenance fee of 2,000 yen (excluding tax) on the first business day of each month, but this fee is waived if you have this credit card.
- Please contact your closest tax office for details about how points of World Present should be handled in terms of taxations.
- Transactions that Sumitomo Mitsui Card or SMBC Trust Bank deem to be invalid are not eligible.
- The content of this campaign, including the eligible periods and conditions, may be changed or canceled at any time without notice.
- If participating in multiple campaigns held simultaneously by Sumitomo Mitsui Card or SMBC Trust Bank, it may not be possible to receive duplicate benefits due to legal regulations or other reasons.
- Before applying for the card, please carefully read the "Important Notes for applications" on our Website, brochure, etc. and make sure you understand the various notes, etc.

### Inquiries about these campaigns

Regarding campaigns, opening an account, applying for an affiliated credit card

SMBC Trust Bank

Account holders **0120-573-505** (toll-free, 24 hours a day, 365 days a year)

Non-account holders **0120-50-4189** (toll-free, 24 hours a day, 365 days a year)

[www.smbctb.co.jp/en/mgm/allied/](http://www.smbctb.co.jp/en/mgm/allied/)

Applying for cards or enrollment status, etc.

Sumitomo Mitsui Card

**0120-816-437** (toll-free)

Tokyo

**03-6627-4136**

Osaka

**06-6445-3503**

● Hours of operation:  
Weekdays 9:00-19:00  
Sat, Sun, and holidays  
9:00-17:00 (excluding  
Dec 30 to Jan 3)

\* Please push "2" and request an English speaking staff after connecting the call.