

		Current wordings in "Terms and Conditions of Foreign Currency Deposit Service"		New wordings in "Terms and Conditions of Foreign Currency Deposit Service"
6.		When the Deposit Date falls on a Saturday, Sunday, or a national holiday in Japan (including December 31 through January 3) or if the Deposit Date does not exist in a month, we will process the Service according to your instructions. If you choose the end date of each month as the Deposit Date and the date of a month falls on a Saturday, Sunday, or a national holiday in Japan (including December 31 through January 3), the debit and deposit will be made on the previous business day.		When the Deposit Date falls on a Saturday, Sunday, or a national holiday in Japan (including December 31 through January 3) or if the Deposit Date does not exist in a month, we will process the Service according to your instructions.
7.		The debit amount in Yen or the deposit amount in a foreign currency shall be the same amount each month. The amount you can choose is from 10,000 yen equivalent to 3 million yen equivalent per transaction. When the amount is specified in a foreign currency, no transaction will be made if the yen value of the foreign currency on a Deposit Date exceeds 3 million yen equivalent.		The debit amount in Yen or the deposit amount in a foreign currency shall be the same amount each month. The amount you can choose is from 10,000 yen equivalent to 3 million yen equivalent per transaction. When the amount is specified in a foreign currency, transaction will be made even if the yen value of the foreign currency on a Deposit Date is less than 10,000 yen equivalent or exceeds 3 million yen equivalent.
9.	2)	The required amount of funds in the Source Account shall be made available by 16:30 on the business day before the Deposit Date. If the balance in the Source Account is less than the required amount for the currency conversion on a Deposit Date, we will not make the currency conversion on such "Deposit Date."	2)	The required amount of funds in the Source Account shall be made available on the business day before the Deposit Date. If the balance in the Source Account is less than the required amount for the currency conversion on a Deposit Date, we will not make the currency conversion on such "Deposit Date."
12.	1)	Cancellation of Foreign Currency Deposit Service is available at branches, via PRESTIA Phone Banking, and by postal mail. Cancellation via PRESTIA Phone Banking will take effect on the second (2nd) business day after the date of notification of cancellation at earliest. If you cancel the Service by postal mail, please send the cancellation form well in advance so that it will arrive at the Bank at least one month prior to your designated cancellation date.	1)	Cancellation of Foreign Currency Deposit Service is available at branches, via PRESTIA Phone Banking, and by postal mail. Cancellation via PRESTIA Phone Banking will take effect on the fifth (5th) business day after the date of notification of cancellation at earliest. If you cancel the Service by postal mail, please send the cancellation form well in advance so that it will arrive at the Bank at least one month prior to your designated cancellation date.
13.		-		SMBC Trust Bank may, whenever changes in financial or other circumstances occur or any other rational reason exists, make changes to any provision of the Terms and Conditions upon notification thereof not later than one (1) month prior to each said change by proper methods of notification such as notification at counters of Branches or on the website.
		September 2017		As of July 14, 2018