

This campaign has ended.

# PRESTIA Account Opening Campaign

A gift certificate worth  
**10,000 yen**  
will be awarded to selected 1,000 winners

.....



## About Campaign

Campaign Period	[Account Opening Period] June 8, 2018 (Fri) - August 31, 2018 (Fri) [Transaction Period] From the date of Account opening to September 28, 2018 (Fri)
Eligible customers	Individual customers who do not have an account with SMBC Trust Bank PRESTIA as of June 7, 2018
Reward Detail	A gift certificate worth 10,000 yen will be awarded to selected 1,000 winners from those who newly open an account during the account opening period and meet any one of the three required conditions.
Qualifications	<p><b>Required conditions</b></p> <ol style="list-style-type: none"> <li>Withdraw 10,000 yen equivalent or more (100 US dollars or more for PRESTIA Gaika Cash Card) in one transaction from an overseas ATM using either the Banking Card or the PRESTIA Gaika Cash Card during the transaction period</li> <li>Deposit 100,000 yen equivalent or more into a foreign currency deposit account in one transaction during the transaction period (including a foreign currency savings deposit, foreign currency time deposit, and transfer/overseas remittance from another financial institution)</li> <li>Apply for the Foreign Currency Deposit Service and deposit foreign currency savings by this service at least 10,000 yen equivalent or more during the transaction period</li> </ol>

### Note about the Required Condition ① Making a withdrawal from an overseas ATM

- Overseas ATM usage fees and consumption taxes are not included when calculating the withdrawal amount during the period.
- Only withdrawal transactions which we can confirm, during the period (Japan time) are eligible.
- The following exchange rate to yen and service fees will be applied when you withdraw local currency from an overseas ATM using the Banking Card.

#### Exchange rates to yen

##### Current (until July 13, 2018)

When withdrawing US dollars at an ATM in the US, the rate used will be the official SMBC Trust Bank TTS rate posted on the date of the exchange, plus an additional 3%. When withdrawing funds in other currencies, the amount will first be converted into US dollars using the affiliated institution's rate, after which the amount in yen will be calculated, using the rate described above.

##### After the transition to a new system (after July 17, 2018)

The designated rate (the foreign exchange rate set by Visa + 3% of overseas service fee) will be used to convert into yen.

#### Overseas ATM service fees

##### Current (until July 13, 2018)

You will be charged an overseas ATM service fee of 200 yen (excluding tax) per withdrawal when using your Banking Card, and 2 US dollars per withdrawal when using your PRESTIA Gaika Cash Card.

##### After the transition to a new system (after July 17, 2018)

You can use an overseas ATM free-of-charge. (Fees will be reimbursed.) The fees above will be deducted once at every withdrawal, but each month's usage will be totaled for each card and reimbursed into an yen savings account by the end of the following month. For the portion where a PRESTIA Gaika Cash Card is used, reimbursement will be made by yen exchanged at the designated rate.

- The owners of ATMs may charge an additional fee.
- Available only to individual customers. Use of ATMs overseas is restricted to individuals. Furthermore, regulations concerning foreign currency exchange require that funds withdrawn overseas are used only to cover costs associated with your overseas stay (e.g. accommodation expenses, travel expenses, dining expenses, other living expenses, purchase of personal items and gifts, school fees, medical expenses).

## Notes about the Required Condition ② Foreign currency deposit transactions

Eligible Transactions	Deposits into foreign currency deposit accounts available at SMBC Trust Bank PRESTIA (including a foreign currency savings deposit, foreign currency time deposit, and transfer/overseas remittance from another financial institution)
Eligible Currencies and Period	All currencies available at PRESTIA, over an entire period. (except Thai Baht)
Transaction Amount	100,000 yen equivalent or more per transaction * Multiple deposits summed up to 100,000 yen or more, they will not be eligible for this campaign.
Transaction Channels and Deadlines	■ SMBC Trust Bank PRESTIA branches/mini branches Until the end of business hours on Sep. 28, 2018 (Fri) ■ PRESTIA Online, PRESTIA Mobile, PRESTIA Phone Banking (0120-110-330) Sep. 28, 2018 (Fri)

- For deposits by fund transfers from other financial institutions and overseas remittances, transactions confirmed during the campaign period are eligible. Deposits may take some time to go through, so please make sure to allow time for this.
- SMBC Trust Bank's specified TTS rate as of May 31, 2018 (Thu) will be applied to calculate the deposit amount.
- There may be a maximum transfer amount depending on financial institution. Additionally, there may be fees involved when making a transfer from another financial institution.

## Notes about the Required Condition ③ Foreign Currency Deposit Service

- Please apply for this service by using one of the methods specified by SMBC Trust Bank, including at branches or by mail. Applications are not accepted via PRESTIA Online. Please submit your application at least one month prior to your desired initial deposit date.

Reward Awarding Method・Period	Gift certificates will be delivered to the registered address of customers selected 1,000 winners by the end of November 2018. * Winners, who will be selected strictly, will receive the award by mail without any other announcement. * Please note that awards may be delayed in some cases.
-------------------------------	---

- Notes regarding this campaign**
- Accounts that are closed before the award is provided are not eligible for this campaign.
  - Please contact your nearest tax office for details about how the gift certificate should be handled in terms of taxations.
  - Customers who are US persons subject to US tax law (US citizens, US residents, or Green Card holders) are not eligible for this campaign.
  - Please note that this campaign may be discontinued or changed (including its content or duration) at any time without prior notice. Also note that similar campaigns may be held after this one has ended.
  - In order to receive the stated benefit, account openings and transactions must be completed by the deadline. The process may take a while. Submit your application well in advance.
  - Banking Cards/PRESTIA Gaika Cash Cards are generally delivered to the registered address from one week to ten days after the account opening date (the number of days may vary depending on the region in which you live).
  - Please note that cancellations are not accepted after transactions have been completed.
  - It may not be possible for you to combine this with other campaigns.

### Notes about Foreign Currency Deposits: Read the following guidelines before you apply to the campaign.

Please read the latest "Information Memorandum" before making foreign currency deposit transactions. This document is available at our branches, etc.

**Risk of loss of principal** ● Foreign currency deposits entail a risk of FX fluctuations. Due to the market volatility, the amount in yen that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal. ● The TTS rate (the rate at which yen is converted into foreign currency) and the TTB rate (vice-versa) are different (e.g. for US dollar, the difference is 2 yen per dollar). As a result, the amount in yen (including interest) that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal, even if foreign exchange rates do not fluctuate. **Commissions** ● **Foreign exchange commission:** TTS rate and TTB rate include a foreign exchange commission set by SMBC Trust Bank. (For US dollars, maximum of 1 yen per dollar to convert one way (i.e., from yen to dollar or dollar to yen) and 2 yen per dollar if converting into and subsequently out of yen or dollar.) ● **Foreign currency cash handling fee:** Fee is charged on each deposit or withdrawal of cash in a foreign currency (2 yen per US dollar, and 3 yen per Euro). ● Because other transaction fees for fund transfer etc. differ according to each transaction, we can't list all beforehand. ● For more details, please contact our branches or call us, or see the Service Fee List. **Other considerations** ● Withdrawals of foreign currency time deposits may not be allowed before maturity. However, withdrawals of Step Up Time Deposits are allowed after 6 months from the date of deposit. ● Foreign Currency Deposits are not covered by any deposit insurance. ● Currencies of emerging countries involve more risks than those of developed countries. ● Customers performing foreign currency deposit transactions for the first time (including receiving the funds in foreign currency by fund transfer) will be required to conclude a PRESTIA MultiMoney Foreign Currency Savings Deposit Contract. (If a customer who has not concluded a PRESTIA MultiMoney Foreign Currency Savings Deposit Contract receives funds in a foreign currency, the funds will be converted to yen at SMBC Trust Bank's specified exchange rate, before being deposited in their account.) Applications can be submitted via PRESTIA Online, at branches and mini branches or by mail. The application process will take a few business days to conclude the contract.

Company Name: SMBC Trust Bank Ltd.

©Products and services including interest rates, fees, exchange rates etc. featured here are available for SMBC Trust Bank PRESTIA. ©Products and services featured here may not be purchasable or able to be provided to customers for various reasons determined by SMBC Trust Bank. We kindly request your understanding in advance. ©At SMBC Trust Bank PRESTIA, we use profiling (a series of questions related to asset management) to understand the amount of risk you are able to accept. The answers received in profiling, and the risk acceptable to the customer, are expressed numerically as a "customer risk tolerance (risk score)". Please be aware that investment in a product is not possible if the customer risk score is below the product risk level. ©SMBC Trust Bank PRESTIA charges a monthly account maintenance fee of 2,000 yen (excluding tax) to your account on the first business day (the second business day after the transition to a new system) of each month. Please note, however, that no such fee will be charged for the month in question if your Total Average Monthly Relationship Balance of the previous month or other conditions satisfy specific requirements.

For inquiries about this campaign and transactions, please visit our branches/mini branches, or call PRESTIA Phone Banking. (24 hours/day, 365 days/year)

For non-account holders **0120-50-4189** | For account holders **0120-110-330**