

〈ANA miles/Cash back〉 USD Time Deposit Campaign

[Campaign Period] October 1, 2020 (Thu) ~ December 30, 2020 (Wed)

PRESTIA

This campaign has ended.

New way to benefit from foreign currency products in a "New Normal"

Now you can start taking advantage of USD time deposit
with special benefits awarded when depositing yen funds

(Minimum deposit amount: 100,000 yen per transaction)




Benefit ①

Free foreign exchange commission
when depositing yen into USD time deposit (normally 1 yen per 1 USD)

Benefit ②

Depending on the deposit amount/term, receive

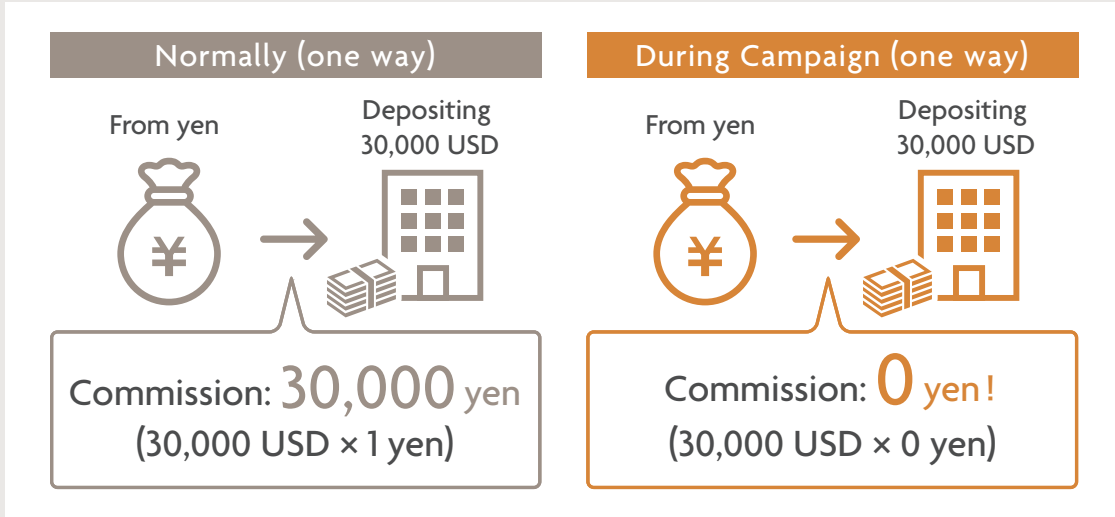
ANA miles  **or** **Cash back** 

 Foreign currency deposits entail some risks such as loss of principal in Japanese yen. For details, please refer to Notes about Foreign Currency Deposits on the back.

Benefit ① Free foreign exchange commission

Free foreign exchange commission when depositing yen into USD time deposit (normally 1 yen per 1 USD)

- ▶ For example, if depositing 30,000 USD from yen funds into USD time deposit



Benefit ② ANA miles

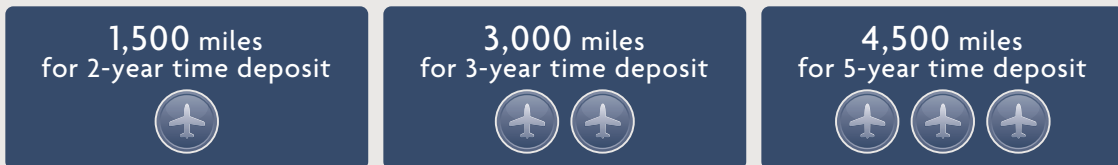
For ANA Mileage Club GLOBAL PASS holders only

Earn **1-15 miles** per 10,000 yen deposited, depending on the deposit term.

(The minimum deposit amount is 100,000 yen.)



- ▶ For example, if you deposit 3 million yen, you will receive;



▶ Miles Award Table

Unit: mile

Deposit amount / Deposit term	1 year	2 years	3 years	5 years
100,000 yen	10	50	100	150
500,000 yen	50	250	500	750
1,000,000 yen	100	500	1,000	1,500
5,000,000 yen	500	2,500	5,000	7,500
10,000,000 yen	1,000	5,000	10,000	15,000
20,000,000 yen	2,000	10,000	20,000	30,000

* If you select auto-rollover for a 1-year time deposit, you will receive the same benefit for the 2-year time deposit.

Benefit② Cash back

For GLOBAL PASS holders only

Receive cash back of 4-60 yen per 10,000 yen deposited, depending on the deposit term.

(The minimum deposit amount is 100,000 yen.)



► For example, if you deposit 3 million yen, you will receive;

<p>6,000 yen for 2-year time deposit</p> 	<p>12,000 yen for 3-year time deposit</p> 	<p>18,000 yen for 5-year time deposit</p> 
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► Cash Back Table

Unit: yen

Deposit amount/Deposit term	1 year	2 years	3 years	5 years
100,000 yen	40	200	400	600
500,000 yen	200	1,000	2,000	3,000
1,000,000 yen	400	2,000	4,000	6,000
5,000,000 yen	2,000	10,000	20,000	30,000
10,000,000 yen	4,000	20,000	40,000	60,000
20,000,000 yen	8,000	40,000	80,000	120,000

* If you select auto-rollover for a 1-year time deposit, you will receive the same benefit for the 2-year time deposit.

About Campaign

Campaign Period	October 1, 2020 (Thu) ~ December 30, 2020 (Wed)																														
Eligible Customers	Customers who have an account with SMBC Trust Bank PRESTIA *Only GLOBAL PASS or ANA Mileage Club GLOBAL PASS holders are eligible for Benefit②.																														
Source Funds	Japanese Yen																														
Eligible Products/Terms	USD time deposit/Deposit terms of 1 year, 2 years, 3 years and 5 years																														
Minimum Transaction Amount	100,000 yen per transaction																														
Ineligible Transactions	Step Up Time Deposit																														
Transaction Channels / Deadlines	Branches/Mini Branches: Until the end of business hours on December 30, 2020 (Wed) PRESTIA Phone Banking/PRESTIA Online: December 30, 2020 (Wed) 23:59																														
Benefits	<p>Benefit① Free foreign exchange commission when depositing funds (normally 1 yen per 1 USD)</p> <p>Benefit② [For GLOBAL PASS/ANA Mileage Club GLOBAL PASS holders only] Either of the following benefits will be provided per 10,000 yen deposited, depending on the deposit term.</p> <table border="1"> <thead> <tr> <th colspan="5">For GLOBAL PASS holders</th> <th colspan="5">For ANA Mileage Club GLOBAL PASS holders</th> </tr> <tr> <th>Eligible Products</th> <th>1 year</th> <th>2 years</th> <th>3 years</th> <th>5 years</th> <th>Eligible Products</th> <th>1 year</th> <th>2 years</th> <th>3 years</th> <th>5 years</th> </tr> </thead> <tbody> <tr> <td>Cash back</td> <td>4 yen</td> <td>20 yen</td> <td>40 yen</td> <td>60 yen</td> <td>ANA miles</td> <td>1 mile</td> <td>5 miles</td> <td>10 miles</td> <td>15 miles</td> </tr> </tbody> </table> <p>* If you select auto-rollover for a 1-year time deposit, you will receive the same benefit for the 2-year time deposit. If you wish to switch to auto-rollover after you made a deposit, you must do so before the end of the campaign period.</p>	For GLOBAL PASS holders					For ANA Mileage Club GLOBAL PASS holders					Eligible Products	1 year	2 years	3 years	5 years	Eligible Products	1 year	2 years	3 years	5 years	Cash back	4 yen	20 yen	40 yen	60 yen	ANA miles	1 mile	5 miles	10 miles	15 miles
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Method/timing of the provision of Benefit②	The cash back amount will be deposited to your Yen Savings account by February 22, 2021. The miles will be awarded by February 26, 2021. (Please visit ANA website to check your mileage balance.) * Please note that the timing of cash back payment/miles award may be delayed due to various reasons.																														

Notes about this campaign

- Please note that if any of the following applies to you, you will not be eligible for Benefit②:
 - when Global Pass or ANA Mileage Club Global Pass is not issued during the campaign period.
 - when you cancel your GLOBAL PASS or ANA Mileage Club Global Pass before Benefit② is provided, or
 - when you close your PRESTIA account or withdraw the Foreign Currency Time Deposit that is subject to this campaign before maturity before Benefit② is provided.
 - Customers with a business account.
- When depositing yen funds, please make a foreign currency time deposit directly from your Yen Savings Account or PRESTIA MultiMoney Yen Savings Account. Please note that the benefits of this campaign are not applied if you transfer yen funds to your Foreign Currency Savings Account first.
- 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 benefits, transactions must be completed by the deadline. The process may take a while. Please plan your transaction well in advance.
- Please note that cancellations are not accepted in principle after transactions have been completed.
- Please contact your nearest tax office for details about how the benefits you receive through this campaign and interest earned should be handled in terms of taxations.
- For customers who are US persons (US citizens, US residents, or Green Card holders), the cash back amount will be included into the annual reporting to IRS, as your income (i.e. interest payment).

Notes about Foreign Currency Deposits

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 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 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 cannot list all beforehand. ● For more details, please contact our branches or call us, or see the Service Fee List.

Other conditions

● 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. The application process will take a few business days, so please apply well in advance at branches, via internet banking, or by mail. ● Cancellation of Foreign Currency Time Deposit is not allowed before maturity, including those that have rolled over automatically, except that SMBC Trust Bank determines cancellation is unavoidable. In the event that cancellation is determined unavoidable, depositor may be required to pay settlement fee due to changes in financial circumstances, etc. ● Foreign Currency Deposits are not covered by any deposit insurance. ● The Prevailing Market Rate is applied in principle when transactions are available via PRESTIA Online and PRESTIA Mobile. ● Interest rates and exchange rates may fluctuate due to market conditions. Please check the latest information at our branches or via the bank's Website, etc.

Company Name: SMBC Trust Bank Ltd.

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For inquiries, please visit our branches/mini branches, or call. (24 hours a day, 365 days a year)

0120-110-330 (Toll-free) | From overseas **81-46-401-2100** (Charges apply)

For non-account Holders **0120-504-189** (Toll-free, 24 hours a day, 365 days a year)

https://www.smbctb.co.jp/en/usd_teikicamp/