

You can count on GLOBAL PASS® by PRESTIA whether in Japan or abroad. With GLOBAL PASS, you can use your foreign currency in 18 currencies without exchange.



◀Applicable from October 1, 2019 (Planned)▶

GLOBAL PASS® by PRESTIA can be used with 18 currencies including Japanese yen. GLOBAL PASS is the cash card that can use foreign currency from your own account.

【Applicable Currencies】



*PRESTIA MultiMoney Foreign Currency Savings Deposit handles Chinese Yuan offshore only.

In everyday life, on trip in Japan

When travelling abroad

GLOBAL PASS: Cash back of 0.25-1.5% of the amount used will be provided in Japanese yen when you use for shopping at overseas Visa merchants

ANA Mileage Club GLOBAL PASS: You can earn 1 mile for 10,000 yen equivalent of total spent calculated respectively for shopping at overseas Visa merchants and for withdrawal of local currency from overseas ATMs

*Cash back will not be provided for overseas ATM usage.

When a family member is studying abroad

What's great about GLOBAL PASS!

- Point 1 **Shop at stores with the Visa mark in Japan and overseas**
- Point 2 **Any way tap to pay with Visa and iD* for speedy payment**
*iD logo is the registered trademark of NTT DOCOMO, INC.
- Point 3 **Withdraw local currency from overseas ATMs with Visa or PLUS mark**
- Point 4 **Special benefits for overseas usage (cash back or ANA mileage benefits*)**
*Only for holders of ANA Mileage Club GLOBAL PASS
- Point 5 **Family card is available**

And your account balance runs low? "GAIKA FULL BACK®" will cover.

This service allows you to make settlements by covering the full amount with your Yen Savings Account if the balance of the transacting foreign currency in your PRESTIA MultiMoney Savings Account is insufficient. You will be able to use your card overseas without worrying about your foreign currency balance.

●When using GAIKA FULL BACK, conversion into yen is carried out at a rate obtained by adding the predefined commission fee (3%) to the exchange rate determined by Visa; in general, the amount will be debited immediately from your Yen Savings Account. ●You can set "On" or "Off" to GAIKA FULL BACK. ●If GAIKA FULL BACK status is "Off" and your balance of the relevant currency is insufficient, or if GAIKA FULL BACK status is "On" but the balance of your Yen Savings Account is insufficient, you will not be able to shop at overseas Visa merchants or withdraw from overseas ATMs. ●GAIKA FULL BACK may not be applicable to certain transactions depending on the processing systems used at Visa merchants.

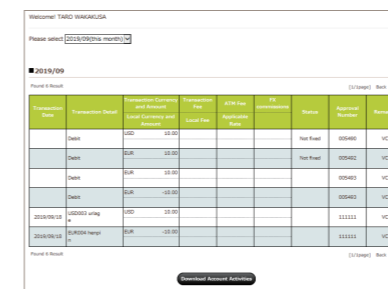
Use GLOBAL PASS®

STEP 1

Register first at the Member's Website

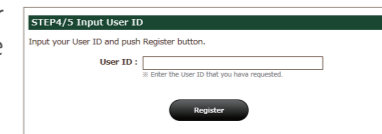
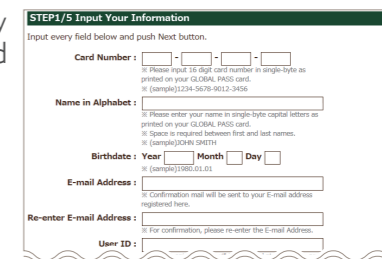
Reference of convenient services

You can view your shopping records such as amounts, dates, the store names, etc. You can also view or change the limit controls.



How to register

- 1 Go to the Member's Website and click "Create your User ID".
<http://vpass.jp/globalpass/>
- 2 Enter the necessary information printed on your card.
- 3 After receiving a confirmation e-mail, click the URL in the e-mail and enter your User ID at the Member's Website.



STEP 2

Use conveniently GLOBAL PASS at stores in Japan and overseas

At convenience stores, supermarkets, restaurants, etc.

Feel safe and secure with PRESTIA Alert Service. You can receive an e-mail notice for each transaction, when you are in both Japan or abroad!

An e-mail will be sent for every withdrawal, transfer, and payment*. If you are notified about a transaction that you don't recognize or about incorrect PIN entries, please contact PRESTIA Phone Banking immediately to block your card transactions. This will help limit any losses due to unauthorized use. You can register for PRESTIA Alert Service via PRESTIA Online. *E-mail notices will not be sent for incorrect PIN entries when the card is used at overseas ATMs and stores (for shopping).

Notes about using GLOBAL PASS	●Please make sure to register at the Member's Website before you use GLOBAL PASS so that you can view details of shopping records at stores, etc. ●There are two types of PINs; one for the Debit PIN for Shopping / Overseas ATM and the other for Domestic Cash Card PIN. Please note that if you forget the Debit PIN or enter incorrect the Debit PIN multiple times, GLOBAL PASS must be reissued. [Reissuance fee of 1,000 yen (excluding tax)] ●GLOBAL PASS cannot be used at some Visa merchants, such as to pay for highway tolls, in-flight sales, gas stations, utility charges (electricity, gas) and mobile phone bills.
Notes about using GLOBAL PASS abroad	●When withdrawing local currency from your Yen Savings Account using GLOBAL PASS, the amount will be converted to Japanese yen at the exchange rate determined by Visa, in addition to a predefined commission (3%). When there is a difference between the usage information received from the store and the notice of final sales amount sent from the store on later date, for such reasons as an exchange rate difference, such difference will be adjusted through deposit to or withdrawal from the account. In addition, due to the reasons of the store, the transaction amount may be charged or paid on later date. ●Use of overseas is restricted to individuals. Furthermore, funds withdrawn overseas are used only to cover costs associated with your overseas stay (e.g. accommodation expenses, travel expenses, dining expenses, other living expenses, purchase of personal items and gifts, school fees, medical expenses). ●Visa merchants and ATM owners may charge additional fees when GLOBAL PASS is used.
Notes about using a Family Card	●You can apply for up to two Family Cards. Functions and services available for Family Card are the same with those for the main card (GLOBAL PASS or ANA Mileage Club GLOBAL PASS). ●The issuance fee of 1,000 yen (excluding tax) will be charged for each Family Card. Family Card can be used only by a family member who is 16 years (or high school students) or older and has the same residential status.
Notes about switching to GLOBAL PASS	●Your current Banking Card and PRESTIA Gaika Cash Card will become unusable in two months after the bank issues GLOBAL PASS. ●To use U.S. dollars with GLOBAL PASS, you must transfer funds from your U.S. Dollar Savings Account to PRESTIA MultiMoney Foreign Currency Savings Deposit. Please transfer funds at a branch or via PRESTIA Online or PRESTIA Phone Banking. ●Your Supplementary Card can be switched to a new Family Card, free of charge, for a family member who is 16 years (or high school students) or older.

For inquiries, please visit our branches/mini branches, or call PRESTIA Phone Banking.

Via the Internet www.smbctb.co.jp/en PRESTIA Phone Banking 0120-110-330 (24 hours/day, 365 days/year) From overseas 81-46-401-2100 (charges apply)