

		Current wordings in "TERMS AND CONDITIONS FOR SMBC TRUST BANK BANKING CARD"	New wordings in "TERMS AND CONDITIONS FOR SMBC TRUST BANK BANKING CARD"
1. Use of Card	(1)	The Depositor (as defined below) may use his/her SMBC Trust Bank Banking Card (including cards with IC chip prescribed by the Bank) (the "Card") for each of the following transactions (each a "Transaction"): (i) to make cash withdrawals from the savings or checking deposit (the "Deposit" and the holder of the Deposit referred to as the "Depositor") in the Depositor's name with SMBC Trust Bank Ltd. (the "Bank") by use of automated teller or cash dispenser machines (including but not limited to automated cash deposit/withdrawal machines, hereinafter "ATM(s)") of the Bank or any financial institutions in or outside Japan with which the Bank is associated for the on-line cash dispensing services ("Associated Institution(s)"); (ii) to deposit cash with the Deposit by use of ATMs in Japan of the Bank or such Associated Institutions as the Bank is also associated with for the on-line deposit services (the "Deposit Associated Institution(s)"); (iii) to make payments to a "Member" (as defined in the SMBC Trust Bank Debit Card Transaction Rules which the Bank separately establishes (the "Debit Card Rules")) in Japan, of a "Trade Payable" accruing from a "Purchase Transaction" with the Member by means of "Withdrawal of Deposit" to be made from the "Account of Deposit" in respect of the Card by use of such terminal ("Terminal") set up for the Member as will be equipped with the function for "Debit Card Transactions" (each term as defined in the Debit Card Rules); (iv) to make cash remittance to a party in Japan by use of the Bank's or and Associated Institution's ATMs in Japan; (v) to make transactions prescribed by the Bank at the Branch counter of the Bank; (vi) to make other transactions prescribed by the Bank.	(1) The Depositor (as defined below) may use his/her SMBC Trust Bank Banking Card (including cards with IC chip prescribed by the Bank) (the "Card") for each of the following transactions (each a "Transaction"): (i) to make cash withdrawals from the savings or checking deposit (the "Deposit" and the holder of the Deposit referred to as the "Depositor") in the Depositor's name with SMBC Trust Bank Ltd. (the "Bank") by use of automated teller or cash dispenser machines (including but not limited to automated cash deposit/withdrawal machines, hereinafter "ATM(s)") of Sumitomo Mitsui Banking Corporation ("SMBC") or any financial institutions in or outside Japan with which the Bank is associated for the on-line cash dispensing services ("Associated Institution(s)"); (ii) to deposit cash with the Deposit by use of ATMs in Japan of SMBC or such Associated Institutions as the Bank is also associated with for the on-line deposit services (the "Deposit Associated Institution(s)"); (iii) to make payments to a "Member" (as defined in the SMBC Trust Bank Debit Card Transaction Rules which the Bank separately establishes (the "Debit Card Rules")) in Japan, of a "Trade Payable" accruing from a "Purchase Transaction" with the Member by means of "Withdrawal of Deposit" to be made from the "Account of Deposit" in respect of the Card by use of such terminal ("Terminal") set up for the Member as will be equipped with the function for "Debit Card Transactions" (each term as defined in the Debit Card Rules); (iv) to make cash remittance to a party in Japan by use of SMBC's or and Associated Institution's ATMs in Japan; (v) to make transactions prescribed by the Bank at the Branch counter of the Bank; (vi) to make other transactions prescribed by the Bank.
2. Withdrawal From Deposit		In case the Depositor makes cash withdrawal from the Deposit by use of an ATM in or outside Japan, the Depositor shall insert the Card, and input the registered personal identification number ("PIN") (and/or other methods to identify the Depositor as prescribed by the Bank) and the amount of withdrawal, into the ATM correctly in accordance with the operation procedure to be displayed on the screen of the ATM, etc. Set forth below will be other matters which the Depositor shall observe. A Card issued to a corporate customer may not be used other than at the Bank ATMs in Japan.	In case the Depositor makes cash withdrawal from the Deposit by use of an ATM in or outside Japan, the Depositor shall insert the Card, and input the registered personal identification number ("PIN") (and/or other methods to identify the Depositor as prescribed by the Bank) and the amount of withdrawal, into the ATM correctly in accordance with the operation procedure to be displayed on the screen of the ATM, etc. Set forth below will be other matters which the Depositor shall observe. A Card issued to a corporate customer may not be used other than at SMBC ATMs in Japan.
2-1. In Japan	(1)	Cash withdrawals from an ATM shall, depending upon the kind of the ATM, be made in units of 1,000 yen, 5,000 yen, and/or 10,000 yen. The amount per one withdrawal shall not exceed the amount to be prescribed by the Bank (or an Associated Institution in the case of the Associated Institution's ATM). The Bank or the Associated Institution may change such amount at its own discretion. The total amount of withdrawals per one day shall not exceed the amount to be prescribed by the Bank, which amount may be changed upon the Depositor's request of such change (which request shall be made in writing or in any other manners to be prescribed by the Bank) and the Bank's acceptance of such request.	(1) Cash withdrawals from an ATM shall, depending upon the kind of the ATM, be made in units of 1,000 yen, 5,000 yen, and/or 10,000 yen. The amount per one withdrawal shall not exceed the amount to be prescribed by an Associated Institution in the case of the Associated Institution's ATM. The Associated Institution may change such amount at its own discretion. The total amount of withdrawals per one day shall not exceed the amount to be prescribed by the Bank, which amount may be changed upon the Depositor's request of such change (which request shall be made in writing or in any other manners to be prescribed by the Bank) and the Bank's acceptance of such request.
2-2. Outside Japan	(4)	The Depositor may not make a withdrawal from an ATM if, as a result of such withdrawal, the aggregate of the amount of such withdrawal and the Charge to be imposed thereon (both as after conversions into Yen) exceeds the limit of withdrawals set out in the preceding Paragraph (3); provided that, in the event that an Associated Institution is unable to confirm the limit of withdrawals for the Depositor due to an unavoidable reason such as a trouble on telecommunication lines, the Associated Institution may at its discretion accept such withdrawal in the amount up to such amount as the Bank will prescribe or the Bank and the Associated Institution will agree on. The Bank will make a direct debit of the amount of such withdrawal from the Deposit when such unavoidable reason ceases to exist. In the event that the amount of withdrawal exceeds the balance of the Deposit as of the time of such debiting, the Depositor shall, forthwith upon receipt of the Bank's request, pay excess to the Bank. The Bank may make a direct debit of the amount of withdrawal demanded by the Depositor from the Deposit even in case the withdrawal is not actually made. In such a case, the Depositor shall be required to notify the Bank without delay.	(4) The Depositor may not make a withdrawal from an ATM if, as a result of such withdrawal, the aggregate of the amount of such withdrawal and the Charge to be imposed thereon (both as after conversions into Yen) exceeds the limit of withdrawals set out in the preceding Paragraph (3).
4. Deposit	(1)	The Depositor shall, in case he/she deposits money in the Deposit by use of the Bank's or a Deposit Associated Institution's ATM, insert a Card and put money into the ATM in accordance with the operation procedure to be displayed on the screen of the ATM, etc.	(1) The Depositor shall, in case he/she deposits money in the Deposit by use of a Deposit Associated Institution's ATM, insert a Card and put money into the ATM in accordance with the operation procedure to be displayed on the screen of the ATM, etc.
	(2)	The Depositor may make deposit through an ATM only with such Yen bills as the Bank will prescribe. The bills to be deposited per one deposit shall be within the limit of such kind and number of bills as the Bank or the Deposit Associated Institution will prescribe.	(2) The Depositor may make deposit through an ATM only with such Yen cash as the Deposit Associated Institution will prescribe. The cash to be deposited per one deposit shall be within the limit of such kind and number of cash bills as the Deposit Associated Institution will prescribe.
6. Charges for Use of ATMs and Terminals	(1)	The Depositor shall, in case he/she conducts a Transaction by use of an ATM or a Terminal, pay such charges for use of the ATM or the Terminal, or such network utility charges, etc., as the Bank or the Associated Institution will prescribe (collectively the "Charges") to the Bank or the Associated Institution. The Bank may permit the Depositor to use the Card through the Bank's ATMs free of charge at those times to be designated by the Bank.	(1) The Depositor shall, in case he/she conducts a Transaction by use of an ATM or a Terminal, pay such charges for use of the ATM or the Terminal, or such network utility charges, etc., as the Bank or the Associated Institution will prescribe (collectively the "Charges") to the Bank or the Associated Institution. The Bank may permit the Depositor to use the Card through the SMBC's ATMs free of charge at those times to be designated by the Bank.
7. ATM and Terminal Hours	(1)	The Depositor may make use of the Bank's ATMs only during those hours to be prescribed by the Bank.	Deletion
	(2)	The Depositor may make use of an Associated Institution's ATM or Terminal only during those hours to be prescribed by the Associated Institution. The Depositor may not be able to use an ATM or a Terminal even during those hours due to the system maintenance or administration reason, etc.	The Depositor may make use of an Associated Institution's ATM or Terminal only during those hours to be prescribed by the Associated Institution. The Depositor may not be able to use an ATM or a Terminal even during those hours due to the system maintenance or administration reason, etc.

		Current wordings in "TERMS AND CONDITIONS FOR SMBC TRUST BANK BANKING CARD"	New wordings in "TERMS AND CONDITIONS FOR SMBC TRUST BANK BANKING CARD"
18. Cancellation, Etc. of Card	(4)	In addition to the preceding Paragraph, when any of the items below applies and when it is inappropriate to continue with the provision of the Service with the Depositor, the Bank shall suspend the provision of the Service or, upon giving a notice to the Depositor, terminate the Service provision agreement. In cases where the Bank terminates the Service provision agreement with a notice, whether or not it has reached the Depositor, the Service is deemed terminated when the Bank has sent the notice of termination to the name and address that the Depositor had reported to the Bank.(i) In case the Depositor has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kousein (quasi-members of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members),Boryokudan kankei kigyou (organized crime-related companies: Companies run by members of Boryokudan, quasi-members, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Sokaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or to have fallen under the category of Boryokudan-in etc. in the past, or fall under any of the following categories: A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management; B. To have a relationship in which it is deemed that Boryokudanin etc. is effectively involved in the management; C. To have a relationship in which it is deemed that the Depositor uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a thirdparty, or for the purpose of inflicting harm to a third-party; D. To have a relationship in which it is deemed that the Depositor is engaged in providing funds etc. or benefits to Boryokudan-in etc.; E. To have relationship in which an executive officer or a person effectively participating in the management is connected with Boryokudan-in etc. in a socially reprehensible way. (ii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party: A. Violent demand; B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above.	(4) In addition to the preceding Paragraph, when any of the items below applies and when it is inappropriate to continue with the provision of the Service with the Depositor, the Bank shall suspend the provision of the Service or, upon giving a notice to the Depositor, terminate the Service provision agreement. In cases where the Bank terminates the Service provision agreement with a notice, whether or not it has reached the Depositor, the Service is deemed terminated when the Bank has sent the notice of termination to the name and address that the Depositor had reported to the Bank.(i) In case the Depositor has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kousein (quasi-members of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyou (organized crime-related companies: Companies run by members of Boryokudan, quasi-members, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Sokaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories: A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management; B. To have a relationship in which it is deemed that Boryokudanin etc. is effectively involved in the management; C. To have a relationship in which it is deemed that the Depositor uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a third-party, or for the purpose of inflicting harm to a third-party; D. To have a relationship in which it is deemed that the Depositor is engaged in providing funds etc. or benefits to Boryokudan-in etc.; E. To have relationship in which an executive officer or a person effectively participating in the management is connected with Boryokudan-in etc. in a socially reprehensible way. (ii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party: A. Violent demand; B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above.
	(5)	In addition to the preceding two Paragraphs, when any of the items below applies and when it is inappropriate to continue with the provision of the Service with the Agent, the Bank shall suspend the provision of the Service or, upon giving a notice to the Agent terminate the Service provision agreement. In cases where the Bank terminates the Service provision agreement with a notice, whether or not it has reached the Agent the Service is deemed terminated when the Bank has sent the notice of termination to the name and address that the Depositor had reported to the Bank.(i) In case the Agent has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kousein (quasi-members of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyou (organized crime-related companies: Companies run by members of Boryokudan, quasi-members, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Soukaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or to have fallen under the category of Boryokudan-in etc. in the past, or fall under any of the following categories: A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management; B. To have a relationship in which it is deemed that Boryokudanin etc. is effectively involved in the management; C. To have a relationship in which it is deemed that the Agent uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a third-party, or for the purpose of inflicting harm to a third-party; D. To have a relationship in which it is deemed that the Agent is engaged in providing funds etc. or benefits to Boryokudan-in etc.; E. To have relationship in which an executive officer or a person effectively participating in the management is connected with Boryokudan-in etc. in a socially reprehensible way. (ii) In case the Agent is engaged in any of the following acts directly or by utilizing a third-party: A. Violent demand; B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above.	(5) In addition to the preceding two Paragraphs, when any of the items below applies and when it is inappropriate to continue with the provision of the Service with the Agent, the Bank shall suspend the provision of the Service or, upon giving a notice to the Agent terminate the Service provision agreement. In cases where the Bank terminates the Service provision agreement with a notice, whether or not it has reached the Agent the Service is deemed terminated when the Bank has sent the notice of termination to the name and address that the Depositor had reported to the Bank.(i) In case the Agent has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kousein (quasi-members of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyou (organized crime-related companies: Companies run by members of Boryokudan, quasi-members, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Soukaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories: A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management; B. To have a relationship in which it is deemed that Boryokudanin etc. is effectively involved in the management; C. To have a relationship in which it is deemed that the Agent uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a third-party, or for the purpose of inflicting harm to a third-party; D. To have a relationship in which it is deemed that the Agent is engaged in providing funds etc. or benefits to Boryokudan-in etc.; E. To have relationship in which an executive officer or a person effectively participating in the management is connected with Boryokudan-in etc. in a socially reprehensible way. (ii) In case the Agent is engaged in any of the following acts directly or by utilizing a third-party: A. Violent demand; B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above.
		Effective November 1, 2015	Effective July 14, 2018

		Current wordings in "RULES OF SMBC TRUST BANK DEBIT CARD TRANSACTIONS"	New wordings in "RULES OF SMBC TRUST BANK DEBIT CARD TRANSACTIONS"
1. Application		These Rules shall apply to the transactions (the "Debit Card Transaction(s)") in which the Depositor (as defined in the Terms and Conditions for SMBC Trust Bank Banking Card, the "T&C," all capitalized terms used herein having the meanings ascribed to them in the T&C unless otherwise defined herein) will pay for a trade payable ("Trade Payable") owed to any of those persons/entities set forth below ("Member") in connection with purchase of goods or services from the Member ("Purchase Transaction"), by means of presenting the Debit Card (as defined below) to the Member and having the amount of such payment withdrawn from the deposit account for the Debit Card (the "Deposit Account"). The "Debit Card" shall mean any of the SMBC Trust Bank banking card to be issued by the Bank in accordance with the T&C that is (i) a cash card for a depository or checking account or such other account as is prescribed by the Bank, (ii) a card loan card to be issued by the Bank in accordance with the Terms and Conditions of PRESTIA Card Loan Card or (iii) a PRESTIA Advance Money Card to be issued by the Bank in accordance with the Terms and Conditions of PRESTIA Advance Money Card. (1) A legal entity or individual ("Direct Member") who acknowledges the rules of membership (the "Rules of Membership") prescribed by the Japan Debit Card Promotion Association (the "Association"), is registered directly with the Association as a member and enters into such form of membership agreement as is set forth in the Rules of Membership with one or more financial institutions who are members of the Association ("Financial Institution(s)"). (2) A legal entity or individual who acknowledges the Rules and enters into such form of indirect membership agreement as is set forth in the Rules of Membership with a Direct Member; and (3) A legal entity or individual who acknowledges the Rules and who is a partner of a partnership, Kumiai, under the Civil Code which acknowledges the Rules of Membership, is registered with the Association as a partnership (Nini Kumiai) and enters into a membership agreement with a Financial Institution.	These Rules shall apply to the transactions (the "Debit Card Transaction(s)") in which the Depositor (as defined in the Terms and Conditions for SMBC Trust Bank Banking Card, the "T&C," except that, herein, the Depositor shall refer only to individuals and not to any Corporation or Organization, all capitalized terms used herein having the meanings ascribed to them in the T&C unless otherwise defined herein) will pay for a trade payable ("Trade Payable") owed to any of those persons/entities set forth below ("Member") in connection with purchase of goods or services from the Member ("Purchase Transaction"), by means of presenting the Debit Card (as defined below) to the Member and having the amount of such payment withdrawn from the deposit account for the Debit Card (the "Deposit Account"). The "Debit Card" shall mean any of the SMBC Trust Bank banking card to be issued by the Bank in accordance with the T&C that is a cash card for a depository. (1) A legal entity or individual ("Direct Member") who acknowledges the rules of membership (the "Rules of Membership") prescribed by the Japan Electronic Payment Promotion Organization (the "Organization"), is registered directly with the Organization as a member and enters into such form of membership agreement as is set forth in the Rules of Membership with one or more financial institutions who are members of the Organization ("Financial Institution(s)"). However, in accordance with the provisions of the membership agreement, use of the Debit Card at a Direct Member may not be available. (2) A legal entity or individual who acknowledges the Rules of Membership and enters into such form of indirect membership agreement as is set forth in the Rules of Membership with a Direct Member ("Indirect Member"). However, in accordance with the provisions of the indirect membership agreement as set forth in the Rules of Membership, use of the Debit Card at an Indirect Member may not be available. (3) A legal entity or individual who acknowledges the Rules of Membership and who is a partner of a partnership, Kumiai, under the Civil Code which acknowledges the Rules of Membership, is registered with the Organization as a partnership (Nini Kumiai) and enters into a membership agreement with a Financial Institution ("Partnership Member"). However, in accordance with the provisions of the partnership agreement as set forth in the Rules of Membership, use of the Debit Card at a Partnership Member may not be available.
1-2. Refusal of Transactions with Anti-social Forces		This card may be issued only when the Depositor does not fall into either Item 1 or Item 2 of Article 4, Paragraph 5. If the Depositor falls into any of such Items, the Bank shall not issue this card for the Depositor and may restrict or suspend services for the Depositor relating to the use of the card.	This Debit Card may be issued only when the Depositor does not fall into either Item 1 or Item 2 of Article 4, Paragraph 5. If the Depositor falls into any of such Items, the Bank shall not issue this Debit Card for the Depositor and may restrict or suspend services for the Depositor relating to the use of the Debit Card.
2. Manners of Use	(1)	Upon use of the Debit Card, the Depositor shall, taking sufficient care not to have his/her personal identification number of the Debit Card ("PIN") seen by any third party (including without limitation employees of a Member), input for him/herself the PIN into a terminal having the function concerning the Debit Card Transactions equipped with a Member (the "Terminal") after the Depositor has the Debit Card scanned by the Terminal for him/herself, or deliver the Card to the Member and have the Member scan the Card through the Terminal, and then confirms the amount of the Trade Payable to be displayed on the Terminal.	(1) Upon use of the Debit Card, the Depositor shall, taking sufficient care not to have his/her personal identification number of the Debit Card ("PIN") seen by any third party (including without limitation employees of a Member), input for him/herself the PIN into a terminal having the function concerning the Debit Card Transactions equipped with a Member (the "Terminal") after the Depositor has the Debit Card scanned by the Terminal for him/herself, or deliver the Debit Card to the Member and have the Member scan the Debit Card through the Terminal, and then confirms the amount of the Trade Payable to be displayed on the Terminal.
4. In Case of Cancellation of Debit Card Transaction	(2)	Notwithstanding the preceding Paragraph (1), the Bank will recoup the amount of withdrawal only in the event that (i) the Depositor provides the Member with which he/she conducts the Debit Card Transaction with the Debit Card and those documents which the Member will require the Depositor to submit and requests through the Member for recoupment of the amount of withdrawal, (ii) the Member transmits upon such request a message of cancellation of the Debit Card Transaction to the Bank through the Terminal and (iii) the Bank receives such message on the day on which the Debit Card Transaction is conducted. The Depositor shall, upon making such request, have the Terminal scan the Debit Card for him/herself or deliver the Debit Card to the Member and have it scan the Card by use of the Terminal. The Bank will not recoup the amount of withdrawal for any reason whatsoever in the event that the message of cancellation is not sent from the Terminal.	(2) Notwithstanding the preceding Paragraph (1), the Bank will recoup the amount of withdrawal only in the event that (i) the Depositor provides the Member with which he/she conducts the Debit Card Transaction with the Debit Card and those documents which the Member will require the Depositor to submit and requests through the Member for recoupment of the amount of withdrawal, (ii) the Member transmits upon such request a message of cancellation of the Debit Card Transaction to the Bank through the Terminal and (iii) the Bank receives such message on the day on which the Debit Card Transaction is conducted. The Depositor shall, upon making such request, have the Terminal scan the Debit Card for him/herself or deliver the Debit Card to the Member and have it scan the Debit Card by use of the Terminal. The Bank will not recoup the amount of withdrawal for any reason whatsoever in the event that the message of cancellation is not sent from the Terminal.

		Current wordings in "RULES OF SMBC TRUST BANK DEBIT CARD TRANSACTIONS"	New wordings in "RULES OF SMBC TRUST BANK DEBIT CARD TRANSACTIONS"
4. In Case of Cancellation of Debit Card Transaction	(5)	When any of the items below applies and when it is inappropriate to continue with the provision of the Service with the Depositor, the Bank shall suspend the provision of the Service or, upon giving a notice to the Depositor, terminate the Service provision agreement. In cases where the Bank terminates the Service provision agreement with a notice, whether or not it has reached the Depositor, the Service is deemed terminated when the Bank has sent the notice of termination to the name and address that the Depositor had reported to the Bank.(i) In case the Depositor has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kouseiin (quasi-members of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyuu (organized crime-related companies: Companies run by members of Boryokudan, quasi-members, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Soukaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or to have fallen under the category of Boryokudan-in etc. in the past, or fall under any of the following categories: A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management; B. To have a relationship in which it is deemed that Boryokudanin etc. is effectively involved in the management; C. To have a relationship in which it is deemed that the Depositor uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a thirdparty, or for the purpose of inflicting harm to a third-party; D. To have a relationship in which it is deemed that the Depositor is engaged in providing funds etc. or benefits to Boryokudan-in etc.; E. To have relationship in which an executive officer or a person effectively participating in the management is connected with Boryokudan-in etc. in a socially reprehensible way. (ii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party: A. Violent demand; B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above.	(5) When any of the items below applies and when it is inappropriate to continue with the provision of the Service with the Depositor, the Bank shall suspend the provision of the Service or, upon giving a notice to the Depositor, terminate the Service provision agreement. In cases where the Bank terminates the Service provision agreement with a notice, whether or not it has reached the Depositor, the Service is deemed terminated when the Bank has sent the notice of termination to the name and address that the Depositor had reported to the Bank. (i) When it has become clear that the Depositor made false statements with regard to presentations and warranties at the time of application for account opening, (ii) In case the Depositor has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kouseiin (quasi-members of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyuu (organized crime-related companies: Companies run by members of Boryokudan, quasi-members, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Soukaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories: A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management; B. To have a relationship in which it is deemed that Boryokudanin etc. is effectively involved in the management; C. To have a relationship in which it is deemed that the Depositor uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a thirdparty, or for the purpose of inflicting harm to a third-party; D. To have a relationship in which it is deemed that the Depositor is engaged in providing funds etc. or benefits to Boryokudan-in etc.; E. To have relationship in which an executive officer or a person effectively participating in the management is connected with Boryokudan-in etc. in a socially reprehensible way. (iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party: A. Violent demand; B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above.
		Effective November 1, 2015	Effective July 14, 2018