

			Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
CONTENTS			PRESTIA WORK BENCH TRANSACTIONS TERMS AND CONDITIONS		(Deleted)
			<p>These "SMBC TRUST BANK CUSTOMER AGREEMENTS" (these "Agreements") contain material terms and conditions applicable to those transactions which customers as depositors (unless otherwise provided, each customer as a depositor is hereinafter referred to as a "Depositor") will effect with SMBC Trust Bank Ltd. Please be assured that, after each Depositor reads through these Agreements, he/she should keep the same in his/her custody. These Agreements contain the terms and conditions for collections of clean bills abroad which will apply in case a person requests SMBC Trust Bank Ltd. to collect those bills.</p> <p>Those matters not provided for in these Agreements shall be subject to the rules and regulations of clearing houses, the rules and regulations concerning investment trusts such as the terms and conditions for securities investment trusts, general terms and conditions concerning securities investment trust transactions, terms and conditions concerning accumulated investments, rules for reinvestment of dividends and prospectus/brochures concerning beneficiary securities, as well as other laws, regulations, and various rules of securities dealers associations, etc.</p>		<p>These "SMBC TRUST BANK CUSTOMER AGREEMENTS" (these "Agreements") contain material terms and conditions applicable to those transactions which customers as depositors (unless otherwise provided, each customer as a depositor is hereinafter referred to as a "Depositor") will effect with SMBC Trust Bank Ltd. Please be assured that, after each Depositor reads through these Agreements, he/she should keep the same in his/her custody. These Agreements contain the terms and conditions for collections of clean bills abroad which will apply in case a person requests SMBC Trust Bank Ltd. to collect those bills.</p> <p>Those matters not provided for in these Agreements shall be subject to the rules and regulations of clearing houses, general terms and conditions concerning mutual funds transactions, terms and conditions concerning accumulated investments and prospectus/brochures concerning beneficiary securities, as well as other laws, regulations, and various rules of securities dealers associations, etc.</p>

GENERAL ACCOUNT CUSTOMER AGREEMENT	Article 2. Joint-name Account Transactions	1	SMBC Trust Bank will not accept new applications for an Account held under joint names.	1	(Deleted)
		2	<p>The provisions set out below shall apply to an existing Account held under joint names.</p> <p>(1) SMBC Trust Bank will accept remittances into an Account held under joint names if the name of the recipient corresponds with either of the names of the account-holders of the Account held under joint names.</p> <p>(2) In the event that either of the account-holders of an Account held under joint names owes any debt to SMBC Trust Bank, SMBC Trust Bank may debit the Account held under joint names, and apply such funds to payment of the debt in a manner prescribed by SMBC Trust Bank.</p> <p>(3) In the event of the death of either of the account-holders of an Account held under joint names, the total Account balance shall be treated as the asset of the other surviving account-holder; however, in the event that SMBC Trust Bank deems it necessary or appropriate, SMBC Trust Bank may handle such an Account in accordance with prevailing Laws.</p> <p>(4) Changing the names of the account-holders of an existing Account held under joint names is not permissible.</p>	2	(Deleted)
	Article 6. Multiple Withdrawals	1	In the event that more than one withdrawal shall be requested on a single day (such as the debiting of public utilities payments) and the aggregate amount of those withdrawals shall exceed the maximum amount of withdrawals as the balance in the relevant Account per day (which shall include the maximum amount of overdraft per day in case of using an automatic overdraft service, collectively the "Maximum Amount"), then SMBC Trust Bank may at its discretion decide which withdrawal shall be made. SMBC Trust Bank shall not accept withdrawals in the amount exceeding the Maximum Amount.	1	In the event that more than one withdrawal shall be requested on a single day (such as the debiting of public utilities payments) and the aggregate amount of those withdrawals shall exceed the maximum amount of withdrawals as the balance in the relevant Account per day, then SMBC Trust Bank may at its discretion decide which withdrawal shall be made. SMBC Trust Bank shall not accept withdrawals in the amount exceeding the Maximum Amount.

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	Article 10. Termination, etc.	3	(2) In addition to the preceding Item, when any of the following Items applies and it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend these Account Transactions or, upon giving notice to the Depositor, terminate the Account. (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 (quasimembers 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), 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 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 Boryokudan-in 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 thirdparty; 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	3	(2) In addition to the preceding Item, when any of the following Items applies and it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend these Account Transactions or, upon giving notice to the Depositor, terminate the Account. (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 (quasimembers 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, quasimembers, 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 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 Boryokudan-in 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 a 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

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			(3) In addition to the case set out in Article 3, in the event that the Depositor shall not have used an Account for such a period as SMBC Trust Bank shall prescribe separately or that the Laws permit, SMBC Trust Bank may limit or suspend any Account Transaction or, upon giving a notice to the Depositor, terminate any Account.		(3) In addition to the case set out in Article 3 Paragraph 1, in the event that a Depositor has not transferred an Account for such a period as SMBC Trust Bank prescribes separately or that the Laws permit, SMBC Trust Bank may limit or suspend any Account Transaction or, upon giving a notice to the Depositor, terminate any Account.
	Article 14. Notification of Appointment of Guardians Majority, Etc.			6	In the event that a filing of notice is made with SMBC Trust Bank pursuant to any of the preceding Paragraphs 1 through 3, the notice of agent filed prior thereto shall be forthwith invalid. SMBC Trust Bank may treat any and all acts done by the agent such as expression of intention prior to such filing as valid and effective.
			All the terms and conditions set out in General Account Customer Agreement shall become effective as of January 1, 2018.		All the terms and conditions set out in General Account Customer Agreement shall become effective as of July 14, 2018.

SUPPLEMENTARY PROVISIONS TO GENERAL ACCOUNT CUSTOMER AGREEMENT	Article 3. Adult Guardian, Etc.		The provision set forth below shall be added as Paragraph 6 of Article 14 of the General Agreement. 6. In the event that a filing of notice is made with SMBC Trust Bank pursuant to any of the preceding Paragraphs 1 through 3, the notice of agent filed prior thereto shall be forthwith invalid. SMBC Trust Bank may treat any and all acts done by the agent such as expression of intention prior to such filing as valid and effective.		(Deleted)
	Article 4. Re: Multiple Withdrawals		"(which shall include the maximum amount of overdraft per day in case of using an automatic overdrafts service, collectively the Maximum Amount)" shall be deleted from Paragraph 1 of Article 6 of the General Agreement.		(Deleted)
			All the terms and conditions set out in Supplementary Provisions to General Account Customer Agreement shall become effective as of November 1, 2015.		All the terms and conditions set out in Supplementary Provisions to General Account Customer Agreement shall become effective as of July 14, 2018.

YEN SAVINGS ACCOUNT CUSTOMER AGREEMENT	Article 2. Deposits and Withdrawals, Etc.	1	The Depositor may make a deposit into a Yen Account by means of a fund transfer, cash, travellers checks, checks, etc. at a Branch or other office of SMBC Trust Bank in Japan which handles said deposits. Deposits made by use of a cash card through an ATM of SMBC Trust Bank or an associated financial institution shall be subject to the "Terms & Conditions for SMBC Trust Bank Banking Card" which SMBC Trust Bank shall prescribe.	1	The Depositor may make a deposit into a Yen Account by means of a fund transfer, cash, travellers checks, checks, etc. at a Branch or other office of SMBC Trust Bank in Japan which handles said deposits. Deposits made by use of a cash card through an ATM of an associated financial institution shall be subject to the "Terms & Conditions for SMBC Trust Bank Banking Card" which SMBC Trust Bank shall prescribe.
		2	Withdrawals may be made at the counter of a Branch handling the business of withdrawal, by use of a cash card through an ATM of SMBC Trust Bank or an associated financial institution, or by transfer to another Account, etc. via telephone, PRESTIA Online, PRESTIA Mobile, etc., but shall in any event be subject to the conditions set out below.	2	Withdrawals may be made at the counter of a Branch handling the business of withdrawal, by use of a cash card through an ATM of an associated financial institution, or by transfer to another Account, etc. via telephone, PRESTIA Online, PRESTIA Mobile, etc., but shall in any event be subject to the conditions set out below.
	Article 3. Interest on Deposits		Interest on deposits shall be calculated in units of one Yen (JPY), for the daily balance of a Yen Account as of the end of a day which is not less than one Yen (JPY), at the prevailing interest rate determined by SMBC Trust Bank and shall be incorporated into the principal of the deposit at the end of each month. SMBC Trust Bank may change the interest rate due to changes in its financial circumstances, etc. Interest shall be calculated for the actual number of days based on the rate of interest prescribed by SMBC Trust Bank.		SMBC Trust Bank calculates the deposit interest according to the interest rate specified by SMBC Trust Bank with the minimum denomination on which interest is calculated being one Yen (JPY) only when the daily final balance (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) is 1000 Yen (JPY1000) or more. For payment, interest up to the third Sunday of February and August is incorporated into the principal of the deposit at the next business day of calculation. SMBC Trust Bank may change the interest rate due to changes in financial circumstances, etc. Interest shall be calculated on a daily basis based on the deposit rate specified by SMBC Trust Bank.

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Article 4. Termination, etc.	1	<p>When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend the Yen Savings Account Transactions or, upon giving a notice to the Depositor, terminate the Account. In cases where SMBC Trust Bank terminates the Account with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 to have fallen under the category of Boryokudan-in etc. in the past, or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above</p>	<p>When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend the Yen Savings Account Transactions or, upon giving a notice to the Depositor, terminate the Account. In cases where SMBC Trust Bank terminates the Account with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 (quasimembers 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, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>E. To have a 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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above</p>

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	Article 6 Handling of substitute money for the dormant deposit			1	If there is no long-term transaction for this deposit, the claim pertaining to it shall be extinguished based on the Act on Utilization of Dormant Deposits, and Depositors shall have claims for substitute money for dormant deposits against the Deposit Insurance Corporation of Japan.
				2	In the case referred to in the preceding paragraph, the Depositor can request payment of substitute money for the dormant deposits associated with this deposit via the SMBC Trust Bank. In this case, when the SMBC Trust Bank accepts, the Depositor can receive payment of substitute money for a dormant deposit by acquiring the deposit claim held against the SMBC Trust Bank.
				3	In the case of Paragraph 1, Depositors shall entrust SMBC Trust Bank beforehand with requests and payment pursuant to Article 7, Paragraph 2 of the Act on Utilization of Dormant Deposits when the following events occur: 1) With respect to this deposit, deposits from third-parties or deposits from the SMBC Trust Bank by means of transfer, direct debit or other methods based on obligations stipulated in laws and ordinances or contracts (excluding those pertaining to payment of interest). 2) With respect to this deposit, a notice of a bill or check or a request for payment of a claim by a third-party has occurred (provided the SMBC Trust Bank is able to understand the request for payment). 3) Compulsory execution of a claim with the objective of payment of substitute money for a dormant deposits associated with this deposit, provisional seizure, or procedure for collection of national tax delinquency (including the procedure according to this example) 4) Partial payment of substitute money for dormant deposits related to this deposit
				4	SMBC Trust Bank requests payment of substitute money for dormant deposits according to Paragraph 3 on behalf of Depositors provided the following are satisfied. 1) The SMBC Trust Bank has been entrusted with payment operations by the Deposit Insurance Corporation for Japan for substitute money for dormant deposits associated with this deposit 2) In the event that the reasons listed in Paragraph 3.2 occur in relation to this deposit, request the Deposit Insurance Corporation for Japan to pay substitute money for dormant deposits as a response to the request for payment 3) In the case of handling in accordance with the preceding paragraph, payment shall be made according to the method of acquiring the deposit claim that the Depositor held against the SMBC Trust Bank.
			All the terms and conditions set out in Yen Savings Account Customer Agreement shall become effective as of January 1, 2018.		All the terms and conditions set out in Yen Savings Account Customer Agreement shall become effective as of July 14, 2018.

U.S. DOLLAR SAVINGS ACCOUNT CUSTOMER AGREEMENT	Article 2. Deposits and Withdrawals, Etc.	2	Withdrawals may be made at the counter of a Branch handling the business of withdrawal, by use of a cash card in any foreign country through an ATM of SMBC Trust Bank or an associated financial institution, or by transfer to another Account, etc. via telephone, PRESTIA Online, PRESTIA Mobile, etc., but shall in any event be subject to the conditions set out below.	2	Withdrawals may be made at the counter of a Branch handling the business of withdrawal, by use of a cash card in any foreign country through an ATM of an associated financial institution, or by transfer to another Account, etc. via telephone, PRESTIA Online, PRESTIA Mobile, etc., but shall in any event be subject to the conditions set out below.
			(l) SMBC Trust Bank shall accept a request for withdrawal made at a Branch counter only when the seal or signature placed on a withdrawal request form corresponds with the seal or signature registered with SMBC Trust Bank in advance.		(l) SMBC Trust Bank shall accept a request for withdrawal made at a Branch counter only when the seal or signature placed on a withdrawal request form corresponds with the seal or signature registered with SMBC Trust Bank in advance or when SMBC Trust Bank completes verification of such personal identity in such a manner as SMBC Trust Bank shall prescribe.

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	<p>Article 3. Interest on Deposits</p>	<p>Interest on deposits shall be calculated in units of one cent (1¢), for the daily balance of a U.S. Dollar Account as of the end of a day which is not less than one cent (1¢), at the prevailing interest rate displayed at a Branch counter and shall be incorporated into the principal of the deposit at the end of each month. SMBC Trust Bank may change the interest rate due to changes in financial circumstances, etc. Interest shall be calculated for the actual number of days based on the rate of interest prescribed by SMBC Trust Bank.</p>	<p>Interest on deposits shall be calculated in units of one cent (1¢), for the daily balance of a U.S. Dollar Account as of the end of a day (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) which is not less than one cent (1¢), at the prevailing interest rate displayed at a Branch counter and this month interest shall be incorporated into the principal of the deposit at the first business day of next month. SMBC Trust Bank may change the interest rate due to changes in financial circumstances, etc. Interest shall be calculated for the actual number of days based on the rate of interest prescribed by SMBC Trust Bank.</p>

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Article 4. Termination, etc.	1	<p>When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend the U.S. Dollar Account Transactions or, upon giving a notice to the Depositor, terminate the Account. In cases where SMBC Trust Bank terminates the Account with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 to have fallen under the category of Boryokudan-in etc. in the past, or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above</p>	<p>When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend the U.S. Dollar Account Transactions or, upon giving a notice to the Depositor, terminate the Account. In cases where SMBC Trust Bank terminates the Account with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 (quasimembers 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, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>E. To have a 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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		All the terms and conditions set out in U.S. Dollar Savings Account Customer Agreement shall become effective as of January 1, 2018.	All the terms and conditions set out in U.S. Dollar Savings Account Customer Agreement shall become effective as of July 14, 2018.

PRESTIA MULTIMONEY ACCOUNT CUSTOMER AGREEMENT	Article 2. Deposits and Withdrawals, Etc.	2	(1) SMBC Trust Bank shall accept a request for withdrawal made at a Branch counter only when the seal or signature placed on a withdrawal request form corresponds with the seal or signature registered with SMBC Trust Bank in advance.	2	(1) SMBC Trust Bank shall accept a request for withdrawal made at a Branch counter only when the seal or signature placed on a withdrawal request form corresponds with the seal or signature registered with SMBC Trust Bank in advance or when SMBC Trust Bank completes verification of such personal identity in such a manner as SMBC Trust Bank shall prescribe.
	Article 3. Overdraft	2	The maximum amount of Overdraft, shall be the smaller of (1) in the event that the currency of a Deposit held as collateral for the Overdraft is Japanese Yen, the amount of said Deposit multiplied by such a rate as SMBC Trust Bank shall prescribe (said rate may be changed at the discretion of SMBC Trust Bank), and in the event that the currency of said Deposit is not Japanese Yen, the amount converted into Yen by application of SMBC Trust Bank's telegraphic transfer buying rate for reference applicable to customers, or SMBC Trust Bank's telegraphic transfer buying rate applicable to customers at the time of execution of the Overdraft, multiplied by such a rate as SMBC Trust Bank shall prescribe (said rate may be changed at the discretion of SMBC Trust Bank) or (2) the Yen equivalent capped amount determined by SMBC Trust Bank procedure. In the event that the currency used for the Overdraft is not Japanese Yen, SMBC Trust Bank shall calculate the amount of Overdraft (the "Overdraft Amount") in Japanese Yen by applying SMBC Trust Bank's telegraphic transfer selling rate for reference applicable to customers, or SMBC Trust Bank's telegraphic transfer selling rate applicable to customers at the time of execution of the Overdraft.	2	The maximum amount of Overdraft, shall be the smaller of (1) in the event that the currency of a Deposit held as collateral for the Overdraft is Japanese Yen, the amount of said Deposit multiplied by such a rate as SMBC Trust Bank shall prescribe (said rate may be changed at the discretion of SMBC Trust Bank), and in the event that the currency of said Deposit is not Japanese Yen, the amount converted into Yen by application of SMBC Trust Bank's telegraphic transfer buying rate for reference applicable to customers, or SMBC Trust Bank's telegraphic transfer buying rate applicable to customers at the time of execution of the Overdraft, multiplied by such a rate as SMBC Trust Bank shall prescribe (said rate may be changed at the discretion of SMBC Trust Bank) or (2) the Yen equivalent capped amount determined by SMBC Trust Bank procedure. In the event that the currency used for the Overdraft is not Japanese Yen, SMBC Trust Bank shall calculate the amount of Overdraft (the "Overdraft Amount") in Japanese Yen by applying SMBC Trust Bank's telegraphic transfer selling rate for reference applicable to customers, or SMBC Trust Bank's telegraphic transfer selling rate applicable to customers at the time of execution of the Overdraft. The amount of any securities, etc. deposited shall be excluded from the amount of deposits as collateral until they are settled.
	Article 5. Deposit Interest and Overdraft Interest, Etc.	2	Interest on an Overdraft shall be calculated by SMBC Trust Bank at the Overdraft interest rate to be prescribed by SMBC Trust Bank in units of one Yen (JPY) when the currency used is Japanese Yen, and, in one currency unit or two decimal places of the unit of the currency to be used when said currency is a foreign currency, for the actual number of days of such Overdraft and a year of 365 days, and 365 days or 360 days (as determined by SMBC Trust Bank), respectively. The interest in each case shall be incorporated into the balance of the Overdraft at the end of each month. In the event that the amount after such incorporation exceeds the maximum amount of Overdraft, the Depositor shall, forthwith upon SMBC Trust Bank's request, pay such excess to SMBC Trust Bank.	2	Interest on an overdraft shall be calculated by SMBC Trust Bank at the overdraft interest rate to be prescribed by SMBC Trust Bank in units of one Yen (JPY) when the currency used is Japanese Yen, and in one currency unit or two decimal places of the unit of the currency to be used when said currency is a foreign currency. Using a year of 365 days, calculation is based on the daily calculation based on the number of days of the overdraft over the period from the first business day of each month to the day before the first business day of the following month, and the prescribed overdraft rate, and the interest shall be incorporated in the balance at the first business day of the following month irrespective of the currency. In the event that the amount after such incorporation exceeds the maximum amount of Overdraft, the Depositor shall, forthwith upon SMBC Trust Bank's request, pay such excess to SMBC Trust Bank.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
Article 10. Foreign Exchange Rates, Etc.		In the event that all or part of a Deposit is withdrawn and converted into another currency, the repayment of debts to SMBC Trust Bank by setoff etc. is made, or the currency is converted and a Deposit is transferred to another Deposit upon conversion of the currency, SMBC Trust Bank shall comply with such timing and procedure, and apply such a rate of foreign exchange as SMBC Trust Bank shall prescribe. If the amount of one single PRESTIA MultiMoney Account Transaction to which the publicly-announced rate of foreign exchange to be prescribed by SMBC Trust Bank applies, or the total amount of more than one PRESTIA MultiMoney Account Transaction to which such rate of foreign exchange applies, is equal to or more than the amount to be designated by SMBC Trust Bank, SMBC Trust Bank may apply the spot rate to be designated by SMBC Trust Bank at the time of said PRESTIA MultiMoney Account Transaction instead of said publicly-announced rate. A Depositor who wishes to make deposit with a Deposit shall, upon conversion of the currency of the funds he/she owns into a different currency, make said deposit after converting the funds into the desired currency for deposit; however, the Depositor may not cancel the agreed upon currency conversion transaction (if any) (including foreign deposit transactions) without SMBC Trust Bank's prior consent.	In the event that all or part of a Deposit is withdrawn and converted into another currency, the repayment of debts to SMBC Trust Bank by setoff etc. is made, or the currency is converted and a Deposit is transferred to another Deposit upon conversion of the currency, SMBC Trust Bank shall comply with such timing and procedure, and apply such a rate of foreign exchange as SMBC Trust Bank shall prescribe. If the amount of one single PRESTIA MultiMoney Account Transaction to which the publicly-announced rate of foreign exchange to be prescribed by SMBC Trust Bank applies, or the total amount of more than one PRESTIA MultiMoney Account Transaction to which such rate of foreign exchange applies, is equal to or more than the amount to be designated by SMBC Trust Bank, SMBC Trust Bank may apply the rate to be designated by SMBC Trust Bank at the time of said PRESTIA MultiMoney Account Transaction instead of said publicly-announced rate. A Depositor who wishes to make deposit with a Deposit shall, upon conversion of the currency of the funds he/she owns into a different currency, make said deposit after converting the funds into the desired currency for deposit; however, the Depositor may not cancel the agreed upon currency conversion transaction (if any) (including foreign deposit transactions) without SMBC Trust Bank's prior consent.
Article 11. Forward Foreign Exchange Contract	1	Forward Foreign Exchange Contract If the Depositor wishes to convert the deposit currency of a time deposit approved by SMBC Trust Bank into another currency as of the future maturity date of said time deposit, the Depositor may fix the foreign exchange rate by means of a forward foreign exchange contract in such a manner, and on such conditions as SMBC Trust Bank shall prescribe (the "Forward"). The Forward may be contracted only by a Depositor who is resident in Japan and twenty (20) years of age or more. In entering into a Forward contract, the Depositor shall execute such contract at his own discretion upon fully understanding the structure and risk thereof. The Depositor may apply for a Forward on any date from the Business Day following the date when the time deposit which is the subject of the Forward is established or continued until seven (7) Business Days prior to the maturity date of the time deposit.	1 (Deleted)
	2	Forward Foreign Exchange Rate The future exchange rate for a Forward shall be as indicated by SMBC Trust Bank.	2 (Deleted)
	3	Forward Foreign Exchange Currency The currency that the Depositor shall buy from SMBC Trust Bank (or SMBC Trust Bank shall sell to the Depositor) in a Forward shall be limited to the currency stipulated by SMBC Trust Bank (the "Conversion Currency").	3 (Deleted)
	4	Implementation of Forward (1) The date on which a Forward is implemented shall be the date of the maturity of the time deposit which is the subject of the Forward. (2) The maturity proceeds of a time deposit in respect of which a Forward is implemented shall be credited to the Depositor's savings account denominated in the Conversion Currency.	4 (Deleted)

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		5 Confirmation of Forward After entering into a Forward contract with the Depositor, SMBC Trust Bank shall send the Depositor a statement with the pertinent details as a confirmation of the contents of said contract. Notwithstanding Paragraph 2 of Article 7 of the General Agreement (or any corresponding provision of an agreement which a corporate customer enters into with SMBC Trust Bank), the Depositor shall, in case he/she wishes to make a complaint regarding said statement, do so in writing not later than three (3) days after the Depositor's receipt of the statement. If the Depositor files no such complaint in writing with SMBC Trust Bank within said period, SMBC Trust Bank may deem that the Depositor has accepted and agreed to the statement.	5	(Deleted)
		6 Forward Contract Cancellation (1) The Depositor may not cancel a Forward for any reason whatsoever. Furthermore, notwithstanding Paragraph 1 of Article 6 of the PRESTIA MultiMoney Account Agreement and Paragraph 1 of Article 10 of the General Agreement, the Depositor shall not be entitled to cancel or withdraw money from a time deposit which is the subject of a Forward prior to the maturity thereof. (2) If any of the events set forth in Paragraph 1 of Article 7 (or its corresponding provision in an agreement which a corporate customer, etc. enters into with SMBC Trust Bank) occurs, SMBC Trust Bank may, without any notice to the Depositor (or upon providing the Depositor with notice in case any of the events set forth in Paragraph 2 of Article 7 (or its corresponding provision in an agreement which a corporate customer, etc. enters into with SMBC Trust Bank) occurs), terminate a Forward and the relevant time deposit in such a manner as SMBC Trust Bank shall prescribe, and appropriate the principal and interest accrued with respect to the time deposit to the obligation owed by the Depositor to SMBC Trust Bank under the Forward. Such appropriation shall be made in such an order as SMBC Trust Bank deems appropriate. In the event that SMBC Trust Bank suffers any loss as a result of such termination, SMBC Trust Bank shall deduct the amount of such loss from the principal and accrued interest in respect of the time deposit. If such principal and accrued interest are not sufficient to cover all said loss, then the Depositor shall forthwith pay the shortfall to SMBC Trust Bank.	6	(Deleted)
		7 Forward Contract Assignment The Depositor may not transfer or assign, or create a pledge or other security interest on, any of its rights under a Forward.	7	(Deleted)
	Article 12. Setoff from Depositor in the Event of Insurable Contingency		3	(2) As for the calculation of the interest, discount charge, delay damages, etc., of the debts including borrowings, the period shall be until the day the setoff notice was received by SMBC Trust Bank and the interest provisions prescribed by SMBC Trust Bank shall apply. Handling of the damages, etc. caused by prepayment of the borrowing, etc. shall be pursuant to the provisions prescribed by SMBC Trust Bank.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
	<p>Article 13. Termination, etc.</p>	<p>1 When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend the PRESTIA MultiMoney Account Transactions or, upon giving a notice to the Depositor, terminate the Account. In cases where SMBC Trust Bank terminates the Account with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 to have fallen under the category of Boryokudan-in etc. in the past, or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>	<p>1 When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend the PRESTIA MultiMoney Account Transactions or, upon giving a notice to the Depositor, terminate the Account. In cases where SMBC Trust Bank terminates the Account with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 (quasimembers 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, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>E. To have a 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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>

			Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
	Article 15. Handling of substitute money for the dormant deposits			1	If there is no long-term transaction with respect to the yen portion of the deposit, the claim pertaining to this deposit will be extinguished based on the Act on Utilization of Dormant Deposits and Depositors shall have claims for substitute money for dormant deposits against Deposit Insurance Corporation for Japan.
				2	In the case referred to in the preceding paragraph, the Depositor can request payment of substitute money for the dormant deposits associated with this deposit via the SMBC Trust Bank. In this case, when the SMBC Trust Bank accepts, the Depositor can receive payment of substitute money for a dormant deposit by acquiring the deposit claim held against the SMBC Trust Bank.
				3	In the case of Paragraph 1, Depositors shall entrust SMBC Trust Bank beforehand with requests and payment pursuant to Article 7, Paragraph 2 of the Act on Utilization of Dormant Deposits when the following events occur: 1) With respect to this deposit, deposits from third-parties or deposits from the SMBC Trust Bank by means of transfer, direct debit or other methods based on obligations stipulated in laws and ordinances or contracts (excluding those pertaining to payment of interest). 2) With respect to this deposit, a notice of a bill or check or a request for payment of a claim by a third-party has occurred (provided the SMBC Trust Bank is able to understand the request for payment). 3) Compulsory execution of a claim with the objective of payment of substitute money for dormant deposits associated with this deposit, provisional seizure, or procedure for collection of national tax delinquency (including the procedure according to this example) 4) Partial payment of substitute money for dormant deposits related to this deposit
				4	SMBC Trust Bank requests payment of substitute money for dormant deposits according to Paragraph 3 on behalf of Depositors provided the following are satisfied. 1) The SMBC Trust Bank has been entrusted with payment operations by the Deposit Insurance Corporation for Japan for substitute money for dormant deposits associated with this deposit 2) In the event that the reasons listed in Paragraph 3.2 occur in relation to this deposit, request the Deposit Insurance Corporation for Japan to pay substitute money for dormant deposits as a response to the request for payment 3) In the case of handling in accordance with the preceding paragraph, payment shall be made according to the method of acquiring the deposit claim that the Depositor held against the SMBC Trust Bank.

TERMS AND CONDITIONS FOR PRESTIA MULTIMONEY ACCOUNT DEPOSIT	I. Foreign Currency Savings Deposit	1	Conditions for Commencement of Transaction (1) The Depositor may deposit foreign currencies as permitted by SMBC Trust Bank only. (2) The minimum deposit amount required at the commencement of transactions shall be the amount equivalent to Ten Thousand Yen (JPY 10,000) or more, either in units of the relevant foreign currency or to two decimal places thereof; provided that, if an Account is established by money transfer from the other Deposits in the PRESTIA MultiMoney Account, there is no minimum limit on the deposit amount.	1	Conditions for Commencement of Transaction (1) The Depositor may deposit foreign currencies as permitted by SMBC Trust Bank only. (2) SMBC Trust Bank may request, at the commencement of transaction, that the Depositor deposit such an amount as SMBC Trust Bank shall prescribe.
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		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		<p>2 Interest on the Deposit</p> <p>Interest on the Deposit shall be calculated in relation to the final balance on each day (the amount of any Instruments, etc. deposited shall be excluded from said balance until they are settled) by SMBC Trust Bank in single units of the deposit currency or to two decimal places thereof at the rate indicated over the counter, and said interest shall be incorporated into the balance of the Deposit every day. The interest rate may change due to changes in financial circumstances, etc.</p>	<p>2 Interest on the Deposit</p> <p>Interest on the Deposit shall be calculated in relation to the final balance on each day (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) by SMBC Trust Bank in single units of the deposit currency or to two decimal places thereof at the rate indicated over the counter, and this month interest shall be incorporated into the principal of the deposit at the first business day of next month. The interest rate may change due to changes in financial circumstances, etc.</p>
	II. Foreign Currency Time Deposit	<p>4 Deposit Payment and Renewal to Foreign Currency Time Deposit</p> <p>Unless the Depositor gives prior instructions for automatic renewal to SMBC Trust Bank, SMBC Trust Bank shall pay the principal and accrued interest of the Deposit on the maturity date or, in the case of interest, on the interest payment date designated by SMBC Trust Bank. In such case, the payment shall be made by crediting the principal and accrued interest to a savings deposit held in the same currency unless there is any prior designation. In principle, the funds are available for withdrawal from the business day following the maturity date. In the event that the Depositor gives instructions for automatic renewal, SMBC Trust Bank shall renew the Deposit on the maturity date according to the Depositor's instructions for the same term. In such case, the interest rate for a time deposit held in the same currency and for the same term as of the date of automatic renewal shall apply; however SMBC Trust Bank is not required to deal with the automatic renewal of time deposits for a certain deposit term.</p>	<p>4 Deposit Payment and Renewal to Foreign Currency Time Deposit</p> <p>Unless the Depositor gives prior instructions for automatic renewal to SMBC Trust Bank, SMBC Trust Bank shall pay the principal and accrued interest of the Deposit on the maturity date or, in the case of interest, on the interest payment date designated by SMBC Trust Bank. In such case, the payment shall be made by crediting the principal and accrued interest to a savings deposit held in the same currency unless there is any prior designation. In principle, the funds are available for withdrawal from the maturity date. In the event that the Depositor gives instructions for automatic renewal, SMBC Trust Bank shall renew the Deposit on the maturity date according to the Depositor's instructions for the same term. In such case, the interest rate for a time deposit held in the same currency and for the same term as of the date of automatic renewal shall apply; however SMBC Trust Bank is not required to deal with the automatic renewal of time deposits for a certain deposit term.</p>
	III. Deregulated Interest Time Deposit-M Type (Super Teiki)	<p>3 Interest on the Deposit</p> <p>(1) Interest on the deposit shall be calculated based on the term of deposit and the interest rate determined on the date of deposit (or in case of renewal, the latest renewal date) (the "Contracted Rate"). Interest shall be calculated on a prorated daily basis for 365 days a year (if the term of deposit is not less than two (2) years, 366 days in case of a leap year).</p> <p>(2) SMBC Trust Bank shall pay the interest due together with the principal on the maturity date. However, the interest on deposits with a term of two (2) years shall be paid as follows:</p> <p>① The interim interest amount due on the date twelve (12) months from the date of deposit (the "Interim Interest Payment Date"), calculated by multiplying seventy percent (70%) of the Contracted Rate by the number of days from the date of deposit until the day before the Interim Interest Payment Date (the "Interim Interest"), shall be paid as part of the interest as of the Interim Interest Payment Date. The Interim Interest shall be credited to the PRESTIA MultiMoney Yen savings deposit account.</p> <p>② SMBC Trust Bank shall pay the balance of the interest, minus the deducted Interim Interest, together with the principal on the maturity date. If the Interim Interest has not been paid, SMBC Trust Bank shall pay the total amount of interest due on the maturity date.</p> <p>(3) In the event that cancellation before the maturity date is unavoidable, SMBC Trust Bank shall calculate interest due for the period from the date of deposit (in case of renewal, the latest renewal date) until the day before the cancellation date at the following interest rate and shall pay said interest to the Depositor together with the principal of said deposit. However, if the Interim Interest has already been paid, the difference between said payment amount and the amount of interest, calculated at the following rates, shall be settled.</p>	<p>3 Interest on the Deposit</p> <p>(1) Interest on the deposit shall be calculated based on the term of deposit and the interest rate determined on the date of deposit (or in case of renewal, the latest renewal date) (the "Contracted Rate"). Interest shall be calculated on a prorated daily basis for 365 days a year (if the term of deposit is not less than two (2) years, 366 days in case of a leap year).</p> <p>(2) SMBC Trust Bank shall pay the interest due together with the principal on the maturity date. However, the interest on deposits with a term of two (2) years shall be paid as follows:</p> <p>① The interim interest amount due on the date twelve (12) months from the date of deposit (the "Interim Interest Payment Date"), calculated by multiplying seventy percent (70%) of the Contracted Rate by the number of days from the date of deposit until the day before the Interim Interest Payment Date (the "Interim Interest"), shall be paid as part of the interest as of the Interim Interest Payment Date. The Interim Interest shall be credited to a Yen savings deposit account.</p> <p>② SMBC Trust Bank shall pay the balance of the interest, minus the deducted Interim Interest, together with the principal on the maturity date. If the Interim Interest has not been paid, SMBC Trust Bank shall pay the total amount of interest due on the maturity date.</p> <p>(3) In the event that cancellation before the maturity date is unavoidable, SMBC Trust Bank shall calculate interest due for the period from the date of deposit (in case of renewal, the latest renewal date) until the day before the cancellation date based on 365 days a year at the following interest rate and shall pay said interest to the Depositor together with the principal of said deposit. However, if the Interim Interest has already been paid, the difference between said payment amount and the amount of interest, calculated at the following rates, shall be settled.</p>

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IV. Deregulated Interest Rate Time Deposit (Oguchi Teiki)	3	<p>Interest on the Deposit</p> <p>(1) Interest on the deposit shall be calculated based on the term of deposit and the interest rate determined on the date of deposit (or in case of renewal, the latest renewal date) (the "Contracted Rate"). Interest shall be calculated on a prorated daily basis for 365 days a year (if the term of deposit is not less than two (2) years, 366 days in case of a leap year).</p> <p>(2) SMBC Trust Bank shall pay the interest due together with the principal on the maturity date. However, the interest on deposits with a term of two (2) years shall be paid as follows:</p> <p>① The interim interest amount due on the date twelve (12) months from the date of deposit (the "Interim Interest Payment Date"), calculated by multiplying seventy percent (70%) of the Contracted Rate by the number of days from the date of deposit until the day before the Interim Interest Payment Date (the "Interim Interest"), shall be paid as part of the interest as of the Interim Interest Payment Date. The Interim Interest shall be credited to the PRESTIA MultiMoney Yen savings deposit account.</p> <p>② SMBC Trust Bank shall pay the balance of the interest, minus the deducted Interim Interest together with the principal on the maturity date. If the Interim Interest has not been paid, SMBC Trust Bank shall pay the total amount of interest due on the maturity date.</p> <p>(3) In the event that cancellation before the maturity date is unavoidable, SMBC Trust Bank shall calculate interest due for the period from the date of deposit (in case of renewal, the latest renewal date) until the day said before the cancellation date at the following interest rate, and shall pay said interest to the Depositor together with the principal of said deposit. However, if the Interim Interest has already been paid, the difference between said payment amount and the amount of interest, calculated at the following rates, shall be settled.</p>	<p>3</p> <p>Interest on the Deposit</p> <p>(1) Interest on the deposit shall be calculated based on the term of deposit and the interest rate determined on the date of deposit (or in case of renewal, the latest renewal date) (the "Contracted Rate"). Interest shall be calculated on a prorated daily basis for 365 days a year (if the term of deposit is not less than two (2) years, 366 days in case of a leap year).</p> <p>(2) SMBC Trust Bank shall pay the interest due together with the principal on the maturity date. However, the interest on deposits with a term of two (2) years shall be paid as follows:</p> <p>① The interim interest amount due on the date twelve (12) months from the date of deposit (the "Interim Interest Payment Date"), calculated by multiplying seventy percent (70%) of the Contracted Rate by the number of days from the date of deposit until the day before the Interim Interest Payment Date (the "Interim Interest"), shall be paid as part of the interest as of the Interim Interest Payment Date. The Interim Interest shall be credited to a Yen account.</p> <p>② SMBC Trust Bank shall pay the balance of the interest, minus the deducted Interim Interest together with the principal on the maturity date. If the Interim Interest has not been paid, SMBC Trust Bank shall pay the total amount of interest due on the maturity date.</p> <p>(3) In the event that cancellation before the maturity date is unavoidable, SMBC Trust Bank shall calculate interest due for the period from the date of deposit (in case of renewal, the latest renewal date) until the day said before the cancellation date based on 365 days a year at the following interest rate, and shall pay said interest to the Depositor together with the principal of said deposit. However, if the Interim Interest has already been paid, the difference between said payment amount and the amount of interest, calculated at the following rates, shall be settled.</p>
V. PRESTIA MultiMoney Yen Savings Deposit		<p>Interest on the Deposit</p> <p>If the final balance on each day (the amount of accepted Instruments, etc. shall be excluded from such balance unless they are settled) is One Yen (JPY) or more, interest on the deposit shall be calculated in units of One Yen (JPY) at the rate indicated over the counter, and such interest shall be incorporated into the balance of the deposit at the end of each month. The interest rate may change due to changes in financial circumstances, etc.</p>	<p>Interest on Deposits</p> <p>SMBC Trust Bank calculates the deposit interest according to the interest rate specified by SMBC Trust Bank with the minimum denomination on which interest is calculated being one Yen (JPY) only when the daily final balance (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) is 1000 Yen (JPY1000) or more. For payment, interest up to the third Sunday of February and August is incorporated into the principal of the deposit at the next business day of calculation. The interest rate may change due to changes in financial circumstances, etc.</p>
VI. Step Up Time Deposit	3	<p>Interest on the Deposit</p> <p>(3) SMBC Trust Bank shall pay the Interim Interest by crediting to the Depositor's Yen Savings Account (after conversion at the rate determined by SMBC Trust Bank if the deposit currency is other than Yen) if the interest payment currency is Japanese Yen. If the interest payment currency is the deposit foreign currency, the interest payment shall be credited to the Depositor's PRESTIA MultiMoney Savings Account in said deposit currency. (cf. in 1. (3) above)</p>	<p>3</p> <p>Interest on the Deposit</p> <p>(3) SMBC Trust Bank shall pay the Interim Interest by crediting to the Depositor's PRESTIA MultiMoney Yen Savings Account, Yen Savings Account and Yen Checking Account (after conversion at the rate determined by SMBC Trust Bank if the deposit currency is other than Yen) if the interest payment currency is Japanese Yen. If the interest payment currency is the deposit foreign currency, the interest payment shall be credited to the Depositor's PRESTIA MultiMoney Savings Account in said deposit currency. (cf. in 1. (3) above)</p>

			Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		4	<p>Deposit Payment and Renewal</p> <p>(l) Payment on the maturity date</p> <p>SMBC Trust Bank shall repay the deposit principal to the Depositor on the business day following the maturity date (with the credit dated as of the maturity date) by crediting it to the PRESTIA MultiMoney Savings Account in the deposit currency. In such case, the interest due for the month in which the maturity date falls shall be calculated on a prorated daily basis from the preceding Interim Interest Payment Date to the maturity date, and shall be credited to the Yen Savings Account or PRESTIA MultiMoney Savings Account in the deposit foreign currency as selected by the Depositor on the date of deposit. However the funds may actually be withdrawn on and after the Business Day following the maturity date.</p>	4	<p>Deposit Payment and Renewal</p> <p>(l) Payment on the maturity date</p> <p>SMBC Trust Bank shall pay the Depositor on the date of maturity by paying the deposit principal in the same currency in a Savings deposit in the PRESTIA MultiMoney Savings Account. In such case, the interest due for the month of the maturity date shall be calculated on a daily basis from the preceding interim date of interest payment to the maturity date, and shall be credited to a PRESTIA MultiMoney Foreign Currency Savings Deposit, PRESTIA MultiMoney Yen Savings Deposit, a Yen Savings Account or a Yen Checking Account in the currency as selected by the Depositor on the date of deposit.</p>
	VII. Premium Deposit	8	<p>Completion of the Transaction</p> <p>In principle, instruction for the Deposit ordered after 5 p.m. will be accepted with respect to the amount within the available balance which can be confirmed when you order and the Deposit will become effective as from the next business day. If the available balance is insufficient as at the day of commencement of the Deposit, the Deposit will not be effective. A deposit through ATM after 4:30 p.m. will not be reflected to the available balance as at the end of that day for the purpose of the order for the Deposit.</p>	8	(Deleted)
			All the terms and conditions set out in PRESTIA MultiMoney Account Customer Agreement and Terms and Conditions for PRESTIA MultiMoney Account Deposit shall become effective as of January 1, 2018.		All the terms and conditions set out in PRESTIA MultiMoney Account Customer Agreement and Terms and Conditions for PRESTIA MultiMoney Account Deposit shall become effective as of July 14, 2018.

TERMS AND CONDITIONS FOR ORDER WATCH SERVICE	Article 1. Order Watch Service	4	The funds that are converted into the alternative currency as per paragraph 3 above will be credited to the designated Savings Account and will not be available for any other transactions and withdrawals until the next business day.	4	The funds that are converted into the alternative currency as per paragraph 3 above will be credited to the designated Savings Account.
		5	During the period Order Watch is placed, the ordered deposited money will not be available for any other transactions and withdrawals.	5	Transfer of Funds is possible even when orders are placed and effective. Even though the market rate matches to your order rate, the order will not be executed and it will be expired in case of insufficient account balance.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
Article 4. Variation / Cancellation of Service	2	<p>When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend this service or, upon giving a notice to the Depositor, terminate the service. In cases where SMBC Trust Bank terminates the service with a notice, whether or not it has reached the Depositor, the service is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 to have fallen under the category of Boryokudan-in etc. in the past, or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>	<p>When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend this service or, upon giving a notice to the Depositor, terminate the service. In cases where SMBC Trust Bank terminates the service with a notice, whether or not it has reached the Depositor, the service is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 (quasimembers 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, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>E. To have a 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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		All the terms and conditions set out in Terms and Conditions for Order Watch Service shall become effective as of November 1, 2015.	All the terms and conditions set out in Terms and Conditions for Order Watch Service shall become effective as of July 14, 2018.

YEN CHECKING ACCOUNT CUSTOMER AGREEMENT	Article 2. Deposits and Withdrawals, Etc.	1	The Depositor may make deposits by means of fund transfers between Accounts held at any Branch. However, SMBC Trust Bank shall accept deposits made in Yen cash, US Dollar cash, travellers checks, checks, etc. only at Branches that handle each such business. Deposits made by use of cash cards through an ATM of SMBC Trust Bank or of an associated financial institution that conducts the business of deposits shall be subject to the "Terms & Conditions for SMBC Trust Bank Banking Card" which SMBC Trust Bank shall prescribe.	1	The Depositor may make deposits by means of fund transfers between Accounts held at any Branch. However, SMBC Trust Bank shall accept deposits made in cash, travellers checks, checks, etc. only at Branches that handle each such business. Deposits made by use of cash cards through an ATM of an associated financial institution that conducts the business of deposits shall be subject to the "Terms & Conditions for SMBC Trust Bank Banking Card" which SMBC Trust Bank shall prescribe.
		2	The Depositor may make withdrawals by presenting a check issued by SMBC Trust Bank on which required information is and the seal or signature registered with SMBC Trust Bank placed, at such Branch as shall handle such withdrawal, by use of a cash card through an ATM of SMBC Trust Bank or an associated financial institution (in the case of an individual holding a cash card), or by fund transfer to other Accounts, etc. via telephone, PRESTIA Online, PRESTIA Mobile, or by any other means, and shall in any event be subject to the provisions set forth below	2	Withdrawals are made at the SMBC Trust Bank branch handling the withdrawals, or in the case of an individual holding a cash card, by withdrawal from an ATM affiliated with the SMBC Trust Bank, or by transfer to another account by telephone, PRESTIA Online, PRESTIA Mobile, or by any other means, and shall in any event be subject to the following provisions.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
	Article 10. Termination, etc.	<p>1 When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend the Yen Checking Account Transactions or, upon giving a notice to the Depositor, terminate the Account. In cases where SMBC Trust Bank terminates the Account with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 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:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>	<p>1 When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank shall suspend the Yen Checking Account Transactions or, upon giving a notice to the Depositor, terminate the Account. In cases where SMBC Trust Bank terminates the Account with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the Depositor made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(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 (quasimembers 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, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>E. To have a 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.</p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
Article 12. Handling of substitute money for the dormant deposits			1 If there is no long-term transaction for this deposit, the claim pertaining to it shall be extinguished based on the Act on Utilization of Dormant Deposits, and Depositors shall have claims for substitute money for dormant deposits against the Deposit Insurance Corporation of Japan.
			2 In the case referred to in the preceding paragraph, the Depositor can request payment of substitute money for the dormant deposits associated with this deposit via the SMBC Trust Bank. In this case, when the SMBC Trust Bank accepts, the Depositor can receive payment of substitute money for a dormant deposit by acquiring the deposit claim held against the SMBC Trust Bank.
			3 In the case of Paragraph 1, Depositors shall entrust SMBC Trust Bank beforehand with requests and payment pursuant to Article 7, Paragraph 2 of the Act on Utilization of Dormant Deposits when the following events occur: 1) With respect to this deposit, deposits from third-parties or deposits from the SMBC Trust Bank by means of transfer, direct debit or other methods based on obligations stipulated in laws and ordinances or contracts (excluding those pertaining to payment of interest). 2) With respect to this deposit, a notice of a bill or check or a request for payment of a claim by a third-party has occurred (provided the SMBC Trust Bank is able to understand the request for payment). 3) Compulsory execution of a claim with the objective of payment of substitute money for dormant deposits associated with this deposit, provisional seizure, or procedure for collection of national tax delinquency (including the procedure according to this example) 4) Partial payment of substitute money for dormant deposits related to this deposit
			4 SMBC Trust Bank requests payment of substitute money for dormant deposits according to Paragraph 3 on behalf of Depositors provided the following are satisfied. 1) The SMBC Trust Bank has been entrusted with payment operations by the Deposit Insurance Corporation for Japan for substitute money for dormant deposits associated with this deposit 2) In the event that the reasons listed in Paragraph 3.2 occur in relation to this deposit, request the Deposit Insurance Corporation for Japan to pay substitute money for dormant deposits as a response to the request for payment 3) In the case of handling in accordance with the preceding paragraph, payment shall be made according to the method of acquiring the deposit claim that the Depositor held against the SMBC Trust Bank.
		All the terms and conditions set out in Yen Checking Account Customer Agreement shall become effective as of January 1, 2018.	All the terms and conditions set out in Yen Checking Account Customer Agreement shall become effective as of July 14, 2018.

<p>TERMS AND CONDITIONS FOR CLEAN BILL COLLECTIONS PAYABLE IN FOREIGN COUNTRIES</p>	<p>Article 2. Collection Refusal, etc.</p>	<p>Current wordings in "SMBC Trust Bank Customer Agreements"</p> <p>2</p> <p>When any of the items below applies and when it is inappropriate to continue with the Transactions with the Requesting Person, SMBC Trust Bank shall refuse the request for collection or, upon giving a notice to the Requesting Person, terminate the collection agreement. In cases where SMBC Trust Bank terminates the collection agreement with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) In case the Requesting Person 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 kigyō (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:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the Requesting Person 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;</p> <p>D. To have a relationship in which it is deemed that the Requesting Person is engaged in providing funds etc. or benefits to Boryokudanin etc.;</p> <p>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.</p>	<p>New wordings in "SMBC Trust Bank Customer Agreements"</p> <p>2</p> <p>When any of the items below applies and when it is inappropriate to continue with the Transactions with the Requester, SMBC Trust Bank shall refuse the request for collection or, upon giving a notice to the Requester, terminate the collection agreement. In cases where SMBC Trust Bank terminates the collection agreement with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) In case the Requesting Person 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 (quasimembers 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 kigyō (organized crime-related companies: Companies run by members of Boryokudan, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the Requesting Person 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;</p> <p>D. To have a relationship in which it is deemed that the Requesting Person is engaged in providing funds etc. or benefits to Boryokudanin etc.;</p> <p>E. To have a 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.</p>
			<p>3</p> <p>In addition to the cases set forth in the preceding paragraph, SMBC Trust Bank may, at its own discretion, terminate the collection agreement when it determines that the collection agreement should be terminated.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		All the terms and conditions set out in Terms and Conditions for Clean Bill Collections Payable in Foreign Countries shall become effective as of November 1, 2015.	All the terms and conditions set out in Terms and Conditions for Clean Bill Collections Payable in Foreign Countries shall become effective as of July 14, 2018.

<p>AGREEMENT FOR HANDLING FUND TRANSFER INSTRUCTION BY MAIL</p>		<p>6 When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank may refuse to accept the request for fund transfer or, upon giving a notice to the Depositor, terminate the fund transfer service. In cases where SMBC Trust Bank terminates the fund transfer service with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(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 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:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>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.</p>	<p>6 When any of the items below applies and when it is inappropriate to continue with Transactions with the Depositor, SMBC Trust Bank may refuse to accept the request for fund transfer or, upon giving a notice to the Depositor, terminate the fund transfer service. In cases where SMBC Trust Bank terminates the fund transfer service with a notice, whether or not it has reached the Depositor, the Account is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(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 (quasimembers 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, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>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;</p> <p>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.;</p> <p>E. To have a 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.</p>
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		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		All the terms and conditions set out in Agreement for Handling Fund Transfer Instruction by Mail shall become effective as of November 1, 2015.		All the terms and conditions set out in Agreement for Handling Fund Transfer Instruction by Mail shall become effective as of July 14, 2018.

PRESTIA ONLINE TRANSACTIONS TERMS AND CONDITIONS	Article 1. Services			3	The name and address of the service use account are required to be the same as that for the representative account holder.
	Article 4. Passwords, etc.	2	SMBC Trust Bank shall deem that the authorized User has used the Services if User ID, Password and One Time Password inputted by the User are identical to User ID, Password and One Time Password. (One Time Password is included concerning the transaction to which SMBC Trust Bank requests the input of One Time Password.) The User shall not disclose User ID, Password and One Time Password to any third party and shall manage User ID, Password and One Time Password strictly. Separate notification is required for the use of some part of the Services.	2	SMBC Trust Bank shall handle that the service has been used by an authorized user when registered User IDs and Passwords (including One Time Passwords for which entry is required by SMBC Trust Bank) entered by the User (including One Time Passwords for transactions for which SMBC Trust Bank requires entry of a One Time Password) match. The User shall not disclose the User ID, Password and One Time Passwords to third-parties, and shall be personally responsible for their strict management. Separate notification is required to use part of this service.
		3	If SMBC Trust Bank provides the Services upon recognizing the User as an authorized User through the verification procedures prescribed by SMBC Trust Bank, then, even if any loss or damage arises to the User, or various expenses are incurred by the User from forgery, falsification, fraudulent use or any unauthorized use of the User ID, Password and One Time Password or any other accident, SMBC Trust Bank shall not be held liable except the cases provided in Article 9. If the User believes that his/her User ID, Password or One Time Password have been fraudulently used, he/she shall contact SMBC Trust Bank immediately.	3	SMBC Trust Bank shall not be held liable except the cases provided in Article 9, if SMBC Trust Bank provides the Services upon recognizing the User as an authorized User through the verification procedures prescribed by SMBC Trust Bank, then, even if any loss or damage arises to the User, or various expenses are incurred by the User from forgery, falsification, fraudulent use or any unauthorized use of the User ID, Password and One Time Password or any other accident. If a user believes that User ID, Password or One Time Password have been forged, altered, stolen or illegally used, the User shall contact SMBC Trust Bank immediately. SMBC Trust Bank will immediately take measures to suspend use of this service.
		4	If the User changes the User ID and Password, the User shall notify SMBC Trust Bank of such change through the Terminal in the prescribed manner. SMBC Trust Bank may at its own discretion suspend the use of User ID, Password and One Time Password without giving notice to the User.	4	If a Password differs from the Password registered by user or One Time Password differs from the system is entered successively for more than the number of times specified by SMBC Trust Bank, or if information differing from information concerning the certification necessary for the transaction as specified by SMBC Trust Bank has been entered successively for more than the number of times specified by SMBC Trust Bank, SMBC Trust Bank will suspend use of this service for users.
				5	If the User changes the User ID and Password, the User shall notify SMBC Trust Bank of such change through the Terminal in the prescribed manner.
				6	SMBC Trust Bank may suspend the use of User ID, Password and One Time Password at its own discretion without giving notice to the User.
	Article 5. Request for Transfers, Remittances, and Overseas Transfers	1	(2) "Transfer II" shall mean the transfer of funds to a registered or unregistered recipient's account in the manner prescribed by SMBC Trust Bank held at head offices or branches of financial institutions in Japan other than SMBC Trust Bank, or the transfer of funds to a registered or unregistered recipient's account with SMBC Trust Bank where said Account and the Account from which the funds to be transferred are withdrawn are held in different names at domestic Branches.	1	(2) "Transfer II" is defined as the Transfer of yen funds within Japan, initiated by a request from the Terminal operated by the User and following withdrawal of an amount specified by the User from the designated account for withdrawal, to a designated account for deposit specified by the User at the main office or branch of a domestic financial institution other than SMBC Trust Bank, or to a designated account for deposit at a domestic branch of SMBC Trust Bank if the designated account for deposit and the designated account for withdrawal are registered under different names. Upon receipt of a funds transfer, SMBC Trust Bank will charge its prescribed commission (including consumption tax).

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		(3) "Overseas Remittance" shall mean the transfer of funds to a registered account where the account which has been designated as a registered recipient's account in the manner prescribed by SMBC Trust Bank with a foreign financial institution.	(3) "Overseas Remittance" is defined as the Transfer of foreign currency-denominated funds, initiated by a request from the Terminal operated by the User and following withdrawal of an amount specified by the User from the designated account for withdrawal, to a designated account for deposit specified by the User that has been registered through prescribed SMBC Trust Bank procedures as a remittance payee at an overseas financial institution, or to a registered account for deposit at a domestic branch of SMBC Trust Bank if the designated account for deposit differs from the designated account for withdrawal. Upon receipt of a funds transfer, SMBC Trust Bank will charge its prescribed commission (including consumption tax).
	2	Transfer II and Overseas Remittance Request Procedures (1) The User may make a Request for Transfer II and overseas remittance only during the time prescribed by SMBC Trust Bank.	2 Transfer II and Overseas Remittance Request Procedures (1) The User may make a Request for Transfer II and overseas remittance only during the time prescribed by SMBC Trust Bank. However, when a request for Transfer II or Overseas Remittance is confirmed after the time limit specified by SMBC Trust Bank, procedures for Transfer II or Overseas Remittance will be carried out on or after the next business day of the requested date.
		(2) If the User makes a Request for Transfer II or overseas remittance to an account which has been registered as a registered recipient's account in the manner prescribed by SMBC Trust Bank, the Request shall be made after confirming prescribed items such as the name of the financial institution and branch, the account number, the beneficiary name, and the amount to be transferred, by inputting the instructions (the "Instructions") regarding these items.	(2) If the User makes a request for a Transfer II or Overseas Remittance to the registered account (prescribed by SMBC Trust Bank procedure), the request will be made after confirming prescribed items such as the name of the financial institution and branch, the account number, the beneficiary name, and the amount to be transferred, by entering the order (the "Order") regarding these items. For designated accounts for deposit for overseas remittances, in addition to the above, the User shall confirm the payee's address (city name, state name, country name etc.) before making transfer or remittance Order.
	3	Finalization of Request for Transfers and Overseas Remittances When the User has finished entering the Request for Transfer or overseas remittance and has clicked the "Transfer Request" or "Overseas Remittance" button, the Request for the Transfer or overseas remittance shall be deemed to have been fixed and finalized. The User agrees that after the Request for Transfer or overseas remittance has been finalized, the contents of such Request shall be dealt with as effective and binding on the User and he/she shall raise no objection with respect thereto. Even if the Transfer or overseas remittance is unable to be completed, or a delay due to any error or incomplete Instruction has resulted, SMBC Trust Bank shall not be held liable. Furthermore, after the Request for Transfer or overseas remittance has been finalized and fixed, the contents of the Request may not be changed or cancelled through the Terminal (In such case, the User shall follow the procedures provided in Paragraph 6 of this Article).	3 Finalizing Transfer I, Transfer II, and Overseas Remittance requests When the User has finished entering the request for a Transfer I, Transfer II, or Overseas Remittance and has clicked on the 'Transfer Request' or 'Overseas Remittance' button, the request for the transfer or overseas remittance shall be deemed to have been confirmed and finalized. When a transaction request by a Transfer I or Transfer II, or Overseas Remittance instruction is confirmed by the time limit prescribed by SMBC Trust Bank and received, in principle, SMBC Trust Bank will carry out the procedure according to the method prescribed by SMBC Trust Bank on the day of the request. When the transaction request is confirmed, SMBC Trust Bank will notify the user to that effect, and in the event that this notification does not arrive due to a communications failure or the like, the user is required to refer to the Bank. The User agrees that after the Request for transfer or overseas remittance has been finalized, the contents of such Request shall be dealt with as effective and binding on the User and he/she shall raise no objection with respect thereto. Even if the transfer or overseas remittance is unable to be completed, or a delay due to any error or incomplete Instruction has resulted, SMBC Trust Bank shall not be held liable. Furthermore, after the Request for transfer or overseas remittance has been finalized and fixed, the contents of the Request may not be changed or cancelled through the Terminal (In such case, the User shall follow the procedures provided in Paragraph 6 of this Article).

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		<p>4 Confirmation of Contents of the Request for Transfer and Overseas Remittance</p> <p>After each Request for Transfer or overseas remittance has been finalized, the User is required to output the transaction records, to confirm the contents of the Request for Transfer I, Transfer II and overseas remittance, and to verify transaction contents by checking the Consolidated Bank Statement sent to the User in accordance with the procedures prescribed by SMBC Trust Bank. Should any discrepancy be found between the contents of the Consolidated Bank Statement and the Request for Transfer, the User shall immediately notify SMBC Trust Bank thereof. In such case, SMBC Trust Bank may treat the data recorded in its computer as the correct content of the transaction. In any event, please be aware that neither the transaction record nor the Consolidated Bank Statement shall constitute a receipt issued by SMBC Trust Bank.</p>	4	<p>Confirming details of Transfer I, Transfer II, or Overseas Remittance requests</p> <p>After each request for a Transfer I, Transfer II, or Overseas Remittance has been finalized, the user is required to output the transaction records, to confirm the details of the request for transfer and overseas remittance, and to verify transaction contents by checking the Bank Statement. Should any discrepancy be found between the contents of the Bank Statement and the Request for Transfer, the User shall immediately notify SMBC Trust Bank thereof. Furthermore, SMBC Trust Bank takes no responsibility for the damage to the contractee due to the lack of such communication, except in cases where this is the responsibility of SMBC Trust Bank.</p> <p>In such case, SMBC Trust Bank may treat the data recorded in its computer as the correct content of the transaction. All details of the user request are recorded and stored for a considerable period by SMBC Trust Bank. In any event, please be aware that neither the transaction record nor the Bank Statement shall constitute a receipt issued by SMBC Trust Bank.</p>
		<p>5 Undelivered Transfer II and Overseas Remittance</p> <p>If funds requested for Transfer II or Overseas Remittance are not received at the account which has been registered as the registered recipient's account because of reasons such as a discrepancy between the contents of the Instruction and the contents of said account, SMBC Trust Bank shall credit them to the User's account from which the fund was debited. SMBC Trust Bank shall not be held liable for any damage or loss, and costs and expenses, caused to the User by such failure of Transfer. SMBC Trust Bank shall not refund any bank transfer charges on commissions, or SMBC Trust Bank or other related banks' fees for the overseas remittance to the User for any reason whatsoever. If any currency exchange transaction is effected incidental to the Request for Transfer II or overseas remittance, the User may not cancel said transaction.</p>	5	<p>Failure of a Transfer II or Overseas Remittance</p> <p>If funds requested for a Transfer II or Overseas Remittance are not received at the account which has been registered as the designated account for deposit because of reasons such as a discrepancy between the contents of the Instruction and the contents of said account, SMBC Trust Bank will credit them to the User's account from which the fund was debited without notification. SMBC Trust Bank shall not be held liable for any damage, loss, costs or expenses, caused to the User by such failure of Transfer. SMBC Trust Bank shall not refund any bank transfer charges, commissions, or SMBC Trust Bank or other related banks' fees for the overseas remittance to the User for any reason whatsoever. If any currency exchange transaction is effected incidental to the Request for Transfer II or Overseas Remittance, the User may not cancel said transaction.</p> <p>Furthermore, when SMBC Trust Bank receives an inquiry from a financial institution to which the deposit is designated, SMBC Trust Bank may inquire about the contents of the request from the user. In this case, the user shall respond promptly.</p>
		<p>6 Cancellation of Requests for Transfer I and II and Overseas Remittance</p> <p>(1) If a Request for Transfer I needs to be cancelled, which has once been confirmed pursuant to Paragraph 3 of this Article, the User shall make a new Request for Transfer I in the same amount by reversing the Account designated for withdrawal and the Account designated for payment.</p> <p>(2) If a Request for Transfer II or overseas remittance, which has once been confirmed pursuant to Paragraph 3 of this Article needs to be cancelled, the User shall request a reverse transfer to SMBC Trust Bank. However, the reverse transfer shall not be made without the consent of the holder of the receiving account. In a reverse transfer, the User shall pay the reverse transaction charge prescribed by SMBC Trust Bank and SMBC Trust Bank or other related banks' fees for the overseas remittance in case of overseas remittance. Any currency exchange transaction incidental to the Request for Transfer I or Transfer II may not be cancelled once executed.</p>	6	<p>Cancellation of Requests for Transfer I and II and Overseas Remittance</p> <p>(1) If a Request for Transfer I needs to be cancelled, which has once been confirmed pursuant to Paragraph 3 of this Article, the User shall make a new request for Transfer I in the same amount by reversing the designated account for withdrawal and the designated account for deposit.</p> <p>(2) If a Request for Transfer II or Overseas Remittance, which has once been confirmed pursuant to Paragraph 3 of this Article needs to be cancelled, the User shall request a reverse transfer to SMBC Trust Bank. However, a reverse transfer is not possible unless agreement of the holder of the designated account for deposit is obtained. In the case of a reverse transfer, the user shall pay the reverse transaction charge prescribed by SMBC Trust Bank and other related banks' fees for the overseas remittance. If any currency exchange transaction is associated with a Request for a Transfer II or Overseas Remittance, the User is unable to cancel said transaction.</p> <p>In addition, if the destination financial institution has already received the notification of a Transfer II or Overseas Remittance, it may not be possible to change or return the transfer. In this case, the requester will negotiate with the recipient.</p>

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		<p>7 Debiting of Transfer Amounts, Overseas Remittance Amounts and Commissions</p> <p>Notwithstanding any provisions of SMBC Trust Bank's other various transaction agreements, SMBC Trust Bank may debit the amount of Transfer I, Transfer II or overseas remittance, and fees for Transfer or fees for overseas remittance payable by the User, from the designated account without presenting an application for withdrawal, a card, or a check on a current account.</p>	<p>7 Debiting of Transfer I and Transfer II, Overseas Remittance Amounts and Commissions</p> <p>For transactions involving withdrawal of funds from a designated account for withdrawal after the transaction request is confirmed, and irrespective of the various provisions concerning the designated account for withdrawal SMBC Trust Bank may withdraw transferred funds for which requests for withdrawal have been received from users, transfer fees specified by SMBC Trust Bank (including consumption tax), transferred funds, overseas remittances, and overseas remittance fees and various expenses or fees (including consumption tax) prescribed by SMBC Trust Bank (including consumption tax), from the designated account for withdrawal omitting user's withdrawal request form, card or checking account check.</p>
		<p>8 Constructive Cancellation of Request for Transfer or Overseas Remittance</p> <p>In case of failure to debit the amount requested to be transferred or remitted overseas, or the fees and commissions therefor for any reason (including but not limited to the rejection of withdrawal requests due to justifiable reasons such as an insufficient balance in the account (including an insufficient balance caused by direct debit transactions such as utilities payments), overdraft, cancellation, attachment, or suspension of transactions for the account), SMBC Trust Bank shall treat said failure as if the relevant Request for Transfer or overseas remittance has been cancelled.</p>	<p>8 Constructive Cancellation of Request for Transfer I, Transfer II or Overseas Remittance</p> <p>In the following cases, SMBC Trust Bank will treat a Transfer I, Transfer II, or Overseas Remittance request from the User as canceled. In this case, since SMBC Trust Bank will not notify the User that the transaction request has not been made, the User is required to confirm success or failure of the transaction. SMBC Trust Bank will not be held responsible for any loss caused by such events.</p> <ol style="list-style-type: none"> 1) When the amount of the withdrawal (fee, including any expenses, if any) exceeds the amount that can be withdrawn from the designated account for withdrawal at the time of the withdrawal of funds (including the case automatic withdrawal of public utility charges and overdraft etc.). If there are multiple withdrawals from the designated account for withdrawal at the withdrawal date of the funds and the total amount of such withdrawals exceeds the amount that can be withdrawn from the designated account for withdrawal, SMBC Trust Bank may determine which withdrawal is honoured. 2) When the designated account for withdrawal has been closed. 3) When there is a notification of suspension of payment from the user to the designated account for withdrawal and SMBC Trust bank has carried out the prescribed procedure based on that notification. 4) When it is not possible to deposit money into the payee account in a fund transfer. 5) When it is not possible to deposit money into the designated account for deposit. 6) When SMBC Trust Bank finds payment inappropriate for legitimate reasons such as seizure or freezing of an account. 7) When SMBC Trust Bank judges that there were unavoidable reasons such as disasters, accidents, or measures of public institutions such as courts. 8) When handling becomes impossible due to failures in the means of communication such as failure of communications equipment, communication lines, or computers etc., irrespective of the corresponding safety measures taken by SMBC Trust Bank and the operating body of the joint system with other financial institutions. 9) When trading becomes impossible for reasons attributable to financial institutions other than SMBC Trust Bank.

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
Article 6. Receipt and Cancellation of Orders for Sale or Purchase of Mutual Funds	1	All orders for the sale or purchase of mutual funds shall be deemed to have been received by SMBC Trust Bank upon SMBC Trust Bank's receipt of the transmission of order details entered by the User via a telecommunications terminal or other means. Sale and purchase orders received by SMBC Trust Bank by 15:00 on a Business Day shall be handled by SMBC Trust Bank within said day, and those received after 15:00 shall be handled on the following Business Day. The User shall pay funds for the purchase of the mutual fund by transfer from the PRESTIA MultiMoney Savings Account, Yen Savings Account or other accounts defined by SMBC Trust Bank, and SMBC Trust Bank shall credit funds for the sale of the mutual fund to the Yen Savings Account or PRESTIA MultiMoney Savings Account. However, if the balance in the account falls below the order amount, SMBC Trust Bank shall handle the case as if there were no order for purchase.	1	All orders for the sale or purchase of mutual funds shall be deemed to have been received by SMBC Trust Bank upon SMBC Trust Bank's receipt of the transmission of order details entered by the User via a telecommunications terminal or other means. Sale and purchase orders received by SMBC Trust Bank by 15:00 on a Business Day shall be handled by SMBC Trust Bank within said day, and those received after 15:00 shall be handled on the following Business Day. The User shall pay funds for the purchase of the mutual funds by transfer from the PRESTIA MultiMoney Savings Account, Yen Savings Account or other accounts defined by SMBC Trust Bank, and SMBC Trust Bank shall credit funds for the sale of the mutual funds to the Yen Savings Account or PRESTIA MultiMoney Savings Account.
	6	The transaction volume and number of order placements available for order via the Service shall be limited to Two Hundred Million Yen (¥200,000,000) or twenty (20) placements per Business Day, respectively.	6	The quantity and number of transactions that can be applied with this service are limited to the quantity and number of times separately determined by SMBC Trust Bank.
Article 7. Account Information Inquiry Service and Notification		If the User ID and Password input by the User through the Terminal corresponds to the User ID and Password registered by the User, SMBC Trust Bank may deem said request to be a legitimate one from the user, and may finalize the request when the button to request the account information inquiry service and the button to request notification are clicked.	1	"The account information inquiry service" is a service providing account information such as balance inquiries, fund transfer payment details, deposit and withdrawal inquiries, transaction inquiries on service use accounts designated by users based on requests from terminals operated by the user. This service cannot be used for some accounts (e.g. loan details, mutual funds).
			2	"The Reporting Request" is a service for making changes to content specified by the user regarding matters prescribed by SMBC Trust Bank, notably those matters reported to SMBC Trust Bank by users based on requests from user terminals.
			3	"The Bank Statement Viewing Service" is a service for displaying on a terminal a list of details of transactions such as deposits in SMBC Trust Bank accounts upon request from a terminal operated by the user. The end of every month is set as the base date, and lists of details are then available for viewing after the specified date of the following month. Transactions available with "The Bank Statement Viewing Service" (hereinafter referred to as 'Covered Transactions') shall be limited to transactions specified by SMBC Trust Bank. Covered transactions and displayed details may change for various reasons.
			4	If the User ID and Password entered by the user through the Terminal corresponds to the User ID and Password registered by the user, SMBC Trust Bank may deem said request to be a legitimate one from the user, and may finalize the request when the button to request the account information inquiry service and the button to request notification are clicked. SMBC Trust Bank shall not be liable for losses resulting from changes or cancellations by SMBC Trust Bank on the matter SMBC Trust Bank responded for the user inquiry due to grounds not attributable to SMBC Trust Bank.
Article 8. Release from Liability, Etc.	1	SMBC Trust Bank shall only be held liable for the User's requests received by SMBC Trust Bank through the Terminal. If the Services are delayed or become unavailable, or there is any error or omission in the information sent by SMBC Trust Bank due to disturbances in the means of communications, etc. including, without limitation, disruption of the telecommunications devices or network or the interruption of telephone service, SMBC Trust Bank shall not be held liable for any loss, damage, or costs and expenses caused to the User therefrom.	1	SMBC Trust Bank shall only be held liable for the user's requests received by SMBC Trust Bank through the Terminal. SMBC Trust Bank shall not be held liable for any losses or costs in the following cases. 1) When handling is delayed or became impossible due to failures in the means of communication such as failure of communications equipment, communication lines, or computers etc., irrespective of the corresponding safety measures taken by SMBC Trust Bank and the operating body of the joint system with other financial institutions. 2) When errors, delays, or omission etc. occur in information transmitted by SMBC Trust Bank, irrespective of the corresponding safety measures taken by SMBC Trust Bank and the operating body of the joint system with other financial institutions.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		<p>2 If wiretapping on public or exclusive telephone lines results in the divulgence of the User's User ID, Password and One Time Password or information regarding the transactions, SMBC Trust Bank shall not be held liable for any loss, damage, or costs and expenses caused to the User therefrom except the cases provided in Article 9.</p>	<p>2 If wiretapping or illegal access of public or dedicated telephone lines or internet, etc. results in the divulgence of a User's ID, One Time Password, or information regarding transactions, SMBC Trust Bank shall not be held liable for any associated losses, damage, or costs and expenses caused to the user, except in cases provided in Article 9 of PRESTIA Online Transactions Terms and Conditions. However, with regard to the responsibility of SMBC Trust Bank for losses resulting from theft of a password or the like leaked as in the above, SMBC Trust Bank is able to respond to requests for compensation in accordance with Article 9 of PRESTIA Online Transactions Terms and Conditions.</p>
		<p>3 SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or costs and expenses caused to the User due to delay or failure caused by access service providers or browsing software in providing the User with the Services, or from any errors, delays, or omission in information, etc. transmitted by the SMBC Trust Bank and all of its affiliates or subsidiaries.</p>	<p>3 SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or costs and expenses caused to the user due to delay or failure caused by access service providers or browsing software in providing the user with the services, or from any errors, delays, or omission etc. in information transmitted by SMBC Trust Bank and its affiliates or subsidiaries.</p>
Article 9. Withdrawals by Unauthorized Use of Passwords, etc.	1	<p>In the event that the Passwords are stolen and a Withdrawal, etc. is unlawfully made by a third person by unauthorized use of user ID, password, One Time Password or T-PIN, etc., the Depositor may make a claim to SMBC Trust Bank to compensate for damages which he/she incurs and which shall be equivalent to the amount of the Withdrawal, etc. (including charges and accrued interests) if :</p> <ol style="list-style-type: none"> (1) the Depositor notifies SMBC Trust Bank that the Passwords are stolen or withdrawals by unauthorized use forthwith upon his/her recognition thereof; (2) the Depositor makes sufficient explanation to SMBC Trust Bank about the case upon its investigating the case; and (3) the Depositor provides SMBC Trust Bank with an evidence to enable SMBC Trust Bank to confirm the fact by which SMBC Trust Bank will be able to surmise that the Passwords are stolen, or cooperates with SMBC Trust Bank to file with the police a report of damage. 	<p>1 In the event that the User ID, Password, One Time Password or T-PIN etc. ("the Passwords") are stolen and a Withdrawal, etc. is unlawfully made by a third person by unauthorized use of the Passwords, the User may make a claim to SMBC Trust Bank to compensate for damages which he/she incurs and which shall be equivalent to the amount of the Withdrawal, etc. (including withdrawals and Overseas Remittances for fund transfers) if :</p> <ol style="list-style-type: none"> (1) the User notifies SMBC Trust Bank that the Passwords are stolen or withdrawals by unauthorized use forthwith upon his/her recognition thereof; (2) the User makes sufficient explanation to SMBC Trust Bank about the case upon its investigating the case; and (3) the User provides SMBC Trust Bank with an evidence to enable SMBC Trust Bank to confirm the fact by which SMBC Trust Bank will be able to surmise that the Passwords are stolen, or cooperates with SMBC Trust Bank to file with the police a report of damage.
	2	<p>In the event that the claim of compensation is filed with SMBC Trust Bank pursuant to the preceding Paragraph 1, and when the Depositor is not negligent for the unlawful Withdrawal, etc. such as when the Depositor did not commit willful misconduct with respect to the relevant Withdrawal, etc. and the Depositor managed the Passwords properly, SMBC Trust Bank will compensate for damage which the Depositor incurs and which is equivalent to the amount of the unlawful Withdrawal, etc. (including charges and accrued interest, collectively the "Compensation Amount") made during the period not earlier than thirty (30) days prior to the Depositor's notifying SMBC Trust Bank that the Passwords have been stolen (In case the Depositor proves that an unavoidable event or circumstances disabled the Depositor to notify SMBC Trust Bank during the 30-day period due to the circumstances such as that the Depositor could not recognize the Passwords had been stolen within 30 days from the date of the theft of the Passwords or, in case such date is not known, the date on which an unlawful Withdrawal, etc. was made with the Passwords, such number of days during which such an event or circumstances continue shall be excluded from the 30-day period). (SMBC Trust Bank may pay part of the "Compensation Amount" at SMBC Trust Bank's discretion even in the case the Depositor is not free of negligence.)</p>	<p>2 In the event that the claim of compensation is filed with SMBC Trust Bank pursuant to the preceding Paragraph 1, and when the User did not commit willful misconduct with respect to the relevant Withdrawal, etc. and is not negligent for the unlawful Withdrawal, etc. such as when the User took security measures for a terminal and managed the Passwords properly, SMBC Trust Bank will compensate for damage which the User incurs and which is equivalent to the amount of the unlawful Withdrawal, etc. (including charges and accrued interest, collectively the "Compensation Amount") made during the period not earlier than thirty (30) days prior to the User's notifying SMBC Trust Bank that the Passwords have been stolen (In case the User proves that an unavoidable event or circumstances disabled the User to notify SMBC Trust Bank during the 30-day period due to the circumstances such as that the User could not recognize the Passwords had been stolen within 30 days from the date of the theft of the Passwords or, in case such date is not known, the date on which an unlawful Withdrawal, etc. was made with the Passwords, such number of days during which such an event or circumstances continue shall be included in the 30-day period. SMBC Trust Bank will investigate to determine the date on which the first unlawful Withdrawal etc. was made). (SMBC Trust Bank may pay part of the "Compensation Amount" at SMBC Trust Bank's discretion even in the case the User is not free of negligence.)</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		<p>4 Notwithstanding the preceding three Paragraphs, SMBC Trust Bank will not compensate for damage which the Depositor incurs if SMBC Trust Bank proves that:</p> <p>(1) upon the relevant Withdrawal, etc., SMBC Trust Bank did not recognize, and committed no negligence in not recognizing, that the Withdrawal, etc. was made by unauthorized use of passwords and if: (i) unauthorized use of passwords was conducted by the Depositor's spouse, a relative within the second degree, a relative or other person living with the Depositor or a servant for housekeeping (such as a homemaker engaging in the whole of household matters); or (ii) the Depositor made, upon explanation to SMBC Trust Bank about the circumstances concerning damage, a false explanation about a material matter;</p> <p>(2) unauthorized use of passwords under cover of, or in connection with, extreme social disorder such as war, riot and disaster.</p>		<p>4 Notwithstanding the preceding three Paragraphs, SMBC Trust Bank will not compensate for damage which the User incurs if SMBC Trust Bank proves that:</p> <p>(1) upon the relevant Withdrawal, etc., SMBC Trust Bank did not recognize, and committed no negligence in not recognizing, that the Withdrawal, etc. was made by unauthorized use of passwords and if: (i) unauthorized use of passwords was conducted by the User's spouse, a relative within the second degree, a relative or other person living with the User or a servant for housekeeping (such as a homemaker engaging in the whole of household matters); or (ii) the User made, upon explanation to SMBC Trust Bank about the circumstances concerning damage, a false explanation about a material matter;</p> <p>(2) unauthorized use of passwords under cover of, or in connection with, extreme social disorder such as war, riot and disaster.</p>
		<p>5 If SMBC Trust Bank has already reimbursed the Depositor for the deposit (the "Subject Deposit") that was used for unauthorized withdrawal, etc., SMBC Trust Bank will not accept a claim for compensation under the preceding Paragraph 1 to the extent of the amount already reimbursed. Further, if the Depositor has received loss compensation or return of unjust enrichment from the party that has improperly withdrawn or other third party, SMBC Trust Bank will not accept the same to the extent of the amount already reimbursed.</p>		<p>5 If SMBC Trust Bank has already reimbursed the User for the deposit (the "Subject Deposit") that was used for unauthorized withdrawal, etc., SMBC Trust Bank will not accept a claim for compensation under the preceding Paragraph 1 to the extent of the amount already reimbursed. Further, if the User has received loss compensation or return of unjust enrichment from the party that has improperly withdrawn or other third party, SMBC Trust Bank will not accept the same to the extent of the amount already reimbursed.</p>
		<p>6 If SMBC Trust Bank has already compensated under Paragraph 2, the Depositor will lose the right to make a claim of the compensation to the extent of the amount already compensated.</p>		<p>6 If SMBC Trust Bank has already compensated under Paragraph 2, the User will lose the right to make a claim of the compensation to the extent of the amount already compensated.</p>

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Article 10. Suspension of the Services	2	<p>When any of the items below applies and when it is inappropriate to continue with the Services with the User, SMBC Trust Bank shall suspend the Services or, upon giving a notice to the User, terminate the Account. In cases where SMBC Trust Bank terminates the Services with a notice, whether or not it has reached the User, the Services are deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the User had reported to SMBC Trust Bank.</p> <p>(i) In case the User 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:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the User 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;</p> <p>D. To have a relationship in which it is deemed that the User is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>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.</p> <p>(ii) In case the User is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>	<p>When any of the items below applies and when it is inappropriate to continue with the Services with the User, SMBC Trust Bank shall suspend the Services or, upon giving a notice to the User, terminate the Account. In cases where SMBC Trust Bank terminates the Services with a notice, whether or not it has reached the User, the Services are deemed terminated when SMBC Trust Bank has sent the notice of termination to the contact information that the User had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the User made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(ii) In case the User 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 (quasimembers 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, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the User 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;</p> <p>D. To have a relationship in which it is deemed that the User is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>E. To have a 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.</p> <p>(iii) In case the User is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		4 The User may suspend his use of the Services by giving prior notice thereof to SMBC Trust Bank. However, this shall not apply to the cancellation of SMBC Trust Bank's various deposits.	4	The User may suspend use of the Services by giving prior notice thereof to SMBC Trust Bank. Furthermore, all service will be canceled when a Yen savings account (an application representative account) is canceled.
		5 If any of the following events occurs with respect to the User, SMBC Trust Bank may, without any notice to the User, immediately cancel or suspend its provision of the Services hereunder to the User:	5	If any of the following apply to the user, SMBC Trust Bank may, without any notice, immediately cancel or suspend its provision of the services to the user. Furthermore, SMBC Trust Bank will cancel suspension of use of the service if the original grounds for suspension cease to exist. If SMBC Trust Bank has already accepted requests for transactions at the time of cancellation based on the following item (i) to item (v) or suspension of use, SMBC Trust Bank will process the transactions in accordance with this provision and related laws and regulations.
		(iii) When the User becomes insolvent, or a petition for bankruptcy or the commencement of civil rehabilitation procedures is filed by or against the User;		(iii) When there is a petition to stop payment or to start bankruptcy or civil rehabilitation proceedings, or a motion to commence bankruptcy proceedings to be established in the future
		(v) When the whereabouts of the User become unknown to SMBC Trust Bank because of his/her failure to notify SMBC Trust Bank of a change of address, etc.		(v) When the location of the user becomes unknown to SMBC Trust Bank due to the user failing to notify SMBC Trust Bank of change of address
				(vi) When this service is used for any act contrary to laws and ordinances, public order, and good morals, or there is a fear that this may occur.
	Article 11. Amendments to Terms and Conditions	SMBC Trust Bank may voluntarily amend the Service hours, fees and other contents of the Services, as well as these Terms and Conditions, without giving prior notice to the User as of the date designated by SMBC Trust Bank. If the User raises any objections to such changes, SMBC Trust Bank may cancel or suspend its provision of the Services hereunder, without giving prior notice to the User.	1	SMBC Trust Bank may voluntarily amend the Service hours, fees and other contents of the Services, as well as these Terms and Conditions, without giving prior notice to the user as of the date designated by SMBC Trust Bank. If the user raises any objections to such changes, SMBC Trust Bank may cancel or suspend its provision of the Services hereunder, without giving prior notice to the user.
			2	All matters arising under or relating to the PRESTIA Online Transactions Terms and Conditions shall be construed in accordance with the laws of Japan. The Tokyo District Court shall have exclusive jurisdiction over any and all lawsuits brought in connection with all matters arising under or relating to the Customer Agreements.
		All the terms and conditions set out in PRESTIA Online Transactions Terms and Conditions shall become effective as of January 1, 2016.		All the terms and conditions set out in PRESTIA Online Transactions Terms and Conditions shall become effective as of July 14, 2018.

ADDITIONAL TERMS AND CONDITIONS FOR ONE TIME PASSWORD (OTP) SERVICE		Use of SMBC Trust Bank's One Time Password (OTP) Service is subject to the PRESTIA Online Transactions Terms and Conditions, as well as these Additional Terms and Conditions for One Time Password (OTP) Service. If there is any discrepancy between the PRESTIA Online Transactions Terms and Conditions and these Additional Terms and Conditions for the One Time Password (OTP) Service, the latter shall prevail. Unless otherwise stated, the definitions used in the PRESTIA Online Transactions Terms and Conditions and the PRESTIA Mobile Transactions Terms and Conditions also apply to these Additional Terms and Conditions for the One Time Password (OTP) Service.		Use of SMBC Trust Bank's One Time Password (OTP) Service is subject to the PRESTIA Online Transactions Terms and Conditions, the PRESTIA Mobile Transactions Terms and Conditions, as well as these Additional Terms and Conditions for One Time Password (OTP) Service. If there is any discrepancy between the PRESTIA Online Transactions Terms and Conditions, the PRESTIA Mobile Transactions Terms and Conditions and these Additional Terms and Conditions for the One Time Password (OTP) Service, the latter shall prevail. Unless otherwise stated, the definitions used in the PRESTIA Online Transactions Terms and Conditions and the PRESTIA Mobile Transactions Terms and Conditions also apply to these Additional Terms and Conditions for the One Time Password (OTP) Service.
Article 1. One Time Passwords	1	One Time Passwords are single-use passwords displayed on dedicated One Time Password display devices (tokens) lent to the user by SMBC Trust Bank.	1	A One Time Password is a variable password generated and displayed on a dedicated display terminal (hereinafter referred to as "token") loaned to users by SMBC Trust Bank.
	2	One Time Passwords are used to prove the user's identity when performing certain kinds of transactions via PRESTIA Online. The transactions for which a One Time Password is required are listed separately on the SMBC Trust Bank website.	2	One Time Passwords are used to prove the user's identity when performing certain kinds of transactions via PRESTIA Online or PRESTIA Mobile. The transactions for which a One Time Password is required are listed separately on the SMBC Trust Bank website.
Article 2. Application for Use	1	Users wishing to use the One Time Password (OTP) Service must apply for a token using the method stipulated by SMBC Trust Bank.	1	A user wishing to use the One Time Password (OTP) service first makes an application and is then issued a token by SMBC Trust Bank which is sent by mail to the Notification Address previously notified to SMBC Trust Bank by the user. Tokens can only be used by users residing in Japan.

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		2 If SMBC Trust Bank approves the user's application described in the previous paragraph, a token will be sent to the mailing address registered by the user with SMBC Trust Bank (hereafter called "the user's registered mailing address"), or it will be distributed to the user using a method stipulated by SMBC Trust Bank. However, unless special approval is obtained from SMBC Trust Bank, the address to which the token is sent or distributed must be in Japan.	2	If SMBC Trust Bank approves the user's application described in the previous paragraph, a token will be sent to the mailing address registered by the user with SMBC Trust Bank (hereinafter called "the user's registered mailing address"), or it will be distributed to the user using a method stipulated by SMBC Trust Bank. However, unless special approval is obtained from SMBC Trust Bank, the address to which the token is sent or distributed must be in Japan. If the mailed token is returned to SMBC Trust Bank due to an incorrect user Notification Address, failure of the user to notify a change of Notification Address, or the mail was returned to a post office and not collected within the specified time, the user shall request reissue.
		3 SMBC Trust Bank accepts the user's application and registers the user's token for use. Based on the process described in the previous paragraph, the user can then use One Time Passwords generated by user's token which is received as per described in the previous paragraph for relevant PRESTIA Online transactions.	3	SMBC Trust Bank accepts the user's application and registers the user's token for use. Based on the process described in the previous paragraph, the user can then use One Time Passwords generated by user's token which is received as per described in the previous paragraph for relevant PRESTIA Online transactions or PRESTIA Mobile transactions.
Article 3. Fees	1	There is no fee for the initial issuance of a token, or for replacing a token for a valid reason (see Article 4, paragraph 2). If the user is at fault, the specified fee (refer to the SMBC Trust Bank website) for reissuance is payable. In such cases, the fee is automatically deducted from the user's Yen Savings account. The token will not be reissued if there are insufficient funds in the user's Yen Savings account.	1	(Deleted)
	2	SMBC Trust Bank may change the fee for issuing tokens and / or replacing at any time and without prior notice.	2	(Deleted)
	3	Once deducted, the issuing fee shall not be refunded for any reason, regardless of whether the user continues using the One Time Password (OTP) Service or not.	3	(Deleted)
Article 4. Using Tokens	1	A token is valid until its battery is discharged and it no longer displays the One Time Password.	1	A token cannot be used when a One Time Password is not displayed due to a low battery etc. When the button is pressed and the display indicates that the battery charge is below the required level, the user shall request re-issuance of the token in accordance with the method specified by SMBC Trust Bank.
	2	If a token's battery is discharged, or the token otherwise malfunctions, it will be replaced at no charge provided that the service has not been cancelled or suspended, as described in Article 6 (Cancelling or Suspending Service). In such cases, an application for a new token must be submitted as described in Article 2.	2	If a token's battery is discharged, or the token otherwise malfunctions, it will be replaced provided that the service has not been cancelled or suspended, as described in Article 6 (Cancelling or Suspending Service). In this case, or the mail was returned pursuant to Article 2, Paragraph 2, upon application by the user, SMBC Trust Bank will reissue the token and send it by mail to the user's Notification Address.
	3	Notwithstanding the provisions of the preceding paragraph, any tokens subjected to misuse, abuse, accident, disaster (whether due to the user's failure or not), counterfeiting, alteration, modification, unauthorized repair or installation, storage in excessively hot, cold, or humid conditions, or any other conditions that might be considered a deviation from normal use will not be eligible for free replacement.	3	(Deleted)
Article 7. Indemnification	1	The user must use appropriate care when managing a token and One Time Password, and shall not transfer, pledge, disclose, or otherwise give a third party rights to them, and shall not lend or give them to a third party or allow a third party to access them. SMBC Trust Bank shall not be liable for any damage incurred due to the user's failure to properly manage the token or One Time Password.	1	SMBC Trust Bank shall own all tokens, and shall loan token to users. The user must use appropriate care when managing a token and One Time Password, and shall not transfer, pledge, disclose, or otherwise give a third-party rights to them, and shall not lend or give them to a third-party or allow a third-party to access them. SMBC Trust Bank shall not be liable for any damage incurred due to the user's failure to properly manage the token or One Time Password.
	3	SMBC Trust Bank shall not be liable for any damage related to incidents that occur through no fault of SMBC Trust Bank during the shipping of a token to the user's registered mailing address. Furthermore, SMBC Trust Bank shall not be liable for any damage related to a shipped token being returned to SMBC Trust Bank for reasons (e.g. unknown address) unrelated to SMBC Trust Bank.	3	SMBC Trust Bank shall not be liable for any damage related to incidents that occur through no fault of SMBC Trust Bank during the shipping of a token to the user's registered mailing address even if a third-party (excluding the Bank's staff) becomes aware of the One Time Password displayed with generation of the token. Furthermore, SMBC Trust Bank shall not be liable for any damage related to a shipped token being returned to SMBC Trust Bank for reasons (e.g. unknown address) not attributable to SMBC Trust Bank.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
	Article 8. Application of Provisions	The PRESTIA Online Transactions Terms and Conditions apply to all matters not covered by these Terms and Conditions.	The PRESTIA Online Transactions Terms and Conditions and the PRESTIA Mobile Transactions Terms and Conditions apply to all matters not covered by these Terms and Conditions.
		All the terms and conditions set out in Additional Terms and Conditions for One Time Password (OTP) Service shall become effective as of November 1, 2015.	All the terms and conditions set out in Additional Terms and Conditions for One Time Password (OTP) Service shall become effective as of July 14, 2018.

PRESTIA MOBILE TRANSACTIONS TERMS AND CONDITIONS	Article 1. Services		3	The name and address of the service use account are required to be the same as that for the representative account holder.	
	Article 4. Password, etc.	1	1	At the time of initial use of the Service, the User shall input a personal identification number through the Terminal which corresponds to the personal identification number for transaction by telephone ("T-PIN"), inputted the items designated by SMBC Trust Bank, and then designated User ID and Password for PRESTIA Online and PRESTIA Mobile required for use for services. After User ID and Password are registered with SMBC Trust Bank, the User may use the services. For the use of the Services from the second time onwards, the User shall input User ID and Password.	
		2	2	SMBC Trust Bank shall handle that the service has been used by an authorized user when registered User IDs and Passwords (including One Time Passwords for which entry is required by SMBC Trust Bank) entered by the User (including One Time Passwords for transactions for which SMBC Trust Bank requires entry of a One Time Password) match. The User shall not disclose the User ID, Password and One Time Passwords to third-parties, and shall be personally responsible for their strict management. Separate notification is required to use some part of this service.	
		3	3	SMBC Trust Bank shall not be held liable except the cases provided in Article 8, if SMBC Trust Bank provides the Services upon recognizing the User as an authorized User through the verification procedures prescribed by SMBC Trust Bank, then, even if any loss or damage arises to the User, or various expenses are incurred by the User from forgery, falsification, fraudulent use or any unauthorized use of the User ID and Password or any other accident, SMBC Trust Bank shall not be held liable except the cases provided in Article 8. If the User believes that his/her User ID or Password have been fraudulently used, he/she shall contact SMBC Trust Bank immediately.	
		4	4	If a Password differs from the Password registered by user or One Time Password differs from the system is entered successively for more than the number of times specified by the SMBC Trust Bank, or if information differing from information concerning the certification necessary for the transaction as specified by SMBC Trust Bank has been entered successively for more than the number of times specified by SMBC Trust Bank, SMBC Trust Bank will suspend use of this service for users.	
			5	If the User changes the User ID and Password, the User shall notify SMBC Trust Bank of such change through the Terminal in the prescribed manner.	
			6	SMBC Trust Bank may suspend the use of User ID and Password at its own discretion without giving notice to the User.	
	Article 5. Transfer Requests	Article 5. Transfer Requests			Article 5 Request for Transfers, Remittances, and Overseas Transfers
		1		1	The terms used in this Article are defined as follows.

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		(2) "Transfer II" is the transfer of funds to an account which has been designated as a registered recipient's account in the manner prescribed by SMBC Trust Bank held, at head offices or branches of financial institutions in Japan other than SMBC Trust Bank, or the transfer of funds to an Account which has been registered with SMBC Trust Bank where said Account and the Account from which the funds shall be transferred is withdrawn are held in different names at SMBC Trust Bank branches in Japan.		(2) "Transfer II" is defined as the Transfer of yen funds within Japan, initiated by a request from the Terminal operated by the User and following withdrawal of an amount specified by the User from the designated account for withdrawal, to a designated account for deposit specified by the User at the main office or branch of a domestic financial institution other than SMBC Trust Bank, or to a designated account for deposit at a domestic branch of SMBC Trust Bank if the designated account for deposit and the designated account for withdrawal are registered under different names. Upon receipt of a funds transfer, SMBC Trust Bank will charge its prescribed commission (including consumption tax).
		(3) Upper Limit for Transfers The total amount of Transfers which the User may request (the "Request") in any one day shall not exceed the upper limit prescribed by SMBC Trust Bank. SMBC Trust Bank may change the upper limit per day for transfers without prior notice to the User. The amount of Transfer I or Transfer II for each such Transfer shall not exceed the upper limit prescribed by SMBC Trust Bank, and the number of Transfers per day shall not exceed the upper limit prescribed by SMBC Trust Bank. Some types of Transfers may not be available under the Services.		(3) "Overseas Remittance" is defined as the Transfer of foreign currency-denominated funds, initiated by a request from the Terminal operated by the User and following withdrawal of an amount specified by the User from the designated account for withdrawal, to a designated account for deposit specified by the User that has been registered through prescribed SMBC Trust Bank procedures as a remittance payee at an overseas financial institution, or to a registered account for deposit at a domestic branch of SMBC Trust Bank if the designated account for deposit differs from the designated account for withdrawal. Upon receipt of a funds transfer, SMBC Trust Bank will charge its prescribed commission (including consumption tax).
				(4) Upper Limit for Transfer I, Transfer II and Overseas Remittances The total amount of Transfer I, Transfer II and Overseas Remittances which the User may request ("Request") in any one day shall not exceed the upper limit prescribed by SMBC Trust Bank. SMBC Trust Bank may change the upper limit per day for Transfer I, Transfer II or Overseas Remittances without prior notice to the User. The amount of Transfer I, Transfer II or Overseas Remittance for each such transfer or overseas remittance shall not exceed the upper limit prescribed by SMBC Trust Bank, and the number of Transfer I, Transfer II or Overseas Remittances per day shall not exceed the upper limit prescribed by SMBC Trust Bank. Some types of Transfer I, Transfer II or Overseas Remittances may not be available under the Services.
	2	Transfer II Request Procedures (1) The User may make a Request for Transfer II only during the time prescribed by SMBC Trust Bank.	2	Transfer II and Overseas Remittance Request Procedures (1) The User may make a Request for Transfer II and Overseas Remittance only during the time prescribed by SMBC Trust Bank. However, when a request for transfer or Overseas Remittance is confirmed after the time limit specified by SMBC Trust Bank, procedures for transfer and overseas remittance will be carried out on or after the next business day of the requested date.
		(2) If the User makes a Request for Transfer II to an account which has been registered as a registered recipient's account in the manner prescribed by SMBC Trust Bank, the Request shall be made after confirming prescribed items such as the name of the financial institution and branch, the account number, and the amount to be transferred, by inputting the instructions (the "Instructions") regarding these items.		(2) If the User makes a request for a Transfer II or Overseas Remittance to the registered account (prescribed by SMBC Trust Bank procedure), the request will be made after confirming prescribed items such as the name of the financial institution and branch, the account number, the beneficiary name, and the amount to be transferred, by entering the order (the "Order") regarding these items. For designated accounts for deposit for overseas remittances, in addition to the above, the User shall confirm the payee's address (city name, state name, country name etc.) before making transfer or remittance Order.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
			<p>(3) When the user makes a Request for Transfer II to an unregistered account, the Request shall be made after input and authorization of the required One Time Password, and following the input of certain prescribed items following the input instructions (the "Instructions") including the name of the financial institution and branch, the account number, the beneficiary name, the amount to be transferred as well as inputting and authorizing the required Transaction Authentication Code (Note that the Transaction Authentication Code is one of the required One Time Passwords).</p>
		<p>3 Finalization of Request for Transfers When the User has finished entering the Request for Transfer and has clicked the "Transfer Request" button, the Request for the Transfer shall be deemed to have been fixed and finalized. The User agrees that after the Request for Transfer has been finalized, the contents of such Request shall be dealt with as effective and binding on the User and he/she shall raise no objection with respect thereto. Even if the Transfer is unable to be completed, or a delay due to any error or incompleteness of the Instruction has resulted, SMBC Trust Bank shall not be held liable. Furthermore, after the Request for Transfer has been finalized and fixed, the contents of the Request may not be changed or cancelled through the terminal (In such case, the User shall follow the procedures provided in Paragraph 6 of this Article).</p>	<p>3 Finalizing Transfer I, Transfer II, and Overseas Remittance requests When the User has finished entering the request for a Transfer I, Transfer II, or Overseas Remittance and has clicked on the 'Transfer Request' or 'Overseas Remittance' button, the request for the transfer or overseas remittance shall be deemed to have been confirmed and finalized. When a transaction request by a Transfer I or Transfer II, or Overseas Remittance instruction is confirmed by the time limit prescribed by SMBC Trust Bank and received, in principle, SMBC Trust Bank will carry out the procedure according to the method prescribed by SMBC Trust Bank on the day of the request. When the transaction request is confirmed, SMBC Trust Bank will notify the user to that effect, and in the event that this notification does not arrive due to a communications failure or the like, the user is required to refer to SMBC Trust Bank. The User agrees that after the Request for Transfer or Overseas Remittance has been finalized, the contents of such Request shall be dealt with as effective and binding on the User and he/she shall raise no objection with respect thereto. Even if the Transfer or overseas remittance is unable to be completed, or a delay due to any error or incomplete Instruction has resulted, SMBC Trust Bank shall not be held liable. Furthermore, after the Request for Transfer or overseas remittance has been finalized and fixed, the contents of the Request may not be changed or cancelled through the Terminal (In such case, the User shall follow the procedures provided in Paragraph 6 of this Article).</p>
		<p>4 Confirmation of Contents of the Transfer Request After each Request for Transfer has been finalized, the User is required to verify the contents of the transaction by checking the Consolidated Bank Statement sent to the User in accordance with the procedures prescribed by SMBC Trust Bank. Should any discrepancy be found between the contents of the Consolidated Bank Statement and the Request for Transfer, the User shall immediately notify SMBC Trust Bank thereof. In such case, SMBC Trust Bank may treat the data recorded in its computer as the correct content of the transaction. In any event, please be aware that the Consolidated Bank Statement shall not constitute a receipt issued by SMBC Trust Bank.</p>	<p>4 Confirming details of Transfer I, Transfer II, or Overseas Remittance requests After confirming a Transfer or overseas remittance request, the user shall confirm the transaction details on the Bank Statement. Should any discrepancy be found between the contents of the Bank Statement and the Request for Transfer, the User shall immediately notify SMBC Trust Bank thereof. Furthermore, SMBC Trust Bank takes no responsibility for the damage to the contractee due to the lack of such communication, except in cases where this is the responsibility of SMBC Trust Bank. In such case, SMBC Trust Bank may treat the data recorded in its computer as the correct content of the transaction. All details of the user request are recorded and stored for a considerable period by SMBC Trust Bank. In any event, please be aware that neither the transaction record nor the Bank Statement shall constitute a receipt issued by SMBC Trust Bank.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		<p>5 Undelivered Transfer II</p> <p>If funds requested for Transfer II are not received at the account which has been registered as the registered recipient's account because of reasons such as a discrepancy between the contents of the Instruction and the contents of said account, SMBC Trust Bank shall credit them to the User's account from which the fund was debited. SMBC Trust Bank shall not be held liable for any damage or loss, or costs and expenses, caused to the User by such failure of Transfer. SMBC Trust Bank shall not refund any bank transfer charges and commissions, or fees for the Transfer to the User for any reason whatsoever. If any currency exchange transaction is effected incidental to the Request for Transfer II, the User may not cancel said transaction.</p>	<p>5 Failure of a Transfer II or Overseas Remittance</p> <p>If funds requested for a Transfer II or Overseas Remittance are not received at the account which has been registered as the designated account for deposit because of reasons such as a discrepancy between the contents of the Instruction and the contents of said account, SMBC Trust Bank will credit them to the User's account from which the fund was debited without notification. SMBC Trust Bank shall not be held liable for any damage or loss, costs or expenses, caused to the User by such failure of Transfer. SMBC Trust Bank shall not refund any bank transfer charges commissions, or SMBC Trust Bank or other related banks' fees for the overseas remittance to the User for any reason whatsoever. If any currency exchange transaction is effected incidental to the Request for Transfer II or Overseas Remittance, the User may not cancel said transaction.</p> <p>Furthermore, when SMBC Trust Bank receives an inquiry from a financial institution to which the deposit is designated, SMBC Trust Bank may inquire about the contents of the request from the user. In this case, the user shall respond promptly.</p>
		<p>6 6. Cancellation of Requests for Transfer I and II</p> <p>(1) If a Request for Transfer I, which has once been confirmed pursuant to Paragraph 3 of this Article, needs to be cancelled, the User shall make a new Request for Transfer I in the same amount by reversing the Account designated for withdrawal and the Account designated for payment.</p> <p>(2) If a Request for Transfer II, which has once been confirmed pursuant to Paragraph 3 of this Article, needs to be cancelled, the User shall request a reverse transfer to SMBC Trust Bank. However, the reverse transfer shall not be made without the consent of the holder of the receiving account. In a reverse transfer, the User shall pay the reverse transaction charge prescribed by SMBC Trust Bank. Any currency exchange transaction incidental to the Request for Transfer I or Transfer II may not be cancelled once executed.</p>	<p>6 Cancellation of Requests for Transfer I, Transfer II and Overseas Remittance</p> <p>(1) If a Request for Transfer I, which has once been confirmed pursuant to Paragraph 3 of this Article, needs to be cancelled, the User shall make a new Request for Transfer I in the same amount by reversing the designated account for withdrawal and the designated account for deposit.</p> <p>(2) If a Request for Transfer II or Overseas Remittance, which has once been confirmed pursuant to Paragraph 3 of this Article needs to be cancelled, the User shall request a reverse transfer to SMBC Trust Bank. However, a reverse transfer is not possible unless agreement of the holder of the designated account for deposit is obtained. In the case of a reverse transfer, the user shall pay the reverse transaction charge prescribed by SMBC Trust Bank and other related banks' fees for the overseas remittance. If any currency exchange transaction is associated with a Request for a Transfer II or Overseas Remittance, the User is unable to cancel said transaction.</p> <p>In addition, if the destination financial institution has already received the notification of a Transfer II or Overseas Remittance, it may not be possible to change or return the transfer. In this case, the requester will negotiate with the recipient.</p>
		<p>7 Debiting of Transfer Amounts and Commissions</p> <p>Notwithstanding any provisions of SMBC Trust Bank's other various transaction agreements, SMBC Trust Bank may debit the amount of Transfer I and Transfer II, and fees for the Transfer payable by the User from the designated account, without presenting an application for withdrawal, a card, or a check on a current account.</p>	<p>7 Debiting of Transfer I, Transfer II, Overseas Remittance Amounts and Commissions</p> <p>For transactions involving withdrawal of funds from a designated account for withdrawal, after the transaction request is confirmed, and irrespective of the various provisions concerning the designated account for withdrawal, SMBC Trust Bank may withdraw transferred funds for which requests for withdrawal have been received from users, transfer fees specified by SMBC Trust Bank (including consumption tax), transferred funds, overseas remittances, and overseas remittance fees and various expenses or fees prescribed by SMBC Trust Bank (including consumption tax), from the designated account for withdrawal omitting user's withdrawal request form, card or checking account check.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		<p>8 Constructive Cancellation of Request for Transfer</p> <p>In case of failure to debit the amount requested to be transferred or the fees and commissions therefor for any reason (including but not limited to the rejection of a withdrawal request due to justifiable reasons such as an insufficient balance in the account (including an insufficient balance caused by direct debit transactions such as utilities payments), overdraft, cancellation, attachment, or suspension of transactions for the account), SMBC Trust Bank shall treat said failure as if the relevant Request for Transfer has been cancelled.</p>	8	<p>Constructive Cancellation of Request for Transfer I, Transfer II or Overseas Remittance</p> <p>In the following cases, SMBC Trust Bank will treat a Transfer I, Transfer II, or Overseas Remittance request from the User as canceled. In this case, since SMBC Trust Bank will not notify the User that the transaction request has not been made, the User is required to confirm success or failure of the transaction. SMBC Trust Bank will not be held responsible for any loss caused by such events.</p> <ol style="list-style-type: none"> 1) When the amount of the withdrawal (fee, including any expenses, if any) exceeds the amount that can be withdrawn from the designated account for withdrawal at the time of the withdrawal of funds (including the case automatic withdrawal of public utility charges and overdraft). If there are multiple withdrawals from the designated account for withdrawal at the withdrawal date of the funds and the total amount of such withdrawals exceeds the amount that can be withdrawn from the designated account for withdrawal, SMBC Trust Bank may determine which withdrawal is honoured. 2) When the designated withdrawal account has been closed. 3) When there is a notification of suspension of payment from the user to the designated account for withdrawal and SMBC Trust bank has carried out the prescribed procedure based on that notification. 4) When it is not possible to deposit money into the payee account in a fund transfer. 5) When it is not possible to deposit money into the designated account for deposit. 6) When SMBC Trust Bank finds payment inappropriate for legitimate reasons such as seizure or freezing of an account. 7) When SMBC Trust Bank judges that there were unavoidable reasons such as disasters, accidents, or measures of public institutions such as courts. 8) When handling becomes impossible due to failures in the means of communication such as failure of communications equipment, communication lines, or computers etc., irrespective of the corresponding safety measures taken by SMBC Trust Bank and the operating body of the joint system with other financial institutions. 9) When trading becomes impossible for reasons attributable to financial institutions other than SMBC Trust Bank.
Article 6. Account Information Inquiry Service		If the User ID and Password input by the User through the Terminal corresponds to the User ID and Password registered by the User, SMBC Trust Bank may deem said request to be a legitimate one from the User, and may finalize the request when the button to request the balance inquiry service is clicked.	1	"The account information Inquiry service" is a service providing account information such as balance inquiries, fund transfer payment details, deposit and withdrawal inquiries on service use accounts designated by users based on requests from terminals operated by the user. This service cannot be used for some accounts (e.g. loan details, mutual funds).
			2	"The Reporting Request" is a service for making changes to content specified by the user regarding matters prescribed by SMBC Trust Bank, notably those matters reported to SMBC Trust Bank by users based on requests from user terminals.
Article 7. Release from Liability, Etc.	1	SMBC Trust Bank shall only be held liable for the User's requests received by SMBC Trust Bank through the Terminal. If the Services are delayed or become unavailable, or there is any error or omission in the information sent by SMBC Trust Bank due to disturbances in the means of communications, etc. including, without limitation, disruption of the telecommunications devices or network or the interruption of telephone service, SMBC Trust Bank shall not be held liable for any loss, damage, or costs and expenses caused to the User therefrom.	1	SMBC Trust Bank shall only be held liable for the User's requests received by SMBC Trust Bank through the Terminal. SMBC Trust Bank shall not be held liable for any losses or costs in the following cases. <ol style="list-style-type: none"> 1) When handling is delayed or became impossible due to failures in the means of communication such as failure of communications equipment, communication lines, or computers etc., irrespective of the corresponding safety measures taken by SMBC Trust Bank and the operating body of the joint system with other financial institutions. 2) When errors, delays, or omission etc. occur in information transmitted by SMBC Trust Bank, irrespective of the corresponding safety measures taken by SMBC Trust Bank and the operating body of the joint system with other financial institutions.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		2 If wiretapping on public or exclusive telephone lines results in the divulgence of the User's User ID and Password or information regarding the transactions, SMBC Trust Bank shall not be held liable for any loss, damage, or costs and expenses caused to the User therefrom except the cases provided in Article 8.	2 If wiretapping or illegal access of public or dedicated telephone lines or internet, etc. results in the divulgence of a User's ID, One Time Password, or information regarding transactions, SMBC Trust Bank shall not be held liable for any associated losses, damage, or costs and expenses caused to the user, except in cases provided in Article 8 of PRESTIA Mobile Transactions Terms and Conditions. However, with regard to the responsibility of SMBC Trust Bank for losses resulting from theft of a password or the like leaked as in the above, SMBC Trust Bank is able to respond to requests for compensation in accordance with Article 8 of PRESTIA Mobile Transactions Terms and Conditions.
		3 SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or costs and expenses caused to the User due to delay or failure caused by access service providers or browsing software in providing the User with the Services, or from any errors, delays, or omission in information, etc. transmitted by the SMBC Trust Bank and all of its affiliates or subsidiaries.	3 SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or costs and expenses caused to the User due to delay or failure caused by access service providers or browsing software in providing the user with the services, or from any errors, delays, or omission etc. in information transmitted by SMBC Trust Bank and its affiliates or subsidiaries.
Article 8. Withdrawals by Unauthorized Use of Passwords, etc.	1	In the event that the Passwords are stolen and a Withdrawal, etc. is unlawfully made by a third person by unauthorized use of user ID, password, or T-PIN, etc., the Depositor may make a claim to SMBC Trust Bank to compensate for damages which he/she incurs and which shall be equivalent to the amount of the Withdrawal, etc. (including charges and accrued interests) if : (1) the Depositor notifies SMBC Trust Bank that the Passwords are stolen or withdrawals by unauthorized use forthwith upon his/her recognition thereof; (2) the Depositor makes sufficient explanation to SMBC Trust Bank about the case upon its investigating the case ; and (3) the Depositor provides SMBC Trust Bank with an evidence to enable SMBC Trust Bank to confirm the fact by which SMBC Trust Bank will be able to surmise that the Passwords are stolen, or cooperates with SMBC Trust Bank to file with the police a report of damage.	1 In the event that the User ID, Password, One Time Password or T-PIN etc. ("the Passwords") are stolen and a Withdrawal, etc. is unlawfully made by a third person by unauthorized use of the Passwords, the User may make a claim to SMBC Trust Bank to compensate for damages which he/she incurs and which shall be equivalent to the amount of the Withdrawal, etc. (including withdrawals and Overseas Remittances for fund transfers) if : (1) the User notifies SMBC Trust Bank that the Passwords are stolen or withdrawals by unauthorized use forthwith upon his/her recognition thereof; (2) the User makes sufficient explanation to SMBC Trust Bank about the case upon its investigating the case; and (3) the User provides SMBC Trust Bank with an evidence to enable SMBC Trust Bank to confirm the fact by which SMBC Trust Bank will be able to surmise that the Passwords are stolen, or cooperates with SMBC Trust Bank to file with the police a report of damage.
	2	In the event that the claim of compensation is filed with SMBC Trust Bank pursuant to the preceding Paragraph 1, and when the Depositor is not negligent for the unlawful Withdrawal, etc. such as when the Depositor did not commit willful misconduct with respect to the relevant Withdrawal, etc. and the Depositor managed the Passwords properly, SMBC Trust Bank will compensate for damage which the Depositor incurs and which is equivalent to the amount of the unlawful Withdrawal, etc. (including charges and accrued interest, collectively the "Compensation Amount") made during the period not earlier than thirty (30) days prior to the Depositor's notifying SMBC Trust Bank that the Passwords have been stolen (In case the Depositor proves that an unavoidable event or circumstances disabled the Depositor to notify SMBC Trust Bank during the 30-day period due to the circumstances such as that the Depositor could not recognize the Passwords had been stolen within 30 days from the date of the theft of the Passwords or, in case such date is not known, the date on which an unlawful Withdrawal, etc. was made with the Passwords, such number of days during which such an event or circumstances continue shall be excluded from the 30-day period). (SMBC Trust Bank may pay part of the "Compensation Amount" at SMBC Trust Bank's discretion even in the case the Depositor is not free of negligence.)	2 In the event that the claim of compensation is filed with SMBC Trust Bank pursuant to the preceding Paragraph 1, and when the User did not commit willful misconduct with respect to the relevant Withdrawal, etc. and is not negligent for the unlawful Withdrawal, etc. such as when the User took security measures for a terminal and managed the Passwords properly, SMBC Trust Bank will compensate for damage which the User incurs and which is equivalent to the amount of the unlawful Withdrawal, etc. (including charges and accrued interest, collectively the "Compensation Amount") made during the period not earlier than thirty (30) days prior to the User's notifying SMBC Trust Bank that the Passwords have been stolen (In case the User proves that an unavoidable event or circumstances disabled the User to notify SMBC Trust Bank during the 30-day period due to the circumstances such as that the User could not recognize the Passwords had been stolen within 30 days from the date of the theft of the Passwords or, in case such date is not known, the date on which an unlawful Withdrawal, etc. was made with the Passwords, such number of days during which such an event or circumstances continue shall be included in the 30-day period. SMBC Trust Bank will investigate to determine the date on which the first unlawful Withdrawal etc. was made). (SMBC Trust Bank may pay part of the "Compensation Amount" at SMBC Trust Bank's discretion even in the case the User is not free of negligence.)

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		<p>4 Notwithstanding the preceding three Paragraphs SMBC Trust Bank will not compensate for damage which the Depositor incurs if SMBC Trust Bank proves that:</p> <p>(1) upon the relevant Withdrawal, etc., SMBC Trust Bank did not recognize, and committed no negligence in not recognizing, that the Withdrawal, etc. was made by unauthorized use of passwords and if: (i) unauthorized use of passwords was conducted by the Depositor's spouse, a relative within the second degree, a relative or other person living with the Depositor or a servant for housekeeping (such as a homemaker engaging in the whole of household matters); or (ii) the Depositor made, upon explanation to SMBC Trust Bank about the circumstances concerning damage, a false explanation about a material matter;</p> <p>(2) unauthorized use of passwords under cover of, or in connection with, extreme social disorder such as war, riot and disaster.</p>		<p>4 Notwithstanding the preceding three Paragraphs, SMBC Trust Bank will not compensate for damage which the User incurs if SMBC Trust Bank proves that:</p> <p>(1) upon the relevant Withdrawal, etc., SMBC Trust Bank did not recognize, and committed no negligence in not recognizing, that the Withdrawal, etc. was made by unauthorized use of passwords and if: (i) unauthorized use of passwords was conducted by the User's spouse, a relative within the second degree, a relative or other person living with the User or a servant for housekeeping (such as a homemaker engaging in the whole of household matters); or (ii) the User made, upon explanation to SMBC Trust Bank about the circumstances concerning damage, a false explanation about a material matter;</p> <p>(2) unauthorized use of passwords under cover of, or in connection with, extreme social disorder such as war, riot and disaster.</p>
		<p>5 If SMBC Trust Bank has already reimbursed the Depositor for the deposit (the "Subject Deposit") that was used for unauthorized withdrawal, etc., SMBC Trust Bank will not accept a claim for compensation under the preceding Paragraph 1 to the extent of the amount already reimbursed. Further, if the Depositor has received loss compensation or return of unjust enrichment from the party that has improperly withdrawn or other third party, SMBC Trust Bank will not accept the same to the extent of the amount already reimbursed.</p>		<p>5 If SMBC Trust Bank has already reimbursed the User for the deposit (the "Subject Deposit") that was used for unauthorized withdrawal, etc., SMBC Trust Bank will not accept a claim for compensation under the preceding Paragraph 1 to the extent of the amount already reimbursed. Further, if the User has received loss compensation or return of unjust enrichment from the party that has improperly withdrawn or other third party, SMBC Trust Bank will not accept the same to the extent of the amount already reimbursed.</p>
		<p>6 If SMBC Trust Bank has already compensated under Paragraph 2, the Depositor will lose the right to make a claim of the compensation to the extent of the amount already compensated.</p>		<p>6 If SMBC Trust Bank has already compensated under Paragraph 2, the User will lose the right to make a claim of the compensation to the extent of the amount already compensated.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
	Article 9. Suspension of the Services	<p>2 When any of the items below applies and when it is inappropriate to continue with the provision of the Services to the User, SMBC Trust Bank shall suspend the Services or, upon giving a notice to the User, terminate the Services.</p> <p>(i) In case the User 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:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the User 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;</p> <p>D. To have a relationship in which it is deemed that the User is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>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.</p> <p>(ii) In case the User is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>	<p>2 When any of the items below applies and when it is inappropriate to continue with the provision of the Services to the User, SMBC Trust Bank shall suspend the Services or, upon giving a notice to the User, terminate the Account. In cases where SMBC Trust Bank terminates the Services with a notice, whether or not it has reached the User, the Services are deemed terminated when SMBC Trust Bank has sent the notice of termination to the contact information that the User had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the User made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(ii) In case the User 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 (quasimembers 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, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the User 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;</p> <p>D. To have a relationship in which it is deemed that the User is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>E. To have a 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.</p> <p>(iii) In case the User is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
		4 The User may suspend his use of the Services by giving prior notice thereof to SMBC Trust Bank. However, this shall not apply to the cancellation of SMBC Trust Bank's various deposits.	4	The User may suspend use of the Services by giving prior notice thereof to SMBC Trust Bank. Furthermore, all this service will be canceled when a Yen savings account (an application representative account) is canceled.
		5 If any of the following events occurs with respect to the User, SMBC Trust Bank may, without any notice to the User, immediately cancel or suspend its provision of the Services hereunder to the User: (i) When the User violates any provision hereof or it is deemed that the User intends to use the Services for an unauthorized transaction, or another event occurs which reasonably necessitates SMBC Trust Bank's cancellation or suspension of the Services; (ii) When the User fails to perform all or part of his debts owed to SMBC Trust Bank; (iii) When the User becomes insolvent, or a petition for bankruptcy or commencement of civil rehabilitation procedures is filed by or against the User; (iv) When inheritance proceedings for the User commence; or (v) When the whereabouts of the User become unknown to SMBC Trust Bank because of his/her failure to notify SMBC Trust Bank of a change of address, etc.	5	When any of the items below applies and when it is inappropriate to continue with the Services with the User, SMBC Trust Bank shall suspend the Services or, upon giving a notice to the User, terminate the Account. Furthermore, SMBC Trust Bank will cancel suspension of use of the service if the original grounds for suspension cease to exist. If SMBC Trust Bank has already accepted requests for transactions at the time of discontinuation based on the following item (i) to item (v) or suspension of use, SMBC Trust Bank will process the transactions in accordance with this provision and related laws and regulations. (i) When the User violates any provision hereof or it is deemed that the User intends to use the Services for an unauthorized transaction, or another event occurs which reasonably necessitates SMBC Trust Bank's cancellation or suspension of the Services (ii) When the User fails to pay basic charges for the Services payable to SMBC Trust Bank, or perform all or part of his/her debts owed to SMBC Trust Bank (iii) When there is a petition to stop payment or to start bankruptcy or civil rehabilitation proceedings, or a motion to commence bankruptcy proceedings to be established in the future (iv) An inheritance commences (v) When the location of the user becomes unknown to SMBC Trust Bank due to the user failing to notify SMBC Trust Bank of change of address (vi) When this service is used for any act contrary to laws and ordinances, public order, and good morals, or there is a fear that this may occur.
		6 In cases where SMBC Trust Bank terminates the Services with a notice pursuant to Paragraph 2 or 3, whether or not it has reached the User, the Services are deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the User had reported to SMBC Trust Bank.	6	(Deleted)
		All the terms and conditions set out in PRESTIA Mobile Transactions Terms and Conditions shall become effective as of November 1, 2015.		All the terms and conditions set out in PRESTIA Mobile Transactions Terms and Conditions shall become effective as of July 14, 2018.

PRESTIA WORK BENCH TRANSACTIONS TERMS AND CONDITIONS		"Work Bench transactions" shall mean the transactions provided by SMBC Trust Bank through PRESTIA Work Bench computer terminal (the "Work Bench") upon request of the user and the depositor through the Terminal (the "User" in these PRESTIA Work Bench Transactions Terms and Conditions), and shall be handled in accordance with the General Agreement and these Work Bench Transactions Terms and Conditions (the "Work Bench Transactions Terms and Conditions"). If there is any discrepancy between the provisions of the General Agreement and those of the Work Bench transactions Terms and Conditions, the latter shall prevail.		(Deleted)
	Article 1. Services	1 Under the Work Bench Transactions Terms and Conditions, various services provided by Work Bench shall be referred to as the "Services" hereunder and the contents thereof shall be as determined or changed by SMBC Trust Bank at its discretion. In case of using a telephone (including video telephone) in providing the Services, Article 12 of the General Agreement shall apply.	1	(Deleted)
		2 The User shall be a person who intends to make certain transactions determined by SMBC Trust Bank. The User shall display the contents of the Work Bench Transaction Terms and Conditions on a Work Bench screen and use the Services at his/her own discretion and on his/her own responsibility, upon fully understanding the contents thereof.	2	(Deleted)

		Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
Article 2. Release from Liability, etc.	1	SMBC Trust Bank shall only be held liable for the User's requests received by SMBC Trust Bank through the Terminal. If the Services are delayed or become unavailable, or there is any error or omission in the information sent by SMBC Trust Bank due to disturbances in the means of communications, etc. including, without limitation, disruption of the telecommunications devices or network or the interruption of telephone services. SMBC Trust Bank shall not be held liable for any loss, damage, or costs and expenses caused to the User thereupon.	1	(Deleted)
	2	If wiretapping on public or exclusive telephone lines results in the divulgence of the User's information, SMBC Trust Bank shall not be held liable for any loss, damage or costs and expenses caused to the User therefrom.	2	(Deleted)
	3	SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or costs and expenses caused to the User due to delay or failure caused by browsing software in providing the User with the Services, or from any error or omission in information, etc. transmitted by the SMBC Trust Bank and all of its affiliates or subsidiaries.	3	(Deleted)
	4	The SMBC Trust Bank and all of its affiliates or subsidiaries shall not guarantee that information provided by the SMBC Trust Bank and all of its affiliates or subsidiaries in connection with the Services is correct, complete, or adequate. If any such information so provided proves to be incorrect, incomplete, or inadequate in any respect, the SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or costs and expenses caused to the User therefrom.	4	(Deleted)
	5	The SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or costs and expenses caused to the User arising from computer viruses or disturbances, etc. in relation thereto.	5	(Deleted)
	6	The SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or costs and expenses caused to the User arising from or in connection with the use of the Services, except in the case of the SMBC Trust Bank's and all of its affiliates' or subsidiaries' negligence.	6	(Deleted)
	7	In the event that SMBC Trust Bank terminates or suspends the Services, the User shall be liable for any loss or damage, or costs and expenses, and SMBC Trust Bank shall not be liable for any loss or damage, or costs and expenses incurred by the User, in connection with the termination or suspension.	7	(Deleted)
Article 3. Amendments to Terms and Conditions		SMBC Trust Bank may amend the contents of the services, as well as these Terms and Conditions at its discretion without giving prior notice to the User as of the date designated by SMBC Trust Bank. If the User raised any objections to such changes, SMBC Trust Bank may cancel or suspend its provision of the Services hereunder, without giving prior notice to the User.		(Deleted)
		All the terms and conditions set out in PRESTIA Work Bench Transactions Terms and Conditions shall become effective as of November 1, 2015.		Deletion of all the terms and conditions set out in PRESTIA Work Bench Transactions Terms and Conditions shall be deleted as of July 14, 2018.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
TERMS AND CONDITIONS FOR TRANSFERS (OVERSEAS REMITTANCES)	1. Scope of Application	<p>SMBC Trust Bank will effect foreign remittance transactions as set out below to be requested by a form of request for foreign remittance subject to these Terms and Conditions for Transfer (Overseas Remittance).</p> <ol style="list-style-type: none"> ① Overseas remittances of funds. ② Remittances of funds denominated in a foreign currency to a recipient's account held by a Branch or with another financial institution in Japan. ③ Transactions between a (non-) resident and a non-resident subject to foreign exchange laws on the remittance of funds in Yen to the recipient's account held by a Branch or another financial institution in Japan. ④ Transactions similar to any of the preceding transactions. 	<p>SMBC Trust Bank will effect overseas remittance transactions as set out below to be requested by a form of request or telephone for overseas remittance subject to these Terms and Conditions for Transfer (Overseas Remittance).</p> <ol style="list-style-type: none"> ① Overseas remittances of funds. ② Remittances of funds denominated in a foreign currency to a recipient's account held by a Branch or with another financial institution in Japan. ③ Transactions between a (non-) resident and a non-resident subject to foreign exchange laws on the remittance of funds in Yen to the recipient's account held by a Branch or another financial institution in Japan. ④ Transactions similar to any of the preceding transactions.
	3. Application for Remittance	<p>1 SMBC Trust Bank shall treat an application for the remittance of funds in accordance with the below.</p> <ol style="list-style-type: none"> ① SMBC Trust Bank shall accept an application for remittance filed at a Branch counter only during the service hours that SMBC Trust Bank shall prescribe. ② SMBC Trust Bank shall accept an application for remittance filed at any place other than a Branch counter only during said service hours, and within the limit that SMBC Trust Bank shall prescribe. ③ Notwithstanding the preceding two Paragraphs, in the event that SMBC Trust Bank accepts an application for remittance after the service hours prescribed by SMBC Trust Bank end, or on a day which is not a Business Day, SMBC Trust Bank shall transmit a Payment Order on the next succeeding Business Day. ④ Any person applying to SMBC Trust Bank for a fund remittance shall, using said form of request for foreign remittance as SMBC Trust Bank shall prescribe or such other form as SMBC Trust Bank shall approve, correctly fill in the type of remittance, the method of payment, the name of the bank receiving the remittance, the name of said bank's branch and address, the name of the recipient, the account number of the recipient's account, the address and telephone number of the recipient, the amount of remittance, the name of the applicant / the name of remitter, the address and telephone number of the applicant, which party shall bear the commission payable to the Bank Concerned, and other such items as SMBC Trust Bank shall require the applicant to fill in. After filling in those matters, the applicant shall sign and/or affix his/ her printed name and seal to the form and submit it to SMBC Trust Bank. The applicant must be the remitter. SMBC Trust Bank will not accept overseas fund transfer requests on behalf of third parties (individuals or entities) ⑤ SMBC Trust Bank shall treat those matters filled in on a request form for foreign remittance, pursuant to the preceding Paragraph, as the contents of the application. ⑥ SMBC Trust Bank will confirm the remitter's occupation and purpose of the transfer if required according to the Act on Prevention of Transfer of Criminal Proceeds or other laws. 	<p>1 SMBC Trust Bank shall handle requests to transfer funds in accordance with the following.</p> <ol style="list-style-type: none"> ① Requests to transfer funds at a branch counter and by telephone are accepted during service hours as specified by SMBC Trust Bank. ② SMBC Trust Bank shall accept a transfer request filed at any place other than a branch counter only during said service hours, and within the limit that SMBC Trust Bank shall prescribe. ③ Notwithstanding the preceding two paragraphs, in the event that SMBC Trust Bank accepts a transfer request after the service hours prescribed by SMBC Trust Bank end, or on a day which is not a Business Day, SMBC Trust Bank shall transmit a Payment Order on the next succeeding Business Day. ④ Applicants requesting remittances shall use the overseas remittance request forms approved by SMBC Trust Bank, or the request forms, etc. for registering information in advance using methods prescribed by SMBC Trust Bank, correctly enter the type of transfer, the method of payment, the name of the bank receiving the transfer, the name of said bank's branch and address, the name of the recipient, the recipient's account number, the address and telephone number of the recipient, the amount of the transfer, the names of the applicant and the person sending the funds, the address and telephone number of the applicant, the party bearing the commission payable to SMBC Trust Bank concerned, and other such items as SMBC Trust Bank shall require from the applicant. After entering these details, the applicant shall sign and/or affix his/ her printed name and seal to the form and submit it to SMBC Trust Bank. The applicant must be the person sending the funds. SMBC Trust Bank will not accept overseas remittances requests on behalf of third-parties (individuals or entities). ⑤ SMBC Trust Bank shall treat the matters listed in the overseas remittance requests noted in the previous item or the matters given as instructions by telephone as the content of the request. ⑥ SMBC Trust Bank will confirm the applicant's occupation and purpose of the transfer if required according to the Act on Prevention of Transfer of Criminal Proceeds or other laws.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		<p>2 SMBC Trust Bank shall be required by foreign exchange laws and regulations to verify certain matters. Any applicant for a foreign remittance shall take the steps set forth below.</p> <p>① To fill in a request form for the foreign remittance of funds, the purpose of remittance, and other required matters.</p> <p>② Except for the case where remittance funds are transferred from the account of an applicant whom SMBC Trust Bank shall have verified the personal identity of via official documents that SMBC Trust Bank shall prescribe, any other applicant shall fill in required matters on such a form of notice as SMBC Trust Bank shall prescribe and submit it to SMBC Trust Bank.</p> <p>③ Except for the case where remittance funds are transferred from the account of an applicant of whom SMBC Trust Bank shall have verified the personal identity via official documents that SMBC Trust Bank shall prescribe, the applicant shall submit identification documents etc. with which SMBC Trust Bank can verify the applicant's name, address, and individual number.</p> <p>④ For a transaction that requires permission, etc., the applicant shall present or submit to SMBC Trust Bank a document certifying such permission, etc.</p>	<p>2 When receiving transfer requests, SMBC Trust Bank is required by foreign exchange laws and regulations to verify certain matters. Applicants for overseas remittances shall take the steps set forth below.</p> <p>① Enter the purpose of the transfer and other prescribed details on the overseas remittance request form, or state the purpose of the remittance verbally in the case of a remittance request by telephone.</p> <p>② Except for cases where funds are transferred from the account of an applicant whose personal identity SMBC Trust Bank shall have verified via official documents prescribed by the Bank, any other applicant shall fill in required matters on such a form of notice prescribed by SMBC Trust Bank and shall submit it to the Bank.</p> <p>③ Except for cases where funds are transferred from the account of an applicant whose personal identity SMBC Trust Bank shall have verified via official documents prescribed by SMBC Trust Bank, the applicant shall submit identification documents etc. with which SMBC Trust Bank can verify the applicant's name, address, and individual number.</p> <p>④ For a transaction that requires permission, etc., the applicant shall present or submit to SMBC Trust Bank a document certifying such permission, etc.</p>
	4. Execution and Termination, etc. of Remittance Agreements	<p>2 In the event that a remittance agreement comes into force, SMBC Trust Bank shall provide the applicant with a statement of foreign remittance, etc. and, in respect of a demand draft, provide the applicant with such check. The applicant shall keep said statement in his/her custody because SMBC Trust Bank may request the applicant to submit said statement to SMBC Trust Bank later in cases such as a cancellation of remittance.</p>	<p>2 In the event that a remittance agreement comes into force, SMBC Trust Bank shall provide the applicant with a statement of overseas remittance, etc. For remittance checks, SMBC Trust Bank shall also issue a remittance check. The applicant shall keep said statement in his/her custody because SMBC Trust Bank may request the applicant to submit said statement to SMBC Trust Bank later in cases such as a cancellation of remittance. When a remittance agreement is established by telephone, SMBC Trust Bank shall list the details on a transaction statement specified by SMBC Trust Bank. In the event that the Depositor receives said statement of account, he/she shall confirm the contents thereof immediately. The Depositor shall, if wishing to make an inquiry in respect of the statement of account, be required to do so within three (3) months from the date of preparation of said statement. SMBC Trust Bank may reject any such inquiry made after said three-month period.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		<p>4 When any of the items below applies and when it is inappropriate to execute the remittance requested by the applicant SMBC Trust Bank shall refuse the request for remittance or, upon giving a notice to the applicant terminate the remittance agreement. In cases where SMBC Trust Bank terminates the remittance agreement with a notice, whether or not it has reached the Depositor, the agreement is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) In case the applicant 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 (quasimembers 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 kigyō (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. hyōbo 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:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the applicant 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 thirdparty;</p> <p>D. To have a relationship in which it is deemed that the applicant is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>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.</p>	<p>4 When any of the items below applies and when it is inappropriate to execute the remittance requested by the applicant SMBC Trust Bank shall refuse the request for remittance or, upon giving a notice to the applicant terminate the remittance agreement. In cases where SMBC Trust Bank terminates the remittance agreement with a notice, whether or not it has reached the Depositor, the agreement is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Depositor had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the applicant made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(ii) In case the applicant 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 (quasimembers 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 kigyō (organized crime-related companies: Companies run by members of Boryokudan, quasimembers, 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. hyōbo 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:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the applicant 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;</p> <p>D. To have a relationship in which it is deemed that the applicant is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>E. To have a 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.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		(ii) In case the applicant 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.	(iii) In case the applicant 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 the case of termination of a remittance agreement as provided in the preceding paragraph, SMBC Trust Bank shall return to the applicant the Funds for Remittance SMBC Trust Bank has received from the applicant, and the applicant shall affix his signature or seal/printed name to a form of receipt, etc. as SMBC Trust Bank shall prescribe by use of said signature or seal as he/she has used for an application for foreign remittance, and submit to SMBC Trust Bank said receipt together with a statement of foreign remittance as provided in Section 2. In such case, SMBC Trust Bank may request the applicant to produce the material necessary for verification of personal identity or to designate a guarantor in writing.	5 In the case of termination of a remittance agreement as provided in the preceding paragraph, SMBC Trust Bank shall return to the applicant the Funds for Remittance, and the applicant shall affix his signature or seal/printed name to a form of receipt, etc. as SMBC Trust Bank shall prescribe by use of said signature or seal as he/she has used for an application for overseas remittance, and submit to SMBC Trust Bank said receipt together with a statement of overseas remittance as provided in Section 2. In such case, SMBC Trust Bank may request the applicant to produce the material necessary for verification of personal identity or to designate a guarantor in writing.
		All the terms and conditions set out in Terms and Conditions for Transfers (Overseas Remittances) shall become effective as of January 1, 2016.	All the terms and conditions set out in Terms and Conditions for Transfers (Overseas Remittances) shall become effective as of July 14, 2018.

TERMS AND CONDITIONS FOR TRANSFERS	1. Scope of Application		These Terms and Conditions for Transfers shall apply to transfers to the accounts of recipients held with the head offices and branches of SMBC Trust Bank in Japan or of other financial institutions when transfers are made through transfer application forms or SMBC Trust Bank ATMs.		These Terms and Conditions for Transfers shall apply to transfers to the accounts of recipients held with the head offices and branches of SMBC Trust Bank in Japan or of other financial institutions when transfers are made through transfer application forms or requesting by telephone.
	2. Application for Transfer	2	Applications for transfer through SMBC Trust Bank's ATMs are handled in the following manner: ① ATMs may be used within the time prescribed by SMBC Trust Bank. ② The amount transferable per day and per transfer shall remain within the amount prescribed by SMBC Trust Bank. A transfer applicant may change the transferable limit per day within the amount transferable per day, upon his/her application to SMBC Trust Bank in writing or in another manner prescribed by SMBC Trust Bank and upon SMBC Trust Bank's approval therefor. ③ A transfer applicant shall correctly enter the names of the financial institution and branch to which funds are to be transferred, type of deposit, account number, name of recipient, amount of transfer, and other items prescribed by SMBC Trust Bank according to the instructions on the display monitor of the ATM. When the transfer money is in cash, the applicant shall enter his/her name and telephone number correctly. ④ SMBC Trust Bank handles the transfer according to the contents entered in the ATM.	2	Applications for transfer through telephone are handled in the following manner: ① Requesting transfer by telephone may be used within the time prescribed by SMBC Trust Bank. ② The amount transferable per transfer shall remain within the amount prescribed by SMBC Trust Bank. ③ Requesting transfer by telephone, applicant shall register information in advance using methods prescribed by the SMBC Trust Bank. ④ Requesting transfer by telephone, applicant shall correctly inform the names of the financial institution and branch to which funds are to be transferred, type of deposit, account number, name of recipient, amount of transfer, name of applicant, address of applicant's telephone number, and other items prescribed by SMBC Trust Bank. ⑤ SMBC Trust Bank shall treat the matters given as instructions by telephone as the content of the request in the previous item. ⑥ SMBC Trust Bank will confirm the remitter's occupation and purpose of the transfer if required according to the Act on Prevention of Transfer of Criminal Proceeds or other laws.
		3	SMBC Trust Bank shall not be held responsible for any loss caused by an imperfect entry on the transfer application form or by an incorrect input into an ATM in relation to a transfer as defined in the preceding two paragraphs.	3	SMBC Trust Bank shall not be held responsible for any losses caused by listing incorrect information on the transfer request form, incorrect entries in ATMs, or incorrect requests by telephone, in relation to a transfer as defined in Paragraph 2 above.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
3. Conclusion of Transfer Agreements	1	In case of transfer through a transfer application form, a transfer agreement is concluded when SMBC Trust Bank accepts an application and receives the Transfer Funds, etc. from the transfer applicant.	1 In case of transfer through a transfer application form or requesting by telephone, a transfer agreement is concluded when SMBC Trust Bank accepts an application and receives the Transfer Funds, etc. from the transfer applicant.
	2	In case of transfer through an ATM, a transfer agreement is concluded when SMBC Trust Bank confirms the contents of the transfer application and receipt of the Transfer Funds, etc. through the computer system.	2 When a transfer agreement is established via transfer request form according to Paragraph above, SMBC Trust Bank shall issue a bank statement and the applicant shall verify its content. The transfer applicant shall carefully retain this Customer Copy of Fund Transfer, etc. since it certifies the conclusion of the transfer agreement. In the event that a transfer agreement is concluded upon a transfer request by telephone, SMBC Trust Bank shall note the contents of the agreement in the transaction statement specified by SMBC Trust Bank. In the event that the Depositor receives said statement of account, he/she shall confirm the contents thereof immediately. The Depositor shall, if wishing to make an inquiry in respect of the statement of account, be required to do so within three (3) months from the date of preparation of said statement. SMBC Trust Bank may reject any such inquiry made after said three-month period.
	3	When a transfer agreement is concluded according to the preceding two paragraphs, SMBC Trust Bank shall issue a customer copy of fund transfer, or a bank statement, etc. (hereafter referred to as a "Customer Copy of Fund Transfer, etc.") and the applicant shall check its content. The transfer applicant shall carefully retain this Customer Copy of Fund Transfer, etc. since it certifies the conclusion of the transfer agreement.	3 (Deleted)
4. Transmission of Transfer Notices	2	Notwithstanding the provisions in the preceding paragraph, SMBC Trust Bank shall transmit a transfer notice on the following Business Day when SMBC Trust Bank has accepted a transfer application via ATM after the handling time prescribed by SMBC Trust Bank, or on a bank holiday.	2 (Deleted)

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
	8-2. Termination, etc.	<p>1 When any of the items below applies and when it is inappropriate to execute the remittance requested by the Applicant SMBC Trust Bank shall refuse the request for remittance or, upon giving a notice to the Applicant terminate the remittance agreement. In cases where SMBC Trust Bank terminates the remittance agreement with a notice, whether or not it has reached the Applicant, the agreement is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Applicant had reported to SMBC Trust Bank.</p> <p>(i) In case the applicant 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 (quasimembers 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 kigyō (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:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the applicant 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;</p> <p>D. To have a relationship in which it is deemed that the applicant is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>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.</p> <p>(ii) In case the applicant is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>	<p>1 When any of the items below applies and when it is inappropriate to execute the remittance requested by the Applicant SMBC Trust Bank shall refuse the request for remittance or, upon giving a notice to the Applicant terminate the remittance agreement. In cases where SMBC Trust Bank terminates the remittance agreement with a notice, whether or not it has reached the Applicant, the agreement is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Applicant had reported to SMBC Trust Bank.</p> <p>(i) When it has become clear that the applicant made false statements with regard to representations and warranties at the time of application for account opening.</p> <p>(ii) In case the applicant 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 (quasimembers 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 kigyō (organized crime-related companies: Companies run by members of Boryokudan, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the applicant 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;</p> <p>D. To have a relationship in which it is deemed that the applicant is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>E. To have a 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.</p> <p>(iii) In case the applicant is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
		All the terms and conditions set out in Terms and Conditions for Transfers shall become effective as of November 1, 2015.	All the terms and conditions set out in Terms and Conditions for Transfers shall become effective as of July 14, 2018.

TERMS AND CONDITIONS FOR ELECTRONIC DELIVERY OF DOCUMENTS RELATING TO LIABILITY PRODUCTS	Article 1. Electronic Delivery		Electronic Delivery shall mean to provide the customers with the items described in the Covered Documents by Electronic Method in place of delivery of paper document by: recording such items in PRESTIA Online, an internet banking service site within SMBC Trust Bank's homepage (referring to the customer-specific page to appear after inputting the login ID and password; hereinafter the same) and by enabling the customer to download and view the items in a PDF file; sending the PDF file with such items recorded to customer's registered e-mail address in place of delivery of paper document; and, with respect to the Consolidated Bank Statement, sending a PDF file to the customer's registered e-mail address (hereinafter "e-Statement") in place of sending the statement by mail. The customer shall be considered to have agreed to electronic delivery and to these terms and conditions in case the customer receives e-Statement at the registered e-mail address. If the customer wishes to receive paper Consolidated Bank Statement, he/she shall request the delivery by mail.	Electronic Delivery shall mean to provide the customers with the items described in the Covered Documents by Electronic Method in place of delivery of paper document by: recording such items in PRESTIA Online, an internet banking service site within SMBC Trust Bank's homepage (referring to the customer-specific page to appear after inputting the login ID and password; hereinafter the same) and by enabling the customer to download and view the items in a PDF file; sending the PDF file with such items recorded to customer's registered e-mail address in place of delivery of paper document.
	Article 2. Covered Documents		Covered Documents shall refer to the following documents that can be delivered by Electronic Delivery: ① Document Prior to Conclusion of Contract ② Consolidated Bank Statement ③ Document Upon Conclusion of Contract ④ Other documents that SMBC Trust Bank provides for and posts on the Website.	Covered Documents shall refer to the following documents that can be delivered by Electronic Delivery: ① Document Prior to Conclusion of Contract ② Document Upon Conclusion of Contract ③ Other documents that SMBC Trust Bank provides for and posts on the Website.
	Article 3. Agreement on and application for Electronic Delivery	1	When applying Electronic Delivery or changing the method of delivery of Covered Documents [not including Consolidated Bank Statement] from paper to electronic, the customer shall agree to Electronic Delivery in a manner prescribed by SMBC Trust Bank and accept these Terms and Conditions to make an application. The customer who does not agree to Electronic Delivery or does not accept these Terms and Conditions may not browse Covered Documents on PRESTIA Online, etc. Such customer shall receive paper documents.	1 When applying Electronic Delivery, the customer shall agree to Electronic Delivery in a manner prescribed by SMBC Trust Bank and accept these Terms and Conditions to make an application. The customer who does not agree to Electronic Delivery or does not accept these Terms and Conditions may not browse Covered Documents on PRESTIA Online, etc. Such customer shall receive paper documents.
		2	In case the customer agrees to Electronic Delivery, SMBC Trust Bank shall not in principle deliver by mail Covered Documents [not including Consolidated Bank Statement] that are posted on PRESTIA Online, etc. unless the customer makes a special request. If the customer wishes to receive paper Covered Documents [not including Consolidated Bank Statement], he/she shall request the delivery by mail via toll free number or receive them at an SMBC Trust Bank branch.	2 In case the customer agrees to Electronic Delivery, SMBC Trust Bank shall not in principle deliver by mail Covered Documents that are posted on PRESTIA Online, etc. unless the customer makes a special request. If the customer wishes to receive paper Covered Documents, he/she shall request the delivery by mail via toll free number or receive them at a SMBC Trust Bank branch.
		3	The Service, not including e-Statement, shall be available only to those customers that have accepted PRESTIA Online Transactions Terms and Conditions and PRESTIA Work Bench Transactions Terms and Conditions.	3 The Service shall be available only to those customers that have accepted PRESTIA Online Transactions Terms and Conditions.
	Article 4. Delivery of Covered Documents in Paper Form Due to SMBC Trust Bank's Reasons		Even after the customer accepts Electronic Delivery, SMBC Trust Bank may deliver paper Covered Documents [not including Consolidated Bank Statement], instead of Electronic Delivery.	Even after the customer accepts Electronic Delivery, SMBC Trust Bank may deliver paper Covered Documents instead of Electronic Delivery.
	Article 5. Method of Electronic Delivery	4	Covered Documents [not including Consolidated Bank Statement] that are posted on PRESTIA Online can also be viewed in "Back number" for 5 years from the date of transaction.	4 Covered Documents that are electronically delivered at PRESTIA Online can also be viewed in PRESTIA Online for 5 years from the date of transaction.

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
	<p>Article 6. Confirmation Items Regarding Electronic Delivery</p>	<p>The customer acknowledges and confirms the following items on electronic delivery:</p> <p>(1) The customer shall provide an accurate e-mail address to receive Electronic Delivery.</p> <ol style="list-style-type: none"> 1. The primary address shall not exceed 40characters. 2. Mobile email address cannot be registered as primary email address. <p>(2) Several business days are required to process the registration form and the customer may receive a paper statement by mail before the process is complete.</p> <p>(3) All account information including that of the Mutual Fund, account that is presently sent by mail will be encrypted as a PDF file and e-mail attaching the PDF file will be delivered to the e-mail address registered as "address for receiving e-statement".</p> <p>(4) Reissue of paper statement in addition to e-Statement will incur a service charge.</p> <p>(5) To view e-Statement, etc., PC must have Adobe Reader installed and entering 14-digit password is required every time the saved PDF file is opened for e-Statement.</p> <p>(6) In the event that the customer changes from electronic delivery to postal mail delivery for the Consolidated Bank Statement, he/she shall make an application according to a prescribed procedure.</p> <p>(7) SMBC Trust Bank will not accept an application to receive the Consolidated Bank Statement by both e-Statement and paper form.</p>	<p>(Deleted)</p>

		Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
Article 7. Suspension/Changes to Electronic Delivery	2	<p>When any of the items below applies and when it is inappropriate to accept the request for Electronic Delivery from the customer, SMBC Trust Bank shall refuse the request for Electronic Delivery or, upon giving a notice to the Customer, terminate the Electronic Delivery agreement. In cases where SMBC Trust Bank terminates the Electronic Delivery Agreement with a notice, whether or not it has reached the customer, the Electronic Delivery agreement is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Customer had reported to SMBC Trust Bank.</p> <p>(i) In case the Customer 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 (quasimembers 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 kigyō (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:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the Customer 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;</p> <p>D. To have a relationship in which it is deemed that the Customer is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>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.</p> <p>(ii) In case the Customer is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>	<p>When any of the items below applies and when it is inappropriate to accept the request for Electronic Delivery from the customer, SMBC Trust Bank shall refuse the request for Electronic Delivery or, upon giving a notice to the Customer, terminate the Electronic Delivery agreement. In cases where SMBC Trust Bank terminates the Electronic Delivery Agreement with a notice, whether or not it has reached the customer, the Electronic Delivery agreement is deemed terminated when SMBC Trust Bank has sent the notice of termination to the name and address that the Customer had reported to SMBC Trust Bank.</p> <p>(i) In case the Customer 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 (quasimembers 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 kigyō (organized crime-related companies: Companies run by members of Boryokudan, quasimembers, 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 their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</p> <p>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</p> <p>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</p> <p>C. To have a relationship in which it is deemed that the Customer 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;</p> <p>D. To have a relationship in which it is deemed that the Customer is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</p> <p>E. To have a 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.</p> <p>(ii) In case the Customer is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. Violent demand;</p> <p>B. Unjustified demand beyond the legal liability;</p> <p>C. Intimidating act or use of violence in transactions;</p> <p>D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</p> <p>E. Other acts equivalent to A through D above.</p>

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			4 In addition to the cases set forth in the preceding paragraph, Electronic Delivery agreement will be terminated if it falls under the below cases. A. PRESTIA Online or PRESTIA Mobile is terminated upon customer's request; B. Account used for User ID Registration for PRESTIA Online or PRESTIA Mobile is closed.
		All the terms and conditions set out in Terms and Conditions for Electronic Delivery of Documents Relating to Liability Products shall become effective as of November 1, 2015.	All the terms and conditions set out in Terms and Conditions for Electronic Delivery of Documents Relating to Liability Products shall become effective as of July 14, 2018.