

## To customers who use foreign exchange transactions such as overseas remittances

In order to take appropriate action in accordance with the economic sanctions imposed by various countries, when accepting a request from a customer for a foreign exchange transaction such as an overseas remittance, we confirm that the transaction does not fall under the category of transactions prohibited by the Foreign Exchange and Foreign Trade Act (FEFT Act) and regulations of the Office of Foreign Assets Control of the US Department of the Treasury (OFAC regulations), among others.

When you request a foreign exchange transaction such as an overseas remittance to us, you are requested to confirm and declare that the transaction does not fall under any prohibited transactions under the FEFT Act or the OFAC regulations, etc.

Please read and understand the precautions set forth in items a through h below.

- a** We verify details of the purpose of your remittance and, if the beneficiary is a legal entity, its beneficial owners, etc., as well as other details about the transaction. We may also need to verify your relationship with the beneficiary, the beneficiary's date of birth and nationality.
- b** We verify that your remittance is not to a country/region subject to the restrictions, etc. In particular, if your remittance is an overseas remittance related to import of goods, we will also verify information such as the items of goods, place of origin (country name), shipping area (city name), and final destination (country name).
- c** Please confirm that the final beneficiary of the remittance transaction (or the beneficial owner in the case of a legal entity) is not a resident (individual or legal entity) of North Korea.
- d** We may ask you to provide us with documents related to the transaction so that we can verify the details of the transaction.
- e** We may request you to provide us with documentary evidence of the source of the funds to be transferred for verification purposes.
- f** If you are unable to respond to our request, or depending on the results of our review of your submitted documents, we may decline to proceed with the transaction.
- g** In order to properly fulfill the requirements under the FEFT Act and the Act on Prevention of Transfer of Criminal Proceeds, we cannot handle foreign exchange remittances on behalf of third parties (individuals or corporations).
- h** Please also read the precautions set forth below.
  - [1] Precautions on the US OFAC Regulations
  - [2] Compliance with the FEFT Act

### [1] Precautions on the US OFAC Regulations

The Office of Foreign Assets Control (OFAC) of the US Department of the Treasury imposes measures such as trade bans and asset freezes on countries/regions and certain individuals/entities designated by the United States for foreign policy and national security purposes. These measures are known as the OFAC regulations. From the standpoint of compliance with US laws and regulations, we should confirm that your transaction does not constitute a transaction subject to the OFAC regulations. Even in the event that the direct remitter or beneficiary is not subject to the sanctions, if the parties or places involved in the transaction behind the remittance are subject to the sanctions, the remittance transaction is also subject to the sanctions.

The following transactions are those which are subject to the regulations.

- (1)** The location of the parties involved in the transaction (meaning, generally, the importer/exporter, the banks and shipping companies involved in the transaction, the consignee, the carrier, the remittance client/beneficiary, and the beneficiary of the guarantee) or the location of the transaction (meaning, generally, the place of origin, place of shipment, place of destination, nationality of the ship, etc.) include countries subject to the comprehensive sanctions (Iran, Cuba, North Korea, Syria, Crimea region of Ukraine, Donetsk People's Republic (self-proclaimed), Luhansk People's Republic (self-proclaimed)) (including governments and government officials of countries subject to the comprehensive sanctions, etc.).
- (2)** Persons identified by the US government as specified terrorists, specified drug traffickers, specified traffickers of weapons of mass destruction, and entities or individuals of concern in terms of nuclear non-proliferation are involved in the transaction.
- (3)** US persons (including their non-US branches, subsidiaries, and other legal entities), US residents, and US corporations, financial institutions, and organizations (including US branches and subsidiaries of non-US corporations or financial institutions) are involved in the transaction.

If your transaction constitutes or may constitute an OFAC-regulated transaction, we will review the details of the transaction and, depending on the outcome of such review, we may, at our discretion, suspend or cancel such transaction.

In verifying the details of the transaction, a US financial institution, acting as an intermediary bank or a beneficiary bank, may conduct its own investigation separately from our investigation. We appreciate your cooperation. In the event of an asset freeze action due to the OFAC regulations, we will not be able to return any funds deposited as transaction money.

In such cases, please understand that you will need to take the necessary action by yourself, such as applying to the OFAC for lifting the asset freeze.

There are other transactions that are prohibited or restricted by economic sanctions or other restrictions imposed by Japan, the US, or international organizations.

For more information on these economic sanctions, please refer to the website of the Office of Foreign Assets Control (OFAC) of the US Department of the Treasury, among others.

## [2] Compliance with the FEFT Act

In order to ensure that the verification obligations of banks, etc., as stipulated in Article 17 of the Foreign Exchange and Foreign Trade Act (FEFT Act) are fulfilled, we verify that your remittance transaction is not subject to the “restrictions on trade-related payments,” “restrictions on the purpose of use of funds,” “restrictions on outward direct investment,” “restrictions on service transactions,” or “restrictions on payments to certain countries (regions).”

The main regulations are listed below. For more information on the latest regulations, please refer to the websites of the Ministry of Finance and Ministry of Economy, Trade and Industry.

Ministry of Finance	<ul style="list-style-type: none"> <li>· Subjects of asset freeze <a href="http://www.mof.go.jp/policy/international_policy/gaitame_kawase/gaitame/economic_sanctions/list.html">http://www.mof.go.jp/policy/international_policy/gaitame_kawase/gaitame/economic_sanctions/list.html</a></li> <li>· Details of regulations <a href="http://www.mof.go.jp/policy/international_policy/gaitame_kawase/gaitame/index.html">http://www.mof.go.jp/policy/international_policy/gaitame_kawase/gaitame/index.html</a></li> </ul>
Ministry of Economy, Trade and Industry	<a href="http://www.meti.go.jp/policy/external_economy/trade_control/index.html">http://www.meti.go.jp/policy/external_economy/trade_control/index.html</a>

Regulations on remittances under the Foreign Exchange and Foreign Trade Act (excerpts from regulations related to North Korea, Iran, and Russia)	
North Korea and Iran	<p><b>(1) Trade regulations</b></p> <ul style="list-style-type: none"> <li>· Import and intermediary trade transactions of goods, with North Korea as the place of origin or shipping area</li> <li>· Intermediary trade transactions of goods, with North Korea as the destination</li> </ul>
	<p><b>(2) Regulations on trade with sanctioned persons</b></p> <ul style="list-style-type: none"> <li>· Payments to individuals who have their domicile or residence in North Korea, or to legal entities, etc. that have their principal office in North Korea (Including payments to legal entities substantially controlled by those individuals, legal entities, etc.)</li> </ul>
	<p><b>(3) Regulations on the purpose of remittance</b></p> <ul style="list-style-type: none"> <li>· Transactions for the purpose of contributing to the nuclear-related activities of North Korea or Iran</li> </ul>
Russia and Belarus	<p><b>(4) Trade regulations</b></p> <ul style="list-style-type: none"> <li>· Import and export transactions, with Donetsk People's Republic (self-proclaimed) or Luhansk People's Republic (self-proclaimed) as the place of origin or destination</li> </ul>
	<p><b>(5) Regulations on outward direct investment</b></p> <ul style="list-style-type: none"> <li>· Transactions related to outward direct investment (including loans for terms longer than one year) in a business conducted in Russia or a business conducted abroad by a Russian legal entity, etc. (including legal entities, etc., substantially controlled by such legal entity)</li> <li>· Payments to fund business activities conducted in Russia by a partnership, etc., established by a Japanese resident in partnership with other Japanese residents or non-residents</li> <li>· Payments to fund business activities conducted overseas by a partnership, etc., established by a Japanese resident in partnership with a Russian legal entity, etc. (including a legal entity, etc., substantially controlled by a Russian individual or legal entity, etc.)</li> </ul>

Russia and Belarus	<p><b>(6) Regulations on provision of services</b></p> <ul style="list-style-type: none"> <li>· Transactions relating to the provision of specified technologies to individuals or legal entities in Russia or Belarus</li> <li>· Transactions relating to the provision of technologies to certain entities in Russia or Belarus as designated by the FEFT Act</li> <li>· Transactions relating to the provision of labor or convenience to Russian individuals or legal entities, etc., in terms of trust business</li> <li>· Transactions relating to the provision of labor or convenience to Russian legal entities, etc., in terms of accounting, auditing, management consulting business, architecture or engineering service (measures concerning architecture and engineering service are applied from September 30, 2023)</li> </ul>
	<p><b>(7) Securities trading regulations</b></p> <ul style="list-style-type: none"> <li>· Transactions relating to the acquisition or transfer of securities issued by the government or other government agencies, etc., of Russia</li> <li>· Transactions relating to the issuance or offering of securities in Japan (including the provision of labor or convenience in connection therewith) by the government or other government agencies, etc., of Russia</li> <li>· Transactions relating to the issuance or offering (including the provision of labor or convenience in connection therewith) of securities (in the case of securities with a maturity date, the period must exceed 30 days) in Japan by a specified Russian bank (including entities in which such a bank directly owns 50% or more of the total number of shares/total equity investment)</li> </ul>
	<p><b>(8) Regulations on maximum prices</b></p> <ul style="list-style-type: none"> <li>· Transactions between a Japanese resident and a non Japanese resident relating to a monetary loan contract or a debt guarantee contract involving the purchase or transportation of Russian crude oil or petroleum products to be transported by sea (limited to transactions where the purchase price exceeds the maximum price)</li> </ul>
<p><b>Regulations on transactions with sanctioned persons</b></p>	
<p>Payments, etc., with terrorists or other persons subject to economic sanctions such as asset freezes designated under the Foreign Exchange and Foreign Trade Act (hereinafter referred to as the “sanctioned persons”) (including payments with entities in which certain sanctioned persons in Russia or Belarus directly own more than 50% of the total number of shares/total equity capital)</p> <p>The following transactions are also subject to the regulations:</p> <ul style="list-style-type: none"> <li>· Payments, etc., made substantially on behalf of a sanctioned person, whether directly or indirectly (including payments, etc., made in the name of a third party on behalf of a sanctioned person)</li> <li>· Payments, etc., made with a legal entity, etc., substantially controlled by a sanctioned person</li> </ul>	
<p><b>Outward direct investment in the five designated industries that require prior notification to the Minister of Finance (as stipulated in Article 23 of the FEFT Act and Article 21 of the Ministerial Ordinance on the FEFT Act)</b></p>	
<p>Payments for business activities carried out in a foreign country by a partnership, etc., engaged in “the fishery, the manufacture of leather or leather products, the manufacture of weapons, the manufacture of equipment related to the manufacture of weapons, or the manufacture of narcotics, etc.”</p>	

## Our Initiatives to Combat Money Laundering and Terrorist Financing

In recent years, the importance of anti-money laundering and combating the financing of terrorism ( “AML/CFT” ) has been growing as a priority issue that both Japanese and international community needs to address. In such circumstances, the Financial Services Agency has developed and issued the “Guidelines for Anti-Money Laundering and Combating the Financing of Terrorism” in February 2018 to provide essential elements on effective AML/CFT measures for financial institutions.

Considering the above, we promise and declare the followings to every stakeholder in view of the importance of the prevention of money laundering and terrorist financing.

### SMBC Trust Bank’s Three Promises

**1** We position the prevention of money laundering and terrorist financing as one of our most important business challenges, and build a company-wide management framework accordingly.

**2** We comply with the applicable laws and regulations relating to AML/CFT.

**3** We never tolerate money laundering and terrorist financing and will never be involved with them.

### Requests to Customers

We may cause you the following troubles and inconveniences through our measures to prevent money laundering and terrorist financing. Your understanding of the measures and cooperation with them would be greatly appreciated.

✓ **We may ask you matters not covered by application forms.**

Other than basic matters such as name, address, contact number, and birth date, we may ask you in detail your attributes such as occupation, purpose/background of the transaction, source of funds, and use of funds, etc.

✓ **We may ask you to show some evidence.**

We may ask you to show us your driver’s license or other ID, or evidence of the background, details, or legality of your transactions.

✓ **We may restrict your transactions or decline your request.**

If you do not provide requested information or for other reasons, we may decline your request for a new account, restrict/suspend/close your existing account, decline individual transactions such as overseas remittances or foreign exchanges, or it may take some time to check the transactions you request.

# 外為送金依頼書 APPLICATION FOR CROSS BORDER TRANSFER

私は振込規定（海外送金）の内容に同意し、下記送金を依頼いたします。  
I agree to the contents of the Terms and Conditions for Transfers (Overseas Remittances) and apply for the following transfer.  
◎太枠内をアルファベット大文字・ブロック体でご記入ください。該当事項の□欄に✓印をご記入ください。  
◎Please fill in all sections within bold lines in BLOCK CAPITALS. Please mark the appropriate box(es) with a "✓".

<b>依頼人 / Applicant</b>		名前 / Name *Please fill in your full name (Passport Name).		依頼人英文名 ※当行登録正式名で関係銀行に通知されます。変更が必要な場合は名義変更手続をお願いいたします。 Your registered name with us will be notified to intermediary banks. If necessary, please apply for the change request of account holder's name.	
英文住所 / Address		申込日 Date 20 年 Year 月 Month 日 Day		届出印または届出署名 / Registered Seal or Registered Signature	
日中連絡先 / Day Phone ( ) —					
電子メールアドレス / E-mail address					
<b>電信送金種類(店頭受付時限) / Telegraphic Transfer Type(Cut-off Time)</b>		<b>送金金額 / Transfer Amount</b> ※送金通貨記号もご記入ください。 ※Please specify currency code.			
・国内他行宛外貨送金(10:45) ・海外宛円送金・外為円決済(11:45) ・S M B C 信託銀行宛外貨送金(13:15) ・海外宛外貨送金(15:00) ・Domestic remittance to other bank in foreign currency(10:45) ・Overseas remittance in yen or foreign exchange yen clearing(11:45) ・Remittance to SMBC Trust Bank in foreign currency(13:15) ・Overseas remittance in foreign currency(15:00)		ドルの場合、USD、AUD などをご記入ください。 For dollars, please specify as USD, AUD, etc.			
<b>関係銀行手数料：受取人負担とします / Intermediary Bank Fees: Beneficiary pays all charges.</b>					
関係銀行手数料の依頼人負担を希望する場合は、下記チェックボックスにてご指定ください。その場合は関係銀行手数料を依頼人負担とする指図手数料として所定の金額を申し受けます。 If the applicant chooses to pay the intermediary bank fees, please tick the box below. In that case, we will have to instruct the intermediary(s) and beneficiary bank to accept the arrangement, and we will also request the applicant to pay the Arrangement Fee at this moment. <input type="checkbox"/> <b>依頼人負担指図 / Applicant to absorb Intermediary Bank Fees</b> ※いかなる場合も指図手数料の払い戻しは致しかねます。 中継銀行および受取銀行が手数料の依頼人負担指図を拒絶する場合、最終的に関係銀行手数料が発生しなかった場合、受取銀行が受取人に別途手数料請求する場合等があることをご承知ください。 ※Please note that the above Arrangement Fee is non-refundable anyway. Please also note that the intermediary bank(s) and the beneficiary bank may refuse to charge the intermediary bank fees to the applicant, that the intermediary bank fees may not ultimately be incurred or that the beneficiary bank may charge its own fees, if any, to the beneficiary.					

<b>支払方法 / Payment Method</b> 該当する支払方法をチェックし、口座番号をご記入ください。 / Check the boxes of account type and specify the account number.			
取引支店名 Branch Name	支払内容 Payment details	科目 Account Type	口座番号 Account Number
	<input type="checkbox"/> 送金元本 Principal <input type="checkbox"/> 諸手数料 Commissions	<input type="checkbox"/> 円普通 Yen Savings Account <input type="checkbox"/> プレスティアマルチマネー(円) PRESTIA MultiMoney Account (Yen) <input type="checkbox"/> プレスティアマルチマネー(外貨) PRESTIA MultiMoney Account (Foreign Currency) <input type="checkbox"/> 円普通 Yen Savings Account <input type="checkbox"/> プレスティアマルチマネー(円) PRESTIA MultiMoney Account (Yen)	<input type="checkbox"/> プレスティアマルチマネー(円) PRESTIA MultiMoney Account (Yen) <input type="checkbox"/> その他 / Other [ ] <input type="checkbox"/> 現金 / Cash <input type="checkbox"/> その他 / Other [ ]
<b>受取人取引銀行 / Beneficiary Bank</b>			
SWIFT BIC アドレス / SWIFT BIC Address		オーストラリア(SWIFT Codeに加えてBSB No.(いずれも必須))、その他銀行コードがあればご記入ください。 Please specify any other banking codes if any required. (eg. BSB No. for Australia.)	
銀行名 / Beneficiary Bank Name		支店名 / Branch Name	
<b>支店住所 / Branch Address</b> Please be sure to fill in the boxes with "※必須".			
通り名、町名、番地 / Street, Block	都市名 / Town, City Name ※必須	州名・省名 / Country Subdivision (あれば / If any) ※必須	国名 / Country ※必須

----- 銀行使用欄 Bank Use Only -----

受付支店 Receiving Branch	送金実行日 Execution Date	外為レート FX Rate	円貨額 Yen Amount
		海外送金手数料 Commission	
		関係銀行手数料指図料 Arrangement Fee	
		リフティングチャージ Lifting Charge	
		合 計 Total	

本人確認(外為法等)	本人確認(番号法等)	5業種確認	外為法上の適法性確認	経済制裁に係る申告確認済	受付	印鑑署名照合	CF	C-indicator確認	記帳	検証/承認	高額承認	日次検証
<input type="checkbox"/> 済 <input type="checkbox"/> 不要	<input type="checkbox"/> 告知書(現金) <input type="checkbox"/> Flag 有/無 <input type="checkbox"/> 番号届出書要		確認日 確認者									

<b>受取人 / Beneficiary</b>			
受取口座番号またはIBAN ※欧州・中東向け送金などIBANが求められる場合にはご記入ください。IBANがない場合は送金資金が返却されることがあります。 Beneficiary Account Number / IBAN Code ※Enter the beneficiary's IBAN if you send the money to a European or Middle Eastern country where IBAN is mandatory. Funds sent without IBAN may be returned.			
受取人英文名 / Beneficiary Name			
受取人住所(省略不可) / Beneficiary Full Address Please be sure to fill in the boxes with "※必須".			
部署名 / Department	課 / Sub Department	通り名、町名、番地 / Street, Block ※必須	
建物番号 / Building No.	建物名 / Building Name	階数 / Floor	私書箱 / Post box (公的登録住所の場合のみ / Only for Legal Address)
部屋番号 / Room No.	郵便番号 / Post Code	都市名 / Town, City Name ※必須	地名 / Town Location Name
地域 / District Name	州名・省名 / Country Subdivision (あれば / If any) ※必須	国名 / Country ※必須	
受取人電話番号 / Beneficiary Phone No.		本社(本店)所在国名 ※受取人が法人の場合は必ずご記入ください。 Country name of the Headquarters (Head Office) ※Please specify if the beneficiary is a corporation.	
<b>最終受取人 / Final Beneficiary</b>			
証券会社・投資会社等の口座を通じて最終受取人口座への入金をご依頼の場合、名義・口座番号等の受取人情報をご記入ください。 Please be sure to specify the information of the final beneficiary for a remittance via an account with a third-party such as a securities firm or investment company.			
最終受取人住所(省略不可) / Final Beneficiary Full Address			
<b>受取人宛連絡事項 / Remittance Information</b>			

<b>送金目的等 / Purpose of Remittance etc.</b> ※詳細を英語でご記入ください。	
<input type="checkbox"/> 物品購入の場合(詳細をご記入ください。日本語可) / Purchase of goods (Please specify the details below.)	
商品の品目 / Name of goods [ ]	原産地 / Place of origin [ ]
最終目的地 / Final destination [ ]	船積地域 / Place of shipment [ ]
<input type="checkbox"/> 投資の場合 / Investment (Please specify the details below.)	<input type="checkbox"/> 貸付の場合 / Loan receivable (Please specify the details below.)
<input type="checkbox"/> 上記以外 / Other than above	国際収支項目番号 / BOP Code [ ]
	支払等報告書 / Payment Report <input type="checkbox"/> 提出 / Necessary <input type="checkbox"/> 提出不要 / Unnecessary
資金源(日本語可) / Source of funds	受取人との関係(日本語可) / Relationship with recipient
<b>内容をご確認のうえ</b> <input checked="" type="checkbox"/> <b>✓</b> をご記入ください。 <b>Please read and check</b> <input checked="" type="checkbox"/>	<input type="checkbox"/> 「海外送金等外為取引をご利用のお客様へ」を確認しました。 <input type="checkbox"/> 「外国為替及び外国貿易法」「米国OFAC」の規制対象取引に該当しません。 I understand the Notice regarding International Money Transfer and other Foreign Exchange Transactions. I declare that this money transfer does not fall under the regulated transactions of "Foreign Exchange and Foreign Trade Law" and "OFAC Sanctions."
	許可等の日付・番号 License date / number



- 振込規定（海外送金）はSMBC 信託銀行取引規約集をご覧ください。

<https://www.smbctb.co.jp/termsandconditions/>

にてダウンロードしていただけます。

または、担当者にお申し付けください。



- For "TERMS AND CONDITIONS FOR TRANSFERS (OVERSEAS REMITTANCES)",

You can see it on "SMBC Trust Bank Customer Agreements."

You can download it at

<https://www.smbctb.co.jp/en/termsandconditions/>

If you have any question, please contact bank staffs.

