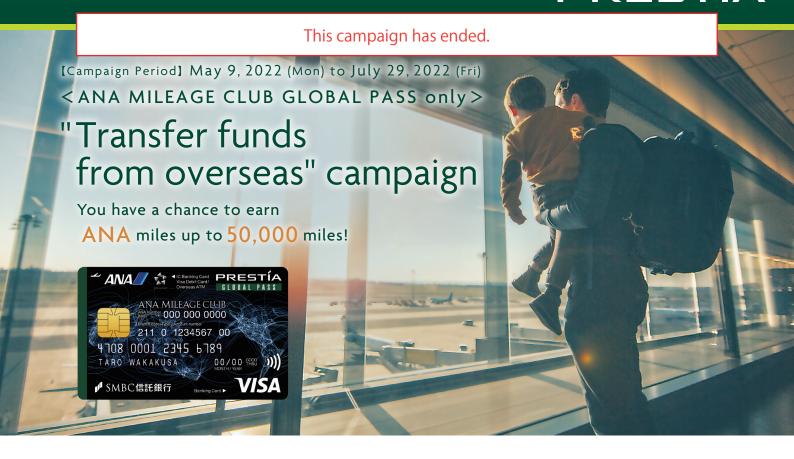
# PRESTÍA



# ■About Campaign

Eligible Customers	Customers who hold an ANA MILEAGE CLUB GLOBAL PASS. *If you do not have the card, please apply at the same time you apply for this campaign.		
Benefits	If you transfer funds of 3 million yen equivalent or more per transaction in foreign currency to SMBC Trust Bank PRESTIA, you will earn 2,500 miles per 1 million yen equivalent (up to 50,000 miles in total per customer).  * The maximum amount of transfer for which benefits will be provided is 20 million yen equivalent.  * You can not apply for this campaign in combination with "Transfer funds from overseas" program (with cash awards).		
Eligible Transactions/ Qualifications	<ul> <li>[Eligible Transactions]</li> <li>① Transfer funds of 3 million yen equivalent or more per transaction in foreign currency you have in your overseas account to your SMBC Trust Bank PRESTIA account, either through overseas remittance or a check deposit during the campaign period.</li> <li>② Apply for this campaign at our branches or via PRESTIA Phone Banking during the campaign period after the deposit was made to your SMBC Trust Bank PRESTIA account.</li> <li>*Submission of application form for each deposit will be required.</li> <li>[Qualifications]</li> </ul>		
	Eligible Deposit Accounts	PRESTIA MultiMoney Foreign Currency Savings Account, U.S. Dollar Savings Account	
	Eligible Currencies	All foreign currencies available at SMBC Trust Bank PRESTIA	
	Transaction Amount	3 million yen equivalent or more per transaction*  *The yen equivalent amount is calculated based on the TTB rate as of the transfer arrival date for overseas remittances, or based on the TTB rate as of the check receipt date for check deposit.	
	Transaction Channels	SMBC Trust Bank PRESTIA branches PRESTIA Phone Banking (0120-110-330)	
	*Customers performing foreign currency deposit transactions will be required to conclude a PRESTIA MultiMoney Foreign Currency Savings Deposit Contract. Please check "Other considerations" in the next page for details.  *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.		
Non-eligible Transactions	<ul> <li>Deposits to Yen Savings Account or PRESTIA MultiMoney Yen Savings Account.</li> <li>*Funds that have been converted to yen at the time of application or funds that are planned to be converted to yen may also not be eligible. Please contact us for details.</li> <li>*Deposited funds that are less than the application amount at the time of benefit provision or checks that has not been deposited at the time of benefit provision or etc. will not be eligible for this campaign at our discretion.</li> </ul>		

The benefits will be provided at the following times depending on the application date. (Please visit ANA website to check your mileage balance)

Method/timing of the provision of benefit

Application date	May 9 to June 30	July 1 to July 29
Benefit awarding time	By the end of August	By the end of November

<sup>\*</sup>Please be aware that benefit awarding time may delay.

### Notes regarding this campaign

- Please note that if any of the following applies to you, the benefits will not be provided:
  - $\bigcirc$  when you cancel your ANA MILEAGE CLUB GLOBAL PASS before the benefit is provided.
  - O when you close your PRESTIA account before you receive the benefit.
- 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 campaign may be held after this one has ended.
- This campaign might not be combined with other campaigns.
- Please note that cancellations are not accepted 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

● Foreign Currency Deposits are not covered by any deposit insurance. ● Currencies of emerging countries involve more risks than those of developed countries. ● For transactions in CNY, TRY, MXN, etc., the conditions may be restricted. (the timing of deposits, withdrawals, etc.) During Market contingency etc. which SMBC Trust Bank regards it as necessary, transactions in foreign currencies may be suspended without prior notice. ● 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.

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. Please note that the risk score is valid for 1 year from the date it was obtained through personal profiling.
- © SMBC Trust Bank PRESTIA charges a monthly account maintenance fee of 2,200 yen (including tax) to your account on the second business day 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, please visit our branches or call us.

 $0120 - 110 - 330 \left( \begin{smallmatrix} \mathsf{Toll-free}, \; \mathsf{24} \; \mathsf{hours} \; \mathsf{a} \; \mathsf{day}, \\ \mathsf{365} \; \mathsf{days} \; \mathsf{a} \; \mathsf{year} \end{smallmatrix} \right)$ 

From overseas 81-46-401-2100 (Charges apply, 24 hours a day, 365 days a year

Website https://www.smbctb.co.jp/en/fcd\_a/

<sup>\*</sup>Please make sure to spare enough time for campaign application, as deposit of foreign currency from overseas remittance and check collection may take certain time.