

## Information Memorandum and Pre-Contract Document

As of March 1, 2021

### Premium Deposit (Structured Deposit with FX Option) <Deposit in Japanese Yen>

Please read this document carefully. Before investing in Structured Deposits, you should have a full understanding of the product, associated risks, and commissions described below.

There is a possibility of currency conversion to foreign currency at maturity and the Yen-equivalent value you would receive may be less than the amount of Yen you initially deposited. The exchange rate for currency conversion may be disadvantageous to you in comparison with the market rate available at the maturity for conversion from Yen to foreign currency.

### Associated Risks of Premium Deposit <Deposit in Japanese Yen>

#### <In case Yen is converted into Counter Currency (Foreign Currency) on maturity date>

- If the Deposited Currency is converted into the Counter Currency (foreign currency), the "Strike Price", which is determined at the time of making the deposit, is applied for conversion on the maturity date. The "Strike Price" may be disadvantageous to you in comparison with the market rate available at the maturity for conversion from Yen to foreign currency. Therefore, **you may receive less than the initial deposit amount** if you convert your principal back into Yen after currency conversion has occurred, using the prevailing market rate on the maturity date.
- As the exchange rate of the Counter Currency (Foreign Currency) which you received at maturity against Yen can fluctuate, **the Yen-equivalent value you would receive including interest may be less than the amount of Yen you initially deposited** in case Yen appreciates against Counter Currency.

#### <In case the Deposit matures in Yen>

- There is no possibility that the principal amount in Yen on the maturity date is less than the amount initially deposited; however you lose the opportunity to enjoy the exchange-rate gain that you might have received if you bought the foreign currency on the same day of the deposit if the Yen depreciates against foreign currency.

### Summary of Commission

The exchange rate that will be used upon conversion of the Counter Currency back into Yen includes the exchange commission. An additional charge will be applied for handling of US dollar / Euro cash.

<b>Brief Description of Product</b>	<ul style="list-style-type: none"> <li>• Premium Deposit (in Japanese Yen) is a kind of deposit that has possibility of currency conversion into a "Counter Currency (Foreign Currency)" of your choice on the maturity date. The conversion decision is based on a comparison of foreign exchange rates on the maturity date vs. the "Strike Price" decided on the deposit date. If the foreign exchange rate on the maturity date indicates Yen appreciation equal to or beyond the "Strike Price," the deposit will be converted at the "Strike Price" into the "Counter Currency."</li> <li>• The interest rate is determined by term, "Strike Price" etc. and interest is paid in Yen. If conversion is decided on the maturity date, only the principal portion of the deposit will be converted at the "Strike Price" into "Counter Currency (Foreign Currency)." Interest will be paid in Yen.</li> </ul>				
<b>Commission</b>	<ul style="list-style-type: none"> <li>• In case Yen is converted into the Counter Currency (Foreign Currency) on the maturity date, there is a risk of <u>Loss of Principal</u> even without exchange rate fluctuations because the TTB rate that is applied for converting the Counter Currency back into Yen includes a foreign exchange commission (please refer to the following commission table).</li> <li>• When you deposit / withdraw foreign currency cash, handling charges (2 yen per US dollar, 3 yen per Euro) will be applied. For more details, please refer to Service Fee List.</li> </ul> <div style="text-align: center;"> <b>&lt;Foreign Exchange Commission&gt;</b> <table border="1" style="margin: 0 auto;"> <thead> <tr> <th>Currencies</th><th>Commission (per foreign currency unit)</th></tr> </thead> <tbody> <tr> <td>USD・EUR・GBP・AUD・NZD・CAD・CHF</td><td>1 yen for conversion to or from 1 foreign currency unit</td></tr> </tbody> </table> </div> <p>* Commission is subject to change without notice any time.</p>	Currencies	Commission (per foreign currency unit)	USD・EUR・GBP・AUD・NZD・CAD・CHF	1 yen for conversion to or from 1 foreign currency unit
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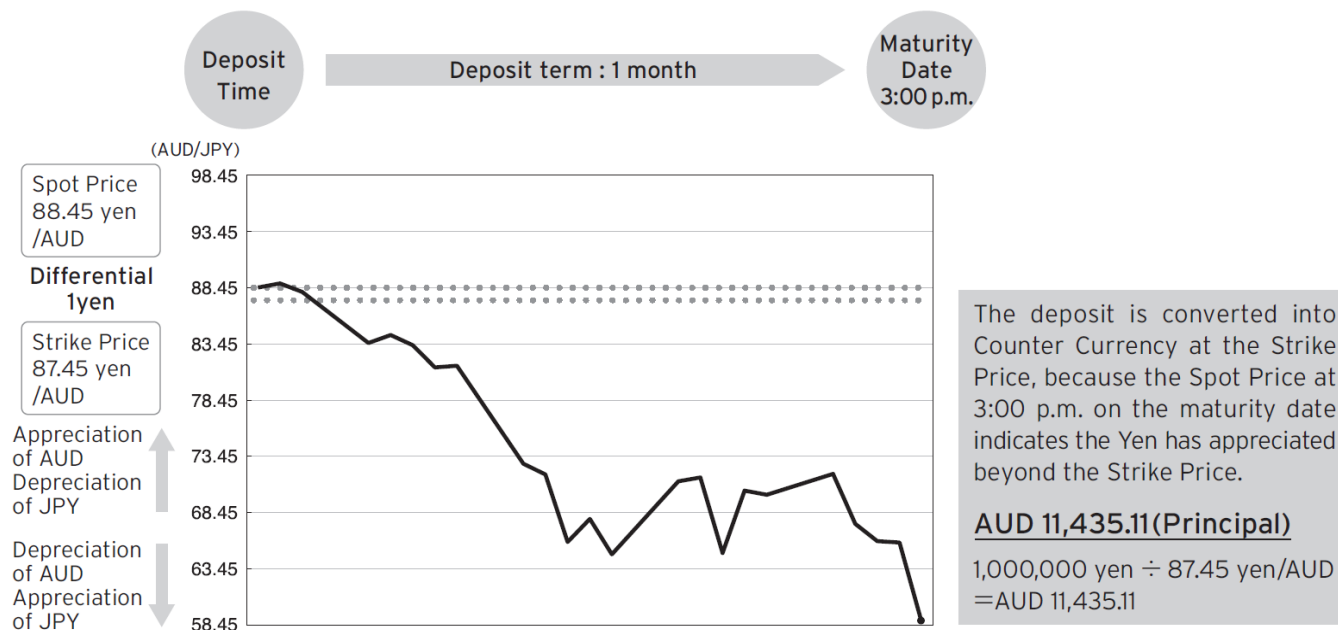
<b>Cancellation Before Maturity</b>		<p><b><u>Cancellation is not allowed before maturity except that SMBC Trust Bank determines cancellation before the maturity date is unavoidable.</u></b></p> <p>In the event that SMBC Trust Bank determines cancellation before the maturity date is unavoidable, SMBC Trust Bank shall accept cancellation for only the full amount of the deposit, calculate the interest and settlement fee (or damages) as follows, deduct settlement fee (or damages) from the amount of the principal and interest of the deposit and pay the calculated amount to the Depositor's PRESTIA MultiMoney Savings Account in the deposit currency. Therefore, the amount after deducting settlement fee (or damages) may become less than the initial deposit amount.</p> <p>The settlement fee (or damages) differs depending on the market environment. Generally, the shorter the elapsed term from deposited to canceled before maturity is, the more the amount of the settlement fee (or damages) increases.</p> <p>(1) The interest: SMBC Trust Bank shall calculate the interest by using the period from the date of deposit until the day before the cancellation date and the interest rate of the saving deposit of the said currency at the time of cancellation date.</p> <p>The interest = The deposit amount × the interest rate of the saving deposit of the same currency at the cancellation date × the period from the date of deposit until the day before the cancellation date /365 days</p> <p>(2) The settlement fee (or damages): At the time of the cancellation before the maturity, SMBC Trust Bank shall conduct counter buying and selling of foreign exchange option executed as the cover transaction at the time of deposit. Based on this, when the additional fee is incurred by SMBC Trust Bank, Depositor shall be required to pay the said amount as the settlement fee (or damages).</p> <p>The settlement fee (or damages) = The deposit amount × the amount payable for replacing contract (the cost of per currency unit)</p>
<b>Deposit Insurance</b>		<ul style="list-style-type: none"> <li>• Premium Deposit &lt;Deposit in Japanese Yen&gt; is covered by Deposit Insurance. In cases where the currency conversion does not occur and the deposit remains in Yen, it is covered by Deposit Insurance after the maturity. When it is covered, only principal up to 10 million yen totalling all deposits you have with us that are in the scope of Deposit Insurance and interest until the insurable contingency are covered by Deposit Insurance. For the interest of this product, Deposit Insurance will cover up to the amount equivalent to the Yen time deposit interest for the same tenor and amount, the rate for which is separately stipulated.</li> <li>The right of FX Option will be extinguished and this product will be converted to the Yen time deposit with the interest rate for which is separately stipulated mentioned above.</li> <li>• In cases where the principal is converted to foreign currency, it is not covered by Deposit Insurance after the principal is deposited into Foreign Currency Savings Account.</li> </ul>
<b>Available to</b>		Individuals excluding minors, and existing corporate customers.
<b>Available Deposit Currency</b>		JPY
<b>Available Counter Currencies</b>		USD, EUR, GBP, AUD, NZD, CAD, CHF
<b>Strike Price</b>		<p>The Strike Price is the exchange rate that shall be applied for conversion to the Counter Currency on the maturity date, and it is determined at the time of making the deposit.</p> <p><u>The Strike Price can be set as equal to or lower than the Spot Price (exchange rate determined by SMBC Trust Bank based on the exchange rate as quoted in the interbank market) within the range set by SMBC Trust Bank.</u></p> <p>The Strike Price of Yen against Counter Currency can be set by specifying the price itself or by the "Differential" chosen by customer. "Differential" is the difference between the Spot Price at the time of deposit and the Strike Price.</p> <p>* At online banking and certain other channels, the Strike Price is set by "Differential" within the range set by SMBC Trust Bank. Available "Differentials" are subject to change without notice.</p> <p>Spot Price, interest rate, and available Strike Price range will change according to the market conditions.</p>
<b>Application Process</b>		In the beginning, before accepting your application, we request you to answer a questionnaire to confirm whether the Deposit is suitable based on your risk tolerance. Based on its results, there may be cases when we may not be able to accept your application.
<b>Handling Hours</b>		In principle from 8:00a.m. on Monday until 5:00a.m. on Saturday excluding system maintenance hours, Japan holidays, and December 31 through January 3. Transaction may be unavailable on overseas holidays due to market condition.
<b>Term of Availability</b>		1 week, 2 weeks, 1 month, and 3 months; and other terms as determined by SMBC Trust Bank. For details of available terms at each channel, inquire at our branches or PRESTIA Phone Banking.
<b>Automatic Renewal</b>		Automatic renewal is not available.
<b>Making Deposits</b>	<b>Availability</b>	Amount for one Premium Deposit should be deposited by lump sum by deducting from the PRESTIA MultiMoney Savings account of the deposit currency.
	<b>Deposit Amount</b>	<p>Minimum amount of 1,000,000 yen</p> <p>For transaction via online banking, the minimum amount is 500,000 yen (SMBC Trust Bank may change the minimum deposit amount without prior notice).</p> <p>There may be a restriction on the maximum deposit amount depending on the deposit timing and/or transaction channel.</p>
	<b>Unit of Deposit</b>	1 yen (JPY 1)

<b>Payment at Maturity</b>		<p>The Deposit is processed as follows on the maturity date.</p> <p><b>&lt;Principal&gt;</b></p> <ul style="list-style-type: none"> <li>If the Spot Price of Yen against the Counter Currency which is determined by SMBC Trust Bank based on the exchange rate as quoted in the interbank market at 3:00 p.m. on the maturity date indicates Yen appreciation equal to or beyond the Strike Price: The principal shall be converted into the Counter Currency at the Strike Price, and then credited to the PRESTIA MultiMoney Foreign Currency Savings Account in the Counter Currency.</li> <li>If the Spot Price of Yen against the Counter Currency which is determined by SMBC Trust Bank based on the exchange rate as quoted in the interbank market at 3:00 p.m. on the maturity date indicates Yen depreciation beyond the Strike Price: The principal shall be credited into the PRESTIA MultiMoney Yen Savings account.</li> </ul> <p><b>&lt;Interest&gt;</b></p> <p>Interest after deduction of taxes shall be credited into the PRESTIA MultiMoney Yen Savings account.</p> <p><b>&lt;Note&gt;</b></p> <p>The principal and interest will be credited into the PRESTIA MultiMoney Savings Account on the business day following the maturity date (with the credit dated as of the maturity date). Therefore, the funds in PRESTIA MultiMoney Savings can be withdrawn / used from the business day following the maturity date.</p>
<b>Interest</b>	<b>Applicable Rates</b>	<p>The applicable rate from the date of deposit until maturity shall be the rate as published by SMBC Trust Bank at the time of making the deposit.</p> <p>Interest rates will change according to market conditions; thus interest rates may vary depending on the timing even when the same Counter Currency, Tenor, Strike Price, and Differential are specified. The savings interest rate of the account to which the maturity funds are credited will apply on and after the maturity date. For the latest rates, please inquire at our branches, PRESTIA Phone Banking or online banking.</p>
	<b>Payment Method</b>	Interest is paid in a lump sum at maturity.
	<b>Calculation Method</b>	Interest shall be calculated daily via the simple interest formula (non-compounding) based on 365 days a year. The minimum denomination for calculating interest is 1 yen (JPY 1). (Interest amount below 1 yen (JPY 1) shall be rounded down to zero.)
<b>Tax</b>	<b>Tax On Interest</b>	<p>In principle, for individual customers, interest is subject to separate withholding taxation (20.315% (National tax 15.315% and Local tax 5%)*). For corporate customers, interest is subject to comprehensive income taxation and each amount withheld (15.315% (National tax 15.315% and Local tax 0%*)) can be credited in the returns of the Corporate Income Taxes.</p> <p>*The tax rate etc. may change in the future due to reasons such as revision of tax laws.</p> <p>The tax-exempt small-sum personal savings system (Maruyu) does not apply.</p>
	<b>Exchange-Rate Gain</b>	<p>For individual customers, it is subject to comprehensive income taxation. (To be declared as miscellaneous income for taxation purposes)</p> <p>* In principle, no declaration is necessary when a salaried employee has an annual income of 20 million yen or less and the total amount of income from sources other than employment or retirement income, such as foreign exchange gain, is 200,000 yen or less.</p> <p>For corporate customers, it is subject to comprehensive income taxation.</p>
	<b>Exchange-Rate Loss</b>	<p>For individual customers, it can be deducted from surplus miscellaneous income.</p> <p>For corporate customers, it is subject to comprehensive income taxation.</p>
<b>Special Contractual Additions</b>		Not applicable
<b>Transaction Channels and Contact Number</b>		Branches and mini branches of SMBC Trust Bank Ltd. (belonging to PRESTIA) that are set up to handle said transactions. Certain branches and mini branches do not handle cash or check transactions. Certain transactions may not be available via online banking and PRESTIA Phone Banking. For details, please inquire at our branches, mini branches, or via PRESTIA Phone Banking (Domestic (toll-free): 0120-110-330; From overseas (charges apply): 81-46-401-2100.)
<b>Designated Dispute Resolution Organization</b>		<p>Japanese Bankers Association</p> <p>Contact: JBA Customer Relations Center</p> <p>Tel: 0570-017109 or 03-5252-3772</p>
<b>Related Approved Investor Protection Association</b>		None
<b>Other Conditions</b>		<ol style="list-style-type: none"> <li>During Market contingency etc. which SMBC Trust Bank regards it as necessary, we might suspend transactions in foreign currencies without prior notice.</li> <li>For currency exchange transactions in amounts equal to or higher than the certain amount specified by SMBC Trust Bank, the exchange rate which is determined by SMBC Trust Bank based on the prevailing market rate at the time of the said transaction which includes foreign exchange commissions (hereinafter referred to as the "Prevailing Market Rate") shall be applied. When transactions using online banking are available, the Prevailing Market Rate is applied in principle. However, when the Deposit is converted into Counter Currency on the maturity date, the predetermined "Strike Price" is applied.</li> <li>No foreign currency cash withdrawals, other than in USD and EUR, are accepted.</li> <li>At SMBC Trust Bank PRESTIA, an account maintenance fee of 2,200 yen (including tax) will be deducted from your account on the second banking day of each month. You only need to meet one of certain conditions, such as Total Average Monthly Relationship Balance in the previous month, and this fee will be waived for the current month.</li> <li>In case of US residents, we may not be able to accept your application.</li> </ol>

## <Appendix> Example of estimated loss amount (Premium Deposit <Deposit in Japanese Yen>)

- Example of loss of principal, incurred when the principal converted into Counter Currency (Foreign Currency) is converted back to the Deposit Currency (Yen) at the TTB rate on the maturity date.

<b>Example</b>	<ul style="list-style-type: none"> <li>■ Principal amount : 1 million yen ■ Deposit term : 1 month</li> <li>■ Counter Currency : AUD ■ Differential : 1 yen</li> <li>■ Spot Price at the time of making the deposit : 88.45 yen/AUD (as of Sep. 24, 2008)</li> <li>■ Strike Price : 87.45 yen/AUD</li> <li>■ Spot Price at 3:00 p.m. on the maturity date : 58.74 yen/AUD (as of Oct. 24, 2008)</li> <li>■ TTM rate on the maturity date : 58.50 yen/AUD</li> <li>■ TTB rate on the maturity date : 57.50 yen/AUD</li> </ul> <p>This example refers to the case when the Yen became about 34% stronger against the AUD in a month between February 2002 and November 2017.</p>
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### <Estimated loss amount>

If the principal converted into Counter Currency (AUD) is converted into the Deposit Currency (Yen) at the TTB rate on the maturity date in this example, a loss of principal is incurred.

- When you convert the received principal from AUD to the Deposit Currency (Yen), the principal is converted at the TTB rate. The TTB rate includes a foreign exchange commission of 1 yen per AUD.
- You incur a loss amounting to the converted principal multiplied by the difference between the Strike Price and the TTB rate on the maturity date.

**Example** AUD 11,435.11 (Principal) × { 87.45 yen/AUD (Strike Price) — 57.50 yen/AUD (TTB rate on the maturity date)} = **342,481 yen (Loss of principal)**

- If the TTB rate on the maturity date indicates that the Yen has appreciated beyond the above conditions, you will incur a greater loss than this estimated loss amount.

## Information Memorandum and Pre-Contract Document

As of March 1, 2021

### Premium Deposit (Structured Deposit with FX Option) <Deposit in Foreign Currency>

Please read this document carefully. Before investing in Structured Deposits, you should have a full understanding of the product, associated risks, and commissions described below.

The value of Yen you receive may be less than the amount of Yen you initially deposited. There is a possibility of currency conversion to Yen at maturity and the exchange rate applied may be disadvantageous to you in comparison with the market rate available at maturity for conversion from foreign currency to Yen.

#### Associated Risks of Premium Deposit <Deposit in Foreign Currency>

##### <In case the Deposited Currency is converted into the Counter Currency (Yen) on the maturity date>

If the Deposited Currency is converted into the Counter Currency (Yen), the "Strike Price", which is determined at the time of making the deposit, is applied for conversion on the maturity date. The "Strike Price" may be disadvantageous to you in comparison with the market rate available at maturity for conversion from foreign currency to Yen. Therefore, **you may receive less than the initial deposit amount** if you convert your principal back into the deposited currency after currency conversion occurred, using the prevailing market rate at the maturity date.

##### <In case the Deposit matures in the deposited foreign currency>

There is no risk of "Loss of Principal" in the deposited foreign currency, but there is a possibility of **"Loss of Principal"** in Yen if compared with the original Yen-equivalent value of the deposited foreign currency in case the exchange rate of Foreign Currency against Yen fluctuates and indicates Yen appreciation.

#### Summary of Commission

The exchange rates that are used to convert Yen into foreign currency and vice versa include the exchange commission. An additional charge will be applied for handling of US dollar / Euro cash.

<b>Brief Description of Product</b>	<ul style="list-style-type: none"> <li>• Premium Deposit (in Foreign Currency) is a kind of deposit that has possibility of currency conversion from foreign currency to the "Counter Currency (Yen)" on the maturity date. The conversion decision is based on a comparison of foreign exchange rates on the maturity date vs. the "Strike Price" decided on the deposit date. If the foreign exchange rate on the maturity date indicates Yen depreciation equal to or beyond the "Strike Price", the deposit will be converted at the "Strike Price" into the "Counter Currency".</li> <li>• The interest rate is determined by term, "Strike Price" etc. and interest is paid in the deposited foreign currency. If conversion is decided on the maturity date, only the principal portion of the deposit will be converted at the "Strike Price" into the "Counter Currency (Yen)". Interest will be paid in the deposited foreign currency.</li> </ul>				
<b>Commission</b>	<ul style="list-style-type: none"> <li>• If the foreign currency is converted into Yen on the maturity date and that Yen is converted back to the deposited foreign currency, there is a risk of <u>Loss of Principal</u> even without exchange rate fluctuations because the exchange rate (TTS rate) that is applied for converting Yen into the deposited currency includes the foreign exchange commission (please refer to the following commission table).</li> <li>• When you convert foreign currency back into Yen after receiving the maturity amount in foreign currency, the exchange rate (TTB rate) includes the foreign exchange commission (please refer to the following commission table). Regardless of foreign exchange rate fluctuations, the Yen-equivalent value you shall receive including interest may be less than the Yen-equivalent value you initially deposited (Yen amount used for conversion to foreign currency before depositing to Premium Deposit or Yen-equivalent value at the time of making the deposit) and may result in <u>Loss of Principal</u>.</li> <li>• When you deposit / withdraw foreign currency cash, handling charges (2 yen per US dollar, 3 yen per Euro) will be applied. For more details, please refer to Service Fee List.</li> </ul> <div style="text-align: center;"> <b>&lt;Foreign Exchange Commission&gt;</b> <table border="1" data-bbox="454 1944 1476 2033"> <thead> <tr> <th>Currencies</th><th>Commission (per foreign currency unit)</th></tr> </thead> <tbody> <tr> <td>USD・EUR・GBP・AUD・NZD・CAD・CHF</td><td>1 yen for conversion to or from 1 foreign currency unit</td></tr> </tbody> </table> </div> <p>* Commission is subject to change without notice any time.</p>	Currencies	Commission (per foreign currency unit)	USD・EUR・GBP・AUD・NZD・CAD・CHF	1 yen for conversion to or from 1 foreign currency unit
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<b>Cancellation Before Maturity</b>		<p><b><u>Cancellation is not allowed before maturity except that SMBC Trust Bank determines cancellation before the maturity date is unavoidable.</u></b></p> <p>In the event that SMBC Trust Bank determines cancellation before the maturity date is unavoidable, SMBC Trust Bank shall accept cancellation for only the full amount of the deposit, calculate the interest and settlement fee (or damages) as follows, deduct settlement fee (or damages) from the amount of the principal and interest of the deposit and pay the calculated amount to the Depositor's PRESTIA MultiMoney Savings Account in the deposit currency. Therefore, the amount after deducting settlement fee (or damages) may become less than the initial deposit amount.</p> <p>The settlement fee (or damages) differs depending on the market environment. Generally, the shorter the elapsed term from deposited to canceled before maturity is, the more the amount of the settlement fee (or damages) increases.</p> <p>(1) The interest: SMBC Trust Bank shall calculate the interest by using the period from the date of deposit until the day before the cancellation date and the interest rate of the saving deposit of the said currency at the time of cancellation date.</p> <p>The interest = The deposit amount × the interest rate of the saving deposit of the same currency at the cancellation date × the period from the date of deposit until the day before the cancellation date /365 days</p> <p>(2) The settlement fee (or damages): At the time of the cancellation before the maturity, SMBC Trust Bank shall conduct counter buying and selling of foreign exchange option executed as the cover transaction at the time of deposit. Based on this, when the additional fee is incurred by SMBC Trust Bank, Depositor shall be required to pay the said amount as the settlement fee (or damages).</p> <p>The settlement fee (or damages) = The deposit amount × the amount payable for replacing contract (the cost of per currency unit)</p>
<b>Deposit Insurance</b>		Premium Deposit <Deposit in Foreign currency> is not covered by Deposit Insurance. In cases where the currency conversion does not occur and the deposit remains in the foreign currency, it is not covered by Deposit Insurance after the maturity. In cases where the principal is converted to Yen, it is covered by Deposit Insurance after the principal is deposited into PRESTIA MultiMoney Yen savings account. When it is covered, only principal up to 10 million yen totalling all deposits you have with us that are in the scope of Deposit Insurance and interest until the insurable contingency are covered by Deposit Insurance.
<b>Available to</b>		Individuals excluding minors, and existing corporate customers.
<b>Available Deposit Currencies</b>		USD, EUR, GBP, AUD, NZD, CAD, CHF
<b>Available Counter Currency</b>		JPY
<b>Strike Price</b>		<p>The Strike Price is the exchange rate that shall be applied for conversion to the Counter Currency (Yen) on the maturity date, and it is determined at the time of making the deposit.</p> <p><u>The Strike Price can be set as equal to or higher than the Spot Price (exchange rate determined by SMBC Trust Bank based on the exchange rate as quoted in the interbank market) within the range set by SMBC Trust Bank.</u></p> <p>The Strike Price of Yen against Counter Currency can be set by specifying the price itself or by the "Differential" chosen by customer. "Differential" is the difference between the Spot Price at the time of deposit and the Strike Price.</p> <p>* At online banking and certain other channels, the Strike Price is set by "Differential" within the range set by SMBC Trust Bank. Available "Differentials" are subject to change without notice.</p> <p>Spot Price, interest rate, and available Strike Price range will change according to the market conditions.</p>
<b>Application Process</b>		In the beginning, before accepting your application, we request that you answer a questionnaire to confirm whether the Deposit is suitable based on your risk tolerance. Based on the results, there may be cases when we may not be able to accept your application.
<b>Handling Hours</b>		In principle from 8:00a.m. on Monday until 5:00a.m. on Saturday excluding system maintenance hours, Japan holidays, and December 31 through January 3. Transaction may be unavailable on overseas holidays due to market condition.
<b>Term of Availability</b>		1 week, 2 weeks, 1 month, and 3 months; and other terms as determined by SMBC Trust Bank. For details of available terms at each channel, inquire at our branches or PRESTIA Phone Banking.
<b>Automatic Renewal</b>		Automatic renewal is not available.
<b>Making Deposits</b>	<b>Availability</b>	Amount for one Premium Deposit should be deposited by lump sum by deducting from the PRESTIA MultiMoney Savings account of the deposit currency.
	<b>Deposit Amount</b>	<p>Minimum amount equivalent to 1,000,000 yen</p> <p>For transaction via online banking, the minimum amount is 500,000 yen equivalent (SMBC Trust Bank may change the minimum deposit amount without prior notice).</p> <p>There may be a restriction on the maximum deposit amount depending on the deposit timing and/or transaction channel.</p>
	<b>Unit of Deposit</b>	The second decimal place of one unit of the deposited foreign currency.

<b>Payment at Maturity</b>		<p>The Deposit is processed as follows on the maturity date.</p> <p><b>&lt;Principal&gt;</b></p> <ul style="list-style-type: none"> <li>If the Spot Price of Yen against the Deposit Currency which is determined by SMBC Trust Bank based on the exchange rate as quoted in the interbank market at 3:00 p.m. on the maturity date indicates Yen depreciation equal to or beyond the Strike Price: The principal <u>shall be converted into Yen at the Strike Price</u>, and then credited to the PRESTIA MultiMoney Yen Savings Account.</li> <li>If the Spot Price of Yen against the Deposit Currency which is determined by SMBC Trust Bank based on the exchange rate as quoted in the interbank market at 3:00 p.m. on the maturity date indicates Yen appreciation beyond the Strike Price: The principal shall be credited into the PRESTIA MultiMoney Foreign Currency Savings Account in the same currency.</li> </ul> <p><b>&lt;Interest&gt;</b></p> <p>Interest after deduction of taxes shall be credited into the PRESTIA MultiMoney Foreign Currency Savings Account in the deposited currency.</p> <p><b>&lt;Note&gt;</b></p> <p>The principal and interest will be credited into the PRESTIA MultiMoney Savings Account on the maturity date. Therefore, the funds in PRESTIA MultiMoney Savings can be withdrawn / used after the payment.</p>
<b>Interest</b>	<b>Applicable Rates</b>	<p>The applicable rate from the date of deposit until maturity shall be the rate as published by SMBC Trust Bank at the time of making the deposit.</p> <p>Interest rates will change according to market conditions; thus interest rates may vary depending on the timing even when the same Deposit Currency, Tenor, Strike Price, and Differential are specified. The savings interest rate of the account to which the maturity funds are credited will apply on and after the maturity date. For the latest rates, please inquire at our branches, PRESTIA Phone Banking or online banking.</p>
	<b>Payment Method</b>	Interest is paid in a lump sum at maturity.
	<b>Calculation Method</b>	Interest shall be calculated daily via the simple interest formula (non-compounding) based on 365 days a year. The minimum denomination for calculating interest is the second decimal place of one unit of the deposited foreign currency. (Interest is rounded down to the second decimal place.)
<b>Tax</b>	<b>Tax On Interest</b>	<p>In principle, for individual customers, interest is subject to separate withholding taxation (20.315% (National tax 15.315% and Local tax 5%)*). For corporate customers, interest is subject to comprehensive income taxation and each amount withheld (15.315% (National tax 15.315% and Local tax 0%*)) can be credited in the returns of the Corporate Income Taxes.</p> <p>*The tax rate etc. may change in the future due to reasons such as revision of tax laws.</p> <p>The tax-exempt small-sum personal savings system (Maruyu) does not apply.</p>
	<b>Exchange-Rate Gain</b>	<p>For individual customers, it is subject to comprehensive income taxation. (To be declared as miscellaneous income for taxation purposes)</p> <p>* In principle, no declaration is necessary when a salaried employee has an annual income of 20 million yen or less and the total amount of income from sources other than employment or retirement income, such as foreign exchange gain, is 200,000 yen or less.</p> <p>For corporate customers, it is subject to comprehensive income taxation.</p>
	<b>Exchange-Rate Loss</b>	<p>For individual customers, it can be deducted from surplus miscellaneous income.</p> <p>For corporate customers, it is subject to comprehensive income taxation.</p>
<b>Special Contractual Additions</b>		Not applicable
<b>Transaction Channels and Contact Number</b>		Branches and mini branches of SMBC Trust Bank Ltd. (belonging to PRESTIA) that are set up to handle said transactions. Certain branches and mini branches do not handle cash or check transactions. Certain transactions may not be available via online banking and PRESTIA Phone Banking. For details, please inquire at our branches, mini branches, or via PRESTIA Phone Banking (Domestic (toll-free): 0120-110-330; From overseas (charges apply): 81-46-401-2100.)
<b>Designated Dispute Resolution Organization</b>		<p>Japanese Bankers Association</p> <p>Contact: JBA Customer Relations Center</p> <p>Tel: 0570-017109 or 03-5252-3772</p>
<b>Related Approved Investor Protection Association</b>		None
<b>Other Conditions</b>		<ol style="list-style-type: none"> <li>During Market contingency etc. which SMBC Trust Bank regards it as necessary, we might suspend transactions in foreign currencies without prior notice.</li> <li>For currency exchange transactions in amounts equal to or higher than the certain amount specified by SMBC Trust Bank, the exchange rate which is determined by SMBC Trust Bank based on the prevailing market rate at the time of the said transaction which includes foreign exchange commissions (hereinafter referred to as the "Prevailing Market Rate") shall be applied. When transactions using online banking are available, the Prevailing Market Rate is applied in principle. However, when the Deposit is converted into Counter Currency on the maturity date, the predetermined "Strike Price" is applied.</li> <li>No foreign currency cash withdrawals, other than in USD and EUR, are accepted.</li> <li>At SMBC Trust Bank PRESTIA, an account maintenance fee of 2,200 yen (including tax) will be deducted from your account on the second banking day of each month. You only need to meet one of certain conditions, such as Total Average Monthly Relationship Balance in the previous month, and this fee will be waived for the current month.</li> <li>In case of US residents, we may not be able to accept your application.</li> </ol>

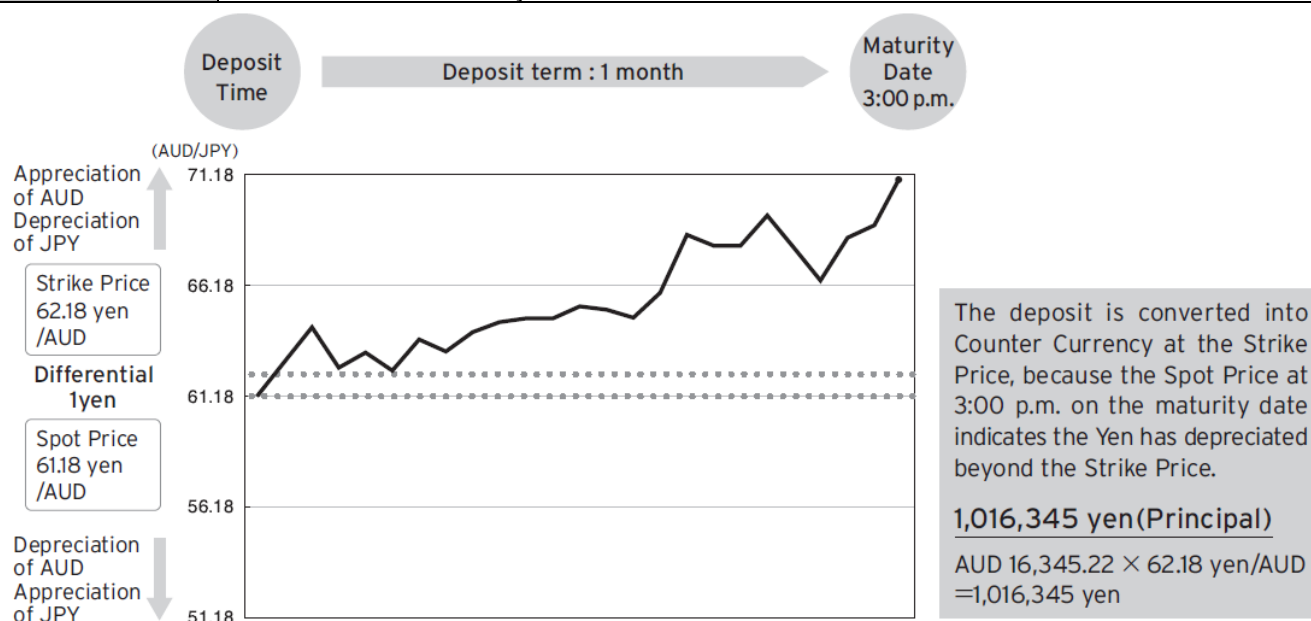


## <Appendix> Example of estimated loss amount (Premium Deposit <Deposit in Foreign Currency>)

### When principal is converted into Counter Currency (Yen) at maturity

- Example of an opportunity loss if the foreign exchange rate at maturity indicates the Yen has depreciated beyond the Strike Price.
- Example of loss of principal on a Deposit Currency (Foreign Currency) basis if the principal converted into Counter Currency (Yen) is converted back to the Deposit Currency (Foreign Currency) at the TTS rate on the maturity date.

Example	<ul style="list-style-type: none"> <li>■ Principal amount : AUD 16,345.22 (equivalent to 1 million yen) ■ Deposit term : 1 month</li> <li>■ Counter Currency : Yen ■ Differential : 1 yen</li> <li>■ Spot Price at the time of making the deposit : 61.18 yen/AUD (as of Mar. 2, 2009)</li> <li>■ Strike Price : 62.18 yen/AUD</li> <li>■ Spot Price at 3:00 p.m. on the maturity date : 71.17 yen/AUD (as of Apr. 2, 2009)</li> <li>■ TTM rate on the maturity date : 71.20 yen/AUD</li> <li>■ TTS rate on the maturity date : 72.20 yen/AUD</li> <li>■ TTB rate on the maturity date : 70.20 yen/AUD</li> </ul> <p>This example refers to the case when the AUD became about 16% stronger against the Yen in a month between February 2002 and November 2017.</p>
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### <Estimated loss amount>

1. There is a possibility of an opportunity loss arising, if the principal is converted into the Counter Currency (Yen) in this example, because the Strike Price used for the conversion may be disadvantageous to you in comparison with the prevailing exchange rate available on the maturity date.

■ If you convert the AUD funds equivalent to the principal amount into Yen without making a Premium Deposit on the maturity date, the TTB rate (including a foreign exchange commission of 1 yen per AUD) would apply to the conversion.

■ You incur an opportunity loss amounting to the principal multiplied by the difference between the Strike Price and TTB rate on the maturity date.

**Example** AUD 16,345.22 (Principal) × { 70.20 yen/AUD (TTB rate on the maturity date) – 62.18 yen/AUD (Strike Price) } = **131,088 yen (Opportunity loss)**

2. If the principal converted into Counter Currency (Yen) is converted into the Deposit Currency (AUD) at the TTS rate on the maturity date, a loss of principal is incurred on a Deposit Currency basis.

■ If you convert the received principal (Yen) into the Deposit Currency (AUD), the TTS rate applies to the conversion. The TTS rate includes a foreign exchange commission of 1 yen per AUD.

■ If the principal converted into the Counter Currency (Yen) is converted into the Deposit Currency (AUD) at the TTS rate on the maturity date, a loss of principal is incurred on a Deposit Currency basis.

**Example** AUD 16,345.22 (Principal) – { 1,016,345 yen ÷ 72.20 yen/AUD (TTS rate on the maturity date) } = **AUD 2,268.42 ( Loss of principal)**

- If the TTB / TTS rate on the maturity date indicates that the Yen has depreciated beyond the above conditions, you will incur a greater loss than this estimated loss amount.

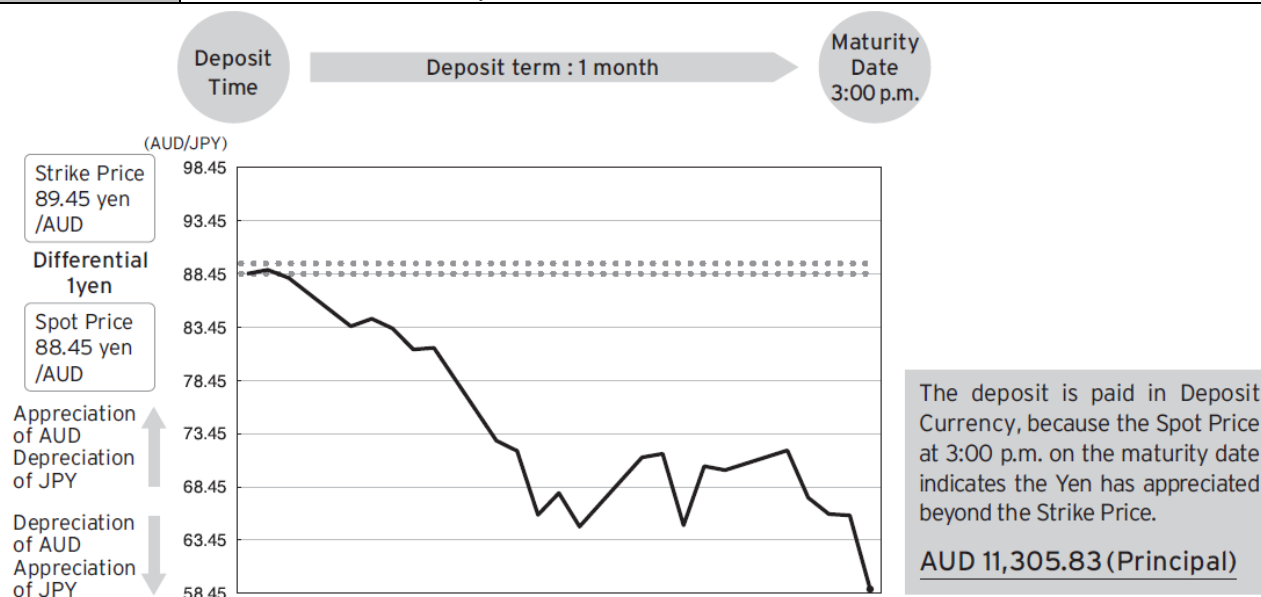


## <Appendix> Example of estimated loss amount (Premium Deposit <Deposit in Foreign Currency>)

### When principal is paid in Deposit Currency at the maturity date

- Example of loss of principal on a Yen basis in comparison with principal converted into Yen at the deposit time, if the principal paid in Deposit Currency (Foreign Currency) is converted into Yen at the TTB rate on the maturity date.

<b>Example</b>	<ul style="list-style-type: none"> <li>■ Principal amount : AUD 11,305.83 (equivalent to 1 million yen) ■ Deposit term : 1 month</li> <li>■ Counter Currency : Yen ■ Differential : 1 yen</li> <li>■ Spot Price at the time of making the deposit : 88.45 yen/AUD (as of Sep. 24, 2008)</li> <li>■ Strike Price : 89.45 yen/AUD</li> <li>■ Spot Price at 3:00 p.m. on the maturity date : 58.74 yen/AUD (as of Oct. 24, 2008)</li> <li>■ TTM rate on the maturity date: 58.50 yen/AUD</li> <li>■ TTB rate on the maturity date: 57.50 yen/AUD</li> </ul> <p>This example refers to the case when the AUD became about 34% weaker against the Yen in a month between February 2002 and November 2017.</p>
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### <Estimated loss amount>

In this example, there is no loss of principal on a Deposit Currency (AUD) basis. However, if the Yen-equivalent value of the principal in the Deposit Currency (AUD) at TTB rate on the maturity date is compared with the Yen-equivalent value of the principal at the deposit time, there is a principal loss on a Yen basis.

- If you convert the received principal (AUD) into Yen, the TTB rate applies to the conversion. The TTB rate includes a foreign exchange commission of 1 yen per AUD.
- You incur an opportunity loss amounting to the principal multiplied by the difference between the prevailing exchange rate available at the deposit time (referring to the Spot Price at the time of making the deposit) and the TTB rate on the maturity date.

**Example** AUD 11,305.83 (Principal) × { 88.45 yen/AUD (prevailing exchange rate available at the deposit time) — 57.50 yen/AUD (TTB rate on the maturity date)} = **349,915 yen (Loss of principal)**

- If the TTB rate on the maturity date indicates the Yen has appreciated beyond the above conditions, you will incur a greater loss than this estimated loss amount.

## Information Memorandum and Pre-Contract Document

As of March 1, 2021

### Premium Deposit (Structured Deposit with FX Option) <Cross Currency Type>

Please read this document carefully. Before investing in Structured Deposits, you should have a full understanding of the product, associated risks, and commissions described below.

The Yen-equivalent value you would receive may be less than the Yen-equivalent value you initially deposited. There is a possibility of currency conversion to the Counter Currency (foreign currency) at maturity and the exchange rate applied may be disadvantageous to you in comparison with the market rate available at maturity for conversion from the Deposited Currency to the Counter Currency.

#### Associated Risks of Premium Deposit <Cross Currency Type>

<In case the Deposited Currency (Foreign Currency) is converted into the Counter Currency (another Foreign Currency) on the maturity date>

- If the Deposited Currency is converted into the Counter Currency (foreign currency), the "Strike Price", which is determined at the time of making the deposit, is applied for conversion on the maturity date. The "Strike Price" may be disadvantageous to you in comparison with the market rate available at maturity for conversion from the Deposited Currency to the Counter Currency. Therefore, **you may receive less than the initial deposit amount** if you convert your principal back into the deposited currency after currency conversion occurred, using the prevailing market rate at maturity date.
- As the exchange rate of the Counter Currency (foreign currency) against Yen can fluctuate, **the Yen-equivalent value you would receive including interest may be less than the Yen-equivalent value you initially deposited.**

<In case the Deposit matures in the Deposited Currency>

There is no risk of "Loss of Principal" in the deposited foreign currency, but there is a possibility of "**Loss of Principal**" in Yen if compared with the initial Yen-equivalent value of the deposited foreign currency in case the exchange rate of Deposited Currency against Yen fluctuates and indicates Yen appreciation.

#### Summary of Commission

The exchange rate applied to convert either the Deposited Currency or Counter Currency back into Yen will include exchange commission. An additional charge will be applied for handling of US dollar / Euro cash.

#### Brief Description of Product

- **Premium Deposit (Cross Currency Type)** is a kind of deposit that has possibility of currency conversion from the "Deposited Currency (foreign currency)" to the "Counter Currency (another foreign currency)" of your choice on the maturity date. The conversion decision is based on a comparison of foreign exchange rates on the maturity date vs. the "Strike Price" decided on the deposit date. If the foreign exchange rate on the maturity date indicates Deposited Currency appreciation equal to or beyond the "Strike Price", the deposit will be converted at the "Strike Price" into the "Counter Currency (foreign currency)."
- The interest rate is determined by term, "Strike Price" etc. and interest is paid in the deposited foreign currency. If conversion is decided on the maturity date, only the principal portion of the deposit will be converted at the "Strike Price" into the "Counter Currency." Interest will be paid in the deposited foreign currency.

Commission	<p>• The maturity amount will always be in foreign currency, whether the deposit matures in the Deposited Currency or in the Counter Currency. When you convert foreign currency into Yen after you receive the maturity amount in foreign currency, the exchange rate (TTB rate) includes foreign exchange commission (please refer to the following commission table). Regardless of foreign exchange rate fluctuations, the Yen-equivalent value you shall receive including interest may be less than the Yen-equivalent value you initially deposited (Yen amount used for conversion to foreign currency before depositing to Premium Deposit or Yen-equivalent value at the time of making the deposit) and may result in <u>Loss of Principal</u>.</p> <p>• If the deposited foreign currency is converted into the counter foreign currency on the maturity date and that counter currency is converted back to the deposited currency, there is a risk of <u>Loss of Principal</u> even without exchange rate fluctuations because the exchange rate that is applied for converting the counter currency into the deposited currency includes the foreign exchange commission. (Please refer to the following commission table. Basically for exchanges between foreign currencies, 1 yen charge is applied per foreign currency unit when converting foreign currency to Yen and another 1 yen per foreign currency unit to the destination foreign currency).</p> <p>• When you deposit / withdraw foreign currency cash, handling charges (2 yen per US dollar, 3 yen per Euro) will be applied. For more details, please refer to Service Fee List.</p> <p style="text-align: center;"><b>〈Foreign Exchange Commission〉</b></p> <table border="1" data-bbox="435 584 1501 645"> <thead> <tr> <th>Currencies</th><th>Commission (per foreign currency unit)</th></tr> </thead> <tbody> <tr> <td>USD・EUR・GBP・AUD・NZD・CAD・CHF</td><td>1 yen for conversion to or from 1 foreign currency</td></tr> </tbody> </table> <p>* Commission is subject to change without notice any time.</p>	Currencies	Commission (per foreign currency unit)	USD・EUR・GBP・AUD・NZD・CAD・CHF	1 yen for conversion to or from 1 foreign currency
Currencies	Commission (per foreign currency unit)				
USD・EUR・GBP・AUD・NZD・CAD・CHF	1 yen for conversion to or from 1 foreign currency				
Cancellation Before Maturity	<p><b><u>Cancellation is not allowed before maturity except that SMBC Trust Bank determines cancellation before the maturity date is unavoidable.</u></b></p> <p>In the event that SMBC Trust Bank determines cancellation before the maturity date is unavoidable, SMBC Trust Bank shall accept cancellation for only the full amount of the deposit, calculate the interest and settlement fee (or damages) as follows, deduct settlement fee (or damages) from the amount of the principal and interest of the deposit and pay the calculated amount to the Depositor's PRESTIA MultiMoney Savings Account in the deposit currency. Therefore, the amount after deducting settlement fee (or damages) may become less than the initial deposit amount.</p> <p>The settlement fee (or damages) differs depending on the market environment. Generally, the shorter the elapsed term from deposited to canceled before maturity is, the more the amount of the settlement fee (or damages) increases.</p> <p>(1) The interest: SMBC Trust Bank shall calculate the interest by using the period from the date of deposit until the day before the cancellation date and the interest rate of the saving deposit of the said currency at the time of cancellation date.</p> <p style="padding-left: 40px;">The interest = The deposit amount × the interest rate of the saving deposit of the same currency at the cancellation date × the period from the date of deposit until the day before the cancellation date /365 days</p> <p>(2) The settlement fee (or damages): At the time of the cancellation before the maturity, SMBC Trust Bank shall conduct counter buying and selling of foreign exchange option executed as the cover transaction at the time of deposit. Based on this, when the additional fee is incurred by SMBC Trust Bank, Depositor shall be required to pay the said amount as the settlement fee (or damages).</p> <p style="padding-left: 40px;">The settlement fee (or damages) = The deposit amount × the amount payable for replacing contract (the cost of per currency unit)</p>				
Deposit Insurance	Premium Deposit <Cross Currency Type> is not covered by Deposit Insurance during the deposit term or after the maturity.				
Available to	Individuals excluding minors, and existing corporate customers.				
Available Deposit Currencies	USD, EUR, GBP, AUD, NZD, CAD, CHF				
Available Counter Currencies	USD, EUR, GBP, AUD, NZD, CAD, CHF (must be a different currency from the Deposited Currency)				
Strike Price	<p>The Strike Price is the exchange rate that shall be applied for conversion to the Counter Currency (foreign currency) on the maturity date, and it is determined at the time of making the deposit.</p> <p>You may <u>set the Strike Price as equal to the Spot Price (exchange rate determined by SMBC Trust Bank based on the exchange rate as quoted in the interbank market) or at a level where the Deposited Currency is stronger than Spot Price against Counter Currency, within the range set by SMBC Trust Bank.</u></p> <p>The Strike Price can be set by specifying the price itself or by the "Differential" chosen by the customer. "Differential" is the difference between the Spot Price at the time of deposit and the Strike Price.</p> <p>e.g.)</p> <p>Case 1) Deposit Currency/Counter Currency = EUR/USD, Spot Price EUR1.00=USD1.2600 The Strike Price can be set as EUR1.00=USD1.2600 or at the level EUR is stronger (e.g. EUR1.00=USD1.2700) within the range set by SMBC Trust Bank.</p> <p>Case 2) Deposit Currency/Counter Currency = USD/EUR, Spot Price EUR1.00=USD1.2600 The Strike Price can be set as EUR1.00=USD1.2600 or at the level USD is stronger (e.g. EUR1.00=USD1.2500) within the range set by SMBC Trust Bank.</p> <p>* At online banking and certain other channels, the Strike Price is set by "Differential" within the range set by SMBC Trust Bank. Available "Differentials" are subject to change without notice. "Differential" for Cross Currency Type is set in "pips" which is the smallest unit in foreign exchange rate. For example, in Case 1 above, the Differential will be 100 pips if the Strike Price is to be set as EUR1.00=USD1.2700. (1.2700-1.2600=0.0100)</p> <p>Spot Price, interest rate, and available Strike Price range will change according to the market conditions.</p>				

<b>Application Process</b>		In the beginning, before accepting your application, we request you to answer a questionnaire to confirm whether the Deposit is suitable based on your risk tolerance. Based on its results, there may be cases when we may not be able to accept your application.
<b>Handling Hours</b>		In principle from 8:00a.m. on Monday until 5:00a.m. on Saturday excluding system maintenance hours, Japan holidays, and December 31 through January 3. Transaction may be unavailable on overseas holidays due to market condition.
<b>Term of Availability</b>		1 week, 2 weeks, 1 month, and 3 months; and other terms as determined by SMBC Trust Bank. For details of available terms at each channel, inquire at our branches or PRESTIA Phone Banking.
<b>Automatic Renewal</b>		Automatic renewal is not available.
<b>Making Deposits</b>	<b>Availability</b>	Amount for one Premium Deposit should be deposited by lump sum by deducting from the PRESTIA MultiMoney Savings account of the deposit currency.
	<b>Deposit Amount</b>	Minimum amount equivalent to 1,000,000 yen For transaction via online banking, the minimum amount is 500,000 yen equivalent (SMBC Trust Bank may change the minimum deposit amount without prior notice.) There may be a restriction on the maximum deposit amount depending on the deposit timing and/or transaction channels.
	<b>Unit of Deposit</b>	The second decimal place of one unit of the deposited foreign currency.
<b>Payment at Maturity</b>		<p>The Deposit is processed as follows on the maturity date.</p> <p><b>&lt;Principal&gt;</b></p> <ul style="list-style-type: none"> <li>• If the Spot Price which is determined by SMBC Trust Bank based on the exchange rate as quoted in the interbank market at 3:00 p.m. on the maturity date indicates Deposit Currency appreciation (Counter Currency depreciation) equal to or beyond the Strike Price: The principal <u>shall be converted into Counter Currency at the Strike Price</u>, and then credited into a PRESTIA MultiMoney Foreign Currency Savings Account in the Counter Currency. e.g.) Under the condition of: Deposit Currency/Counter Currency = EUR/USD Strike Price EUR1.00=USD1.2700 Spot Price at 3:00 p.m. on the maturity date EUR1.00=USD1.2750 The principal in EUR will be converted into USD at the Strike Price (EUR1.00=USD1.2700) and will be credited into PRESTIA MultiMoney USD Savings Account in USD.</li> <li>• If the Spot Price which is determined by SMBC Trust Bank based on the exchange rate as quoted in the interbank market at 3:00 p.m. on the maturity date indicates Deposit Currency depreciation (Counter Currency appreciation) beyond the Strike Price: The principal shall be credited into a PRESTIA MultiMoney Foreign Currency Savings Account in the Deposit Currency. e.g.) Under the condition of: Deposit Currency/Counter Currency = EUR/USD Strike Price EUR1.00=USD1.2700 Spot Price at 3:00 p.m. on the maturity date EUR1.00=USD1.2650 The principal in EUR will not be converted and will be credited into PRESTIA MultiMoney EUR Savings Account in EUR.</li> </ul> <p><b>&lt;Interest&gt;</b></p> <p>Interest after deduction of taxes shall be credited into PRESTIA MultiMoney Foreign Currency Savings account in the deposited currency.</p> <p><b>&lt;Note&gt;</b></p> <p>The principal and interest will be credited into the PRESTIA MultiMoney Savings Account on the maturity date. Therefore, the funds in PRESTIA MultiMoney Savings can be withdrawn / used after the payment.</p>

<b>Interest</b>	<b>Applicable Rates</b>	The applicable rate from the date of deposit until maturity shall be the rate as published by SMBC Trust Bank at the time of making the deposit. Interest rates will change according to market conditions, thus interest rates may vary even depending on the timing when the same Deposit Currency, Counter Currency, Tenor, Strike Price, and Differential are specified. The savings interest rate of the account to which the maturity funds are credited will apply on and after the maturity date. For the latest rates, please inquire at our branches, PRESTIA Phone Banking or online banking.
	<b>Payment Method</b>	Interest is paid in a lump sum at maturity
	<b>Calculation Method</b>	Interest shall be calculated daily via the simple interest formula (non-compounding) based on 365 days a year. The minimum denomination for calculating interest is the second decimal place of one unit of the deposited foreign currency. (Interest is rounded down to the second decimal place.)
<b>Tax</b>	<b>Tax On Interest</b>	In principle, for individual customers, interest is subject to separate withholding taxation (20.315% (National tax 15.315% and Local tax 5%)*). For corporate customers, interest is subject to comprehensive income taxation and each amount withheld (15.315% (National tax 15.315% and Local tax 0% )*) can be credited in the returns of the Corporate Income Taxes. *The tax rate etc. may change in the future due to reasons such as revision of tax laws. The tax-exempt small-sum personal savings system (Maruyu) does not apply.
	<b>Exchange-Rate Gain</b>	For individual customers, it is subject to comprehensive income taxation. (To be declared as miscellaneous income for taxation purposes) * In principle, no declaration is necessary when a salaried employee has an annual income of 20 million yen or less and the total amount of income from sources other than employment or retirement income, such as foreign exchange gain, is 200,000 yen or less. For corporate customers, it is subject to comprehensive income taxation.
	<b>Exchange-Rate Loss</b>	For individual customers, it can be deducted from surplus miscellaneous income. For corporate customers, it is subject to comprehensive income taxation.
<b>Special Contractual Additions</b>		Not applicable
<b>Transaction Channels and Contact Number</b>		Branches and mini branches of SMBC Trust Bank Ltd. (belonging to PRESTIA) that are set up to handle said transactions. Certain branches and mini branches do not handle cash or check transactions. Certain transactions may not be available via online banking and PRESTIA Phone Banking. For details, please inquire at our branches, mini branches, or via PRESTIA Phone Banking (Domestic (toll-free): 0120-110-330; From overseas (charges apply): 81-46-401-2100.)
<b>Designated Dispute Resolution Organization</b>		Japanese Bankers Association Contact: JBA Customer Relations Center Tel: 0570-017109 or 03-5252-3772
<b>Related Approved Investor Protection Association</b>		None
<b>Other Conditions</b>		<ol style="list-style-type: none"> <li>1. During Market contingency etc. which SMBC Trust Bank regards it as necessary, we might suspend transactions in foreign currencies without prior notice.</li> <li>2. For currency exchange transactions in amounts equal to or higher than the certain amount specified by SMBC Trust Bank, the exchange rate which is determined by SMBC Trust Bank based on the prevailing market rate at the time of the said transaction which includes foreign exchange commissions (hereinafter referred to as the "Prevailing Market Rate") shall be applied. When transactions using online banking are available, the Prevailing Market Rate is applied in principle. However, when the Deposit is converted into Counter Currency on the maturity date, the predetermined "Strike Price" is applied.</li> <li>3. No foreign currency cash withdrawals, other than in USD and EUR, are accepted.</li> <li>4. At SMBC Trust Bank PRESTIA, an account maintenance fee of 2,200 yen (including tax) will be deducted from your account on the second banking day of each month. You only need to meet one of certain conditions, such as Total Average Monthly Relationship Balance in the previous month, and this fee will be waived for the current month.</li> <li>5. In case of US residents, we may not be able to accept your application.</li> </ol>

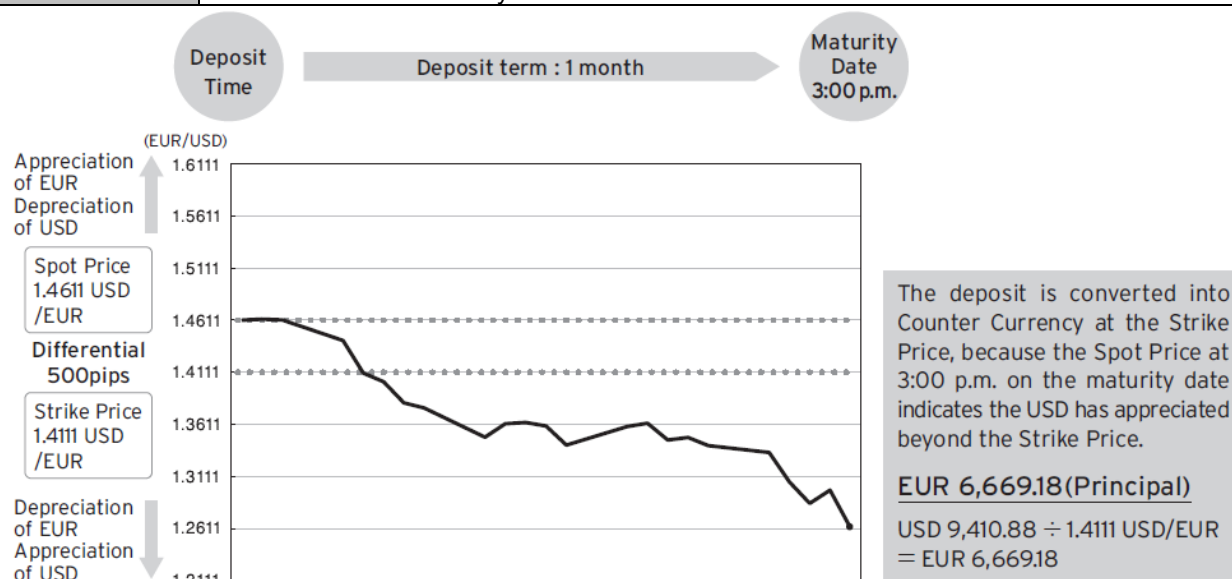
SMBC Trust Bank Ltd.  
1-3-1, Nishi-Shimbashi, Minato-ku, Tokyo 105-0003

## <Appendix> Example of estimated loss amount (Premium Deposit <Cross Currency Type>)

### When principal is converted into Counter Currency at maturity

- Example of loss of principal on a Yen basis in comparison with the principal of Deposit Currency (Foreign Currency) converted into Yen at the deposit time, if the principal paid in Counter Currency (Foreign Currency) is converted into Yen at the TTB rate on the maturity date.
- Example of loss of principal on a Deposit Currency basis, if the principal paid in Counter Currency (Foreign Currency) is converted into Deposit Currency (Foreign Currency) at the TTB rate and TTS rate on the maturity date.

<b>Example</b>	<ul style="list-style-type: none"> <li>■ Principal amount : USD 9,410.88 (equivalent to 1 million yen) ■ Deposit term : 1 month</li> <li>■ Counter Currency : EUR ■ Differential : 500 pips</li> <li>■ Spot Price at the time of making the deposit : 1.4611 USD/EUR (as of Sep. 24, 2008)</li> <li>■ Strike Price : 1.4111 USD/EUR</li> <li>■ Exchange rate for Yen conversion available at the deposit time : 106.26 yen/USD</li> <li>■ Spot Price at 3:00 p.m. on the maturity date : 1.2622 USD/EUR (as of Oct. 24, 2008)</li> <li>■ TTM rate on the maturity date : 118.99 yen/EUR ■ TTB rate on the maturity date : 117.99 yen/EUR</li> <li>■ TTM rate on the maturity date : 94.27 yen/USD ■ TTS rate on the maturity date : 95.27 yen/USD</li> </ul> <p>This example refers to the case when the USD became about 14% stronger against the EUR in a month between February 2002 and November 2017.</p>
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### <Estimated loss amount>

1. If the Yen-equivalent value of the principal in Counter Currency (EUR) at TTB rate on the maturity date is compared with the Yen-equivalent value of the principal in Deposit Currency (USD) at the deposit time, there is a principal loss on a Yen basis.

- If you convert the received principal (EUR) into Yen, the TTB rate applies to the conversion. The TTB rate includes a foreign exchange commission of 1 yen per EUR.
- You incur a loss of principal equivalent to the difference between the deposited principal amount converted into Yen at the prevailing exchange rate available at the deposit time and the received principal amount converted into Yen at the TTB rate on the maturity date.

**Example** { USD 9,410.88 (Principal) × 106.26 yen/USD (Exchange rate for Yen conversion available on the deposit time) } – { EUR 6,669.18 × 117.99 yen/EUR (TTB rate on the maturity date) }  
= **213,104 yen (A loss of principal)**

2. If the principal converted into the Counter Currency (EUR) is converted into the Deposit Currency (USD) at the TTB rate and TTS rate on the maturity date, a loss of principal is incurred on a Deposit Currency basis.

- If you convert the received principal (EUR) into the Deposit Currency (USD), the TTB rate and TTS rate applies to the conversion. The TTB rate and TTS rate include a foreign exchange commission of 1 yen per foreign currency unit.
- If the principal converted into Counter Currency (EUR) is converted into the Deposit Currency (USD) at the TTB rate and TTS rate on the maturity date, there is a loss of principal on a Deposit Currency basis in comparison with the principal of the Deposit Currency.

**Example** USD 9,410.88 (Principal) – ( EUR 6,669.18 × 117.99 yen/EUR ÷ 95.27 yen/USD )  
= **USD 1,151.24 (A loss of principal)**

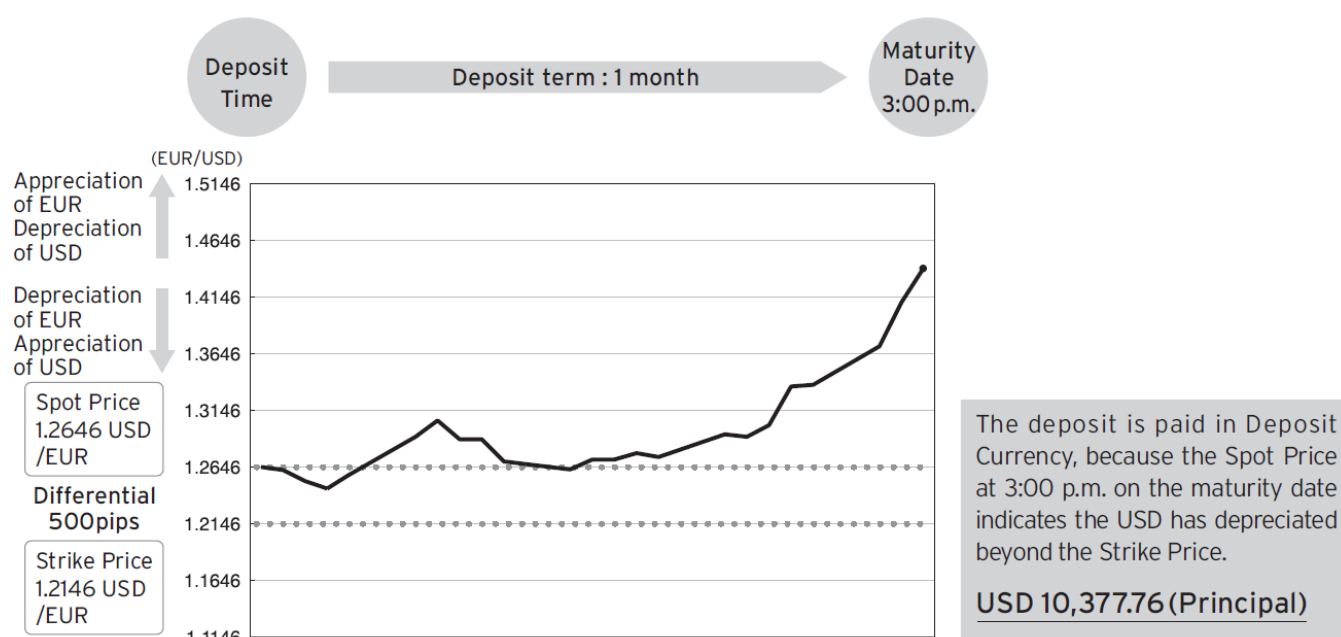
- You may incur a greater loss than this estimated loss amount depending on the exchange rates available on the maturity date.

## <Appendix> Example of estimated loss amount (Premium Deposit <Cross Currency Type>)

### When principal is paid in Deposit Currency

- Example of a loss of principal on a Yen basis in comparison with the principal converted into Yen at the deposit time, if the principal paid in the Deposit Currency is converted into Yen at the TTB rate on the maturity date.

<b>Example</b>	<ul style="list-style-type: none"> <li>■ Principal amount : USD 10,377.76 (equivalent to 1 million yen) ■ Deposit term : 1 month</li> <li>■ Counter Currency : EUR ■ Differential : 500 pips</li> <li>■ Spot Price at the time of making the deposit : 1.2646 USD/EUR (as of Nov. 17, 2008)</li> <li>■ Strike Price : 1.2146 USD/EUR</li> <li>■ Exchange rate for Yen conversion available at the deposit time : 96.36 yen/USD</li> <li>■ Spot Price at 3:00 p.m. on the maturity date : 1.4401 USD/EUR (as of Dec. 17, 2008)</li> <li>■ TTM rate on the maturity date : 87.31 yen/USD ■ TTB rate on the maturity date : 86.31 yen/USD</li> </ul> <p>This example refers to the case when the EUR became about 14% stronger against the USD and the Yen was about 9% stronger against the USD in a month between February 2002 and November 2017.</p>
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### <Estimated loss amount>

In this example, there is no loss of principal on a Deposit Currency (USD) basis. However, if the Yen-equivalent value of the principal in Deposit Currency (USD) at TTB rate on the maturity date is compared with the Yen-equivalent value of the principal at the deposit time, there is a principal loss on a Yen basis.

- If you convert the received principal (USD) into Yen, the TTB rate applies to the conversion. The TTB rate includes a foreign exchange commission of 1 yen per USD.
- You incur a loss amounting to the principal multiplied by the difference between the exchange rate for Yen conversion available at the deposit time and the TTB rate on the maturity date.

**Example** USD 10,377.76 (Principal) × { 96.36 yen/USD (exchange rate available at the deposit time) — 86.31 yen/USD (TTB rate on the maturity date) } = **104,296 yen (Loss of principal)**

- If the TTB rate on the maturity date indicates the Yen has appreciated beyond the above conditions, you will incur a greater loss than this estimated loss amount.