





This campaign has ended.

## ■ About Campaign

Campaign period	(Thu.) January 4, 2018 to (Fri.) March 30, 2018						
Eligible customers	Individual customers who have an account with SMBC Trust Bank PRESTIA						
Transaction channels	SMBC Trust Bank PRESTIA branches and mini branches (excluding Internet Branch)						
Benefits/ Required conditions	<div style="border: 1px solid black; padding: 5px; display: inline-block;"><b>Benefit ①</b></div> <p>Chance to get one of the PRESTIA original gifts, if you visit our branches or mini branches and answer the profiling*1 (a series of questions related to asset management) with savings balance*2 of 10,000 yen equivalent or more*3. (One item per person)</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">               ballpoint pen                pencil case         </div> <div style="text-align: center;">               folding umbrella         </div> <div style="text-align: center;">               tote bag         </div> </div> <p>*1 At SMBC Trust Bank PRESTIA, we use profiling (a series of questions related to asset management) to understand the amount of risk you are able to accept. The answers received in profiling, and the risk acceptable to the customer, are expressed numerically as a "customer risk tolerance (risk score)".</p> <p>*2 Savings balance is the total for Yen Savings (including PRESTIA e-Savings), PRESTIA MultiMoney Savings (yen/foreign currency), and U.S. Dollar Savings.</p> <p>*3 Foreign currencies are calculated in yen using the bank's TTB rate on the day you performed the personal profiling.</p>						
	<p>In addition to the above, you can get additional benefits when you make one of the following transactions!</p>						
Benefits/ Required conditions	<div style="border: 1px solid black; padding: 5px; display: inline-block;"><b>Benefit ②</b></div> <p>Chance to get a coupon worth 3,000 yen, if you make the following transactions at one of our branches and mini branches during the campaign period. (Once per person)</p> <p><b>Transactions eligible for Benefit 2:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Type of transactions</th> <th style="width: 33%;">Minimum deposit amount</th> <th style="width: 33%;">Required conditions, etc.</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Deposit from yen funds into Foreign Currency Savings Deposit or Foreign Currency Time Deposit</td> <td style="text-align: center; padding: 5px;">3 million yen</td> <td style="padding: 5px;">One transaction must be 3 million yen equivalent or more. Even if total transaction amount with multiple transactions is 3 million yen equivalent or more, all of transactions is not eligible for this campaign.</td> </tr> </tbody> </table>	Type of transactions	Minimum deposit amount	Required conditions, etc.	Deposit from yen funds into Foreign Currency Savings Deposit or Foreign Currency Time Deposit	3 million yen	One transaction must be 3 million yen equivalent or more. Even if total transaction amount with multiple transactions is 3 million yen equivalent or more, all of transactions is not eligible for this campaign.
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How to receive benefits	<p>You can get the benefits at our branches and mini branches.</p> <p>*Please note that you may receive the benefits at a later date in certain cases.</p> <p>*Benefit 1: PRESTIA original gifts are available while supplies last.</p> <p>*Benefits are subject to change.</p>						

Please note: Read the following guidelines before you apply to the campaign.

For inquiries, please visit our branches/mini branches, or call PRESTIA Phone Banking. (24 hours/day, 365 days/year)

**0120-110-330** | From overseas **81-45-330-2880** (charges apply)

For non-account holders **0120-50-4189** | Via the Internet [www.smbctb.co.jp/en](http://www.smbctb.co.jp/en)

Please note: Read the following guidelines before you apply to the campaign.

### Notes about this campaign

- Benefit 1 and Benefit 2 are each limited to one item per customer.
- Customers who are US persons subject to US tax law (US citizens, US residents or Green Card holders) are not eligible for receiving the Benefit 2.
- In order to receive the stated benefits, transactions must be completed by the deadline. The process may take a while. Please submit your application well in advance.
- Please contact your nearest tax office for details about how the gift certificates should be handled in terms of taxation.
- Please note that this campaign may be discontinued or changed (including its content or duration) at any time without prior notice. Also note that similar campaigns may be held after this one has ended.
- For details, please visit or call our branches and mini branches.

### Notes about Foreign Currency Deposits

Please read the latest "Information Memorandum" before making transactions. This document is available at our branches, etc.

#### Risk of loss of principal

- Foreign currency deposits entail a risk of FX fluctuations. Due to the market volatility, the amount in yen that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal.
- The TTS rate (the rate at which yen is converted into foreign currency) and the TTB rate (vice-versa) are different (e.g. for US dollar, the difference is 2 yen per dollar). As a result, the amount in yen (including interest) that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal, even if foreign exchange rates do not fluctuate.

#### Commissions

- Foreign exchange commission: TTS rate and TTB rate include a foreign exchange commission set by SMBC Trust Bank. (For US dollars, maximum of 1 yen per dollar to convert one way (i.e., from yen to dollar or dollar to yen) and 2 yen per dollar if converting into and subsequently out of yen or dollar.)
- Foreign currency cash handling fee: Fee is charged on each deposit or withdrawal of cash in a foreign currency (2 yen per US dollar, and 3 yen per Euro).
- Because other transaction fees for fund transfer etc. differ according to each transaction, we can't list all beforehand.
- For more details, please contact our branches or call us, or see the Service Fee List.

#### Other considerations

- Withdrawals of foreign currency time deposits may not be allowed before maturity. However, withdrawals of Step Up Time Deposits are allowed after 6 months from the date of deposit.
- Foreign Currency Deposits are not covered by any deposit insurance.
- Currencies of emerging countries involve more risks than those of developed countries.
- Customers performing foreign currency deposit transactions for the first time (including receiving the funds in foreign currency by fund transfer) will be required to conclude a PRESTIA MultiMoney Foreign Currency Savings Deposit Contract. The application process will take a few business days, so please apply well in advance at branches, via internet banking, or by mail.

Company Name: SMBC Trust Bank Ltd.

- ◎ Products and services including interest rates, fees, exchange rates etc. featured here are available for SMBC Trust Bank PRESTIA.
- ◎ Products and services featured here may not be purchasable or able to be provided to customers for various reasons determined by SMBC Trust Bank. We kindly request your understanding in advance.
- ◎ At SMBC Trust Bank PRESTIA, we use profiling (a series of questions related to asset management) to understand the amount of risk you are able to accept. The answers received in profiling, and the risk acceptable to the customer, are expressed numerically as a "customer risk tolerance (risk score)". Please be aware that investment in a product is not possible if the customer risk score is below the product risk level.