

USD/AUD Time Deposit Cash Awards Campaign

〈Period〉 April 3, 2023 (Mon.) to June 30, 2023 (Fri.)

PRESTIA

This campaign has ended.

Receive cash award of

**max. 5,000 USD and
5,000 AUD each**

in proportion to the sum of
deposit amount for USD/AUD
Time Deposit with a deposit
term of 6 months or longer

e.g.) During the campaign period:

- Deposit a total of 30,000 USD into a 6-month USD Time Deposit:
Receive 30 USD as a cash award !
- Deposit 50,000 USD and 50,000 AUD into a 1-year USD Time Deposit
and a 1-year AUD Time Deposit, respectively:
Receive 50 USD and 50 AUD as cash awards!



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 the back side.

■ About Campaign

Period	April 3, 2023 (Mon.) to June 30, 2023 (Fri.)		
Eligible customers	Individual customers with SMBC Trust Bank PRESTIA accounts		
Eligible products	USD/AUD Time Deposit with a deposit term of 6 months or longer		
Source funds	<ul style="list-style-type: none"> ● Japanese yen ● Foreign currency funds newly deposited from other domestic and foreign financial institutions (Funds newly deposited from other financial institutions within 3 months before starting a time deposit) 		
Minimum/maximum deposit amount	Minimum of 30,000 USD/AUD and a maximum of 5 million USD/AUD (cumulative total during the campaign period for each currency)		
Benefits	Cash award will be provided in the corresponding currency in proportion to the total deposit amount for each currency.		
		Deposit amount	Benefits
	Minimum deposit amount (for each 10,000USD/10,000 AUD deposited)*	30,000 USD/30,000 AUD ⋮	30 USD/30 AUD + 10 USD/10 AUD
	Maximum deposit amount	5 million USD/5 million AUD	5,000 USD/5,000 AUD
*Fractions less than 10,000 USD/AUD will be rounded down for the Cash award calculation.			
Ineligible transactions	<ul style="list-style-type: none"> ● Foreign currency funds deposited from Sumitomo Mitsui Banking Corporation and SMBC Nikko Securities ● Step Up Time Deposit 		
Transaction channels and deadline for each channel	<ul style="list-style-type: none"> ● Branches: Until the end of business hours on June 30, 2023 (Fri) ● Online banking: Transactions completed by 23:59 on June 30, 2023 (Fri) ● PRESTIA Phone Banking(0120-110-330): Transactions completed by 23:59 on June 30, 2023 (Fri) <p>*In the case of starting a time deposit using foreign currency funds deposited from other financial institutions, transaction channels are limited to our branches or PRESTIA Phone Banking (operator transaction).</p>		
Method/timing of benefit provision	Cash award will be deposited into your PRESTIA MultiMoney Account Foreign Currency Savings Deposit for each currency by September 30, 2023. *Please note that the provision of cash award may be delayed for certain reasons and the date of provision may differ for each currency.		

Please turn over for more information.

Please make sure to read the following notes before making a transaction.

Notes regarding this campaign

- You will not be eligible for a cash award if you close your account before receiving the award.
- In the case of depositing from yen funds via online banking or automated voice guidance service, please make a foreign currency time deposit directly from your Yen Savings Account or PRESTIA Multi Money 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.
- For customers who are US persons (US citizens, US residents, or Green Card holders), this award amount will be included into the annual reporting to IRS, as your income.
- Please contact your nearest tax office for details about how the awards should be handled in terms of taxations.
- 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.
- 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.
- This campaign might not be combined with other programs or campaigns.
- Please note that cancellations are not accepted in principle after transactions have been completed.

Notes about Foreign Currency Deposits

Please read the latest "Information Memorandum" before making 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

- 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.
- 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.
- In principle, interest is subject to a 20.315% withholding tax (National tax 15.315% and Local tax 5%) for individual customers. Foreign exchange gains are treated as miscellaneous income under the Japanese tax laws. Comprehensive income taxation applies to corporate customers. The tax rate etc. may change in the future due to reasons such as revision of tax laws.
- The Prevailing Market Rate is applied in principle when transactions are available via Online Banking.
- Please receive and read the latest "Information Memorandum" (Pre-Contract Document) within one year before investing in Foreign Currency Time Deposit.

Company Name: SMBC Trust Bank Ltd.

◎ 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. It's required that you conduct Personal Profiling and have the Risk Score 1 or higher within one year before investing in this product.

◎ 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.

For inquiries or consultation, please visit our branch or call us.

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

Website <https://www.smbctb.co.jp/en/td2023/>

