

This campaign has ended.

Don't miss the timing!

Automatic transactions with Order Watch

Any trouble deciding when to buy foreign currency?

Order Watch (Foreign Exchange Leave Order Service) is a service that automatically executes a transaction on your behalf when the market rate matches the exchange rate specified by you.

Recommended for those...

Don't want to miss any trading opportunities in the 24-hour foreign exchange market.



Too busy to check the exchange rate frequently.



Tend to over-expect the market outlook and miss the timing to trade.



The foreign exchange commission* of the transaction is FREE! during the campaign period by setting up Order Watch from Yen to USD or AUD at branches or PRESTIA Phone Banking.

*The TTB rate, which includes the normal 1 yen foreign exchange commission, will be applied when converting the foreign currency back to yen.

*Transactions by Order Watch made via Online banking are free of exchange commission from yen to foreign currencies regardless of this campaign.

■ About Campaign

Campaign Period	May 2, 2022 (Mon) to July 29, 2022 (Fri)
Eligible Customers	Customers who have an account with SMBC Trust Bank PRESTIA
Transaction Channels/Deadlines	● Branches: Until the end of business hours on July 29, 2022 (Fri) ● PRESTIA Phone Banking: Until July 29, 2022 (Fri) 23:59
Eligible Transaction	Setting Order Watch from yen funds into USD or AUD
Minimum Amount	Minimum 3 million yen per transaction
Benefits	Free foreign exchange commission when the order is executed from Yen funds into USD or AUD *Transactions by Order Watch made via Online banking are free of exchange commission from yen to foreign currencies regardless of this campaign.



Foreign Currency Deposits entail some risks such as loss of principal in Japanese yen.
For more information, please see the notes about Foreign Currency Deposits on backside.

Please see more on the next page

Notes about this campaign

- Transactions by Order Watch made via Online banking are free of exchange commission from yen to foreign currencies regardless of this campaign.
- Transactions are executed based on the prevailing market rate, which is determined by SMBC Trust Bank based on exchange rates available in the interbank market.
- Transactions will not be monitored to see whether they reached the order rate when Prevailing Market Rate is not available. (Ex. 5 a.m. on Saturday -7 a.m. on Monday or Year-end/New Year holidays)
- During the effective period of the order, the order amount can be used for other transactions. However, please note that even though the market rate matches your Order Rate, the order will not be executed and it will be expired in case of insufficient amount.
- 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, an order must be completed by the deadline. The process may take a while. Please plan your order well in advance.
- Changing the Order Expiry Date or Canceling the order is accepted prior to execution.
- Orders may not be canceled or changed once executed.
- SMBC Trust Bank may not be able to accept requests to change/cancel an order depending on the market conditions.

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. ● Foreign Currency Deposits are not covered by any deposit insurance. ● As a rule, individual customers' interest rates are subject to separate withholding tax of 20.315% (15.315% national tax and 5% local tax). Foreign exchange gains are considered miscellaneous income in terms of tax treatment. The tax rate etc. may change in the future due to reasons such as revision of tax laws. ● 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.

- ◎ Products, services and campaigns etc. 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. Please note that the risk score is valid for 1 year from the obtained date.

For inquiries, please visit our branches or call

0120-110-330 (Toll-free | 24 hours day, 365 days a year)

Find your nearest Branch at: <https://www.smbctb.co.jp/en/branch/>