PRESTÍA

As of April 1, 2019

Information Memorandum and Pre-Contract Document

PRESTIA MULTIMONEY FOREIGN CURRENCY SAVINGS DEPOSIT

Please read this document carefully. Before investing in foreign currency 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 amount of Yen you initially deposited.

Risk of PRESTIA MultiMoney Foreign Currency Savings Deposit

There is no risk of loss of principal in the deposited foreign currency, but there is a possibility that **the Yen-equivalent value you receive including interest may be less than the original Yen-equivalent value of the deposited foreign currency** in case the exchange rate of the deposited foreign currency against Yen fluctuates and results in 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.

Other Conditions

Deposits in foreign currencies have country risks such as fluctuations in foreign currency rates, decreased liquidity, and the possibility for dysfunction in foreign exchange markets caused by changes in economic and political situations, as well as changes in regulations, etc. Certain transactions may also be restricted, such as a restriction on the withdrawal of deposits.

Particularly, emerging-market currencies such as South African Rand (ZAR), Chinese Yuan (CNY) *1, Turkish Lira (TRY) *1, Mexican Peso (MXN) *1, etc. have higher risk than currencies of developed countries. With regard to currency exchange, deposits, withdrawals, etc., such transactions may be restricted due to changes in regulations, etc.

Furthermore, emerging-market currencies carry the risk of a high level of fluctuations in foreign currency rates due to the economic and political situation of countries which issue the currencies.

Before transacting in emerging-market currencies, please be sure that you understand that transactions in these currencies have a relatively higher risk compared to transactions in the currencies of developed countries.

*1 Applicable from August 19, 2019 (Planned)

As of April 1, 2019

<table>
<tr><td colspan="2">Brief Description of Product</td><td>Deposit which is to be deposited in foreign currency. The savings interest rate (Savings interest rate is floating rate) determined by deposit currency is applied and interest is paid in the deposited foreign currency.
Depositing / Withdrawing is to be made from / to foreign currency in principle. Depositing / Withdrawing from / to Yen is also accepted.</td></tr>
<tr><td colspan="2">Commission</td><td>・The rate at which Yen is converted to another currency (TTS rate) and the rate at which a foreign currency is converted to Yen (TTB rate) each includes the foreign exchange commission prescribed by SMBC Trust Bank (please refer following commission table). As a result, <u>loss of principal and interest</u> may occur when the Yen does not fall against the foreign currency by a margin that exceeds the foreign exchange commission, not only in the case that the deposit currency depreciates against Yen.
・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 the Service Fee List.
〈Foreign Exchange Commission〉
<table>
<tr><th>Applicable Currencies</th><th>Commission (Yen per 1 foreign currency)</th></tr>
<tr><td>USD・AUD・NZD・GBP・CAD・CHF・EUR・SGD*1・TRY*1</td><td>1 yen for conversion to or from 1 foreign currency;
2 yen for conversion to and from 1 foreign currency</td></tr>
<tr><td>HKD・ZAR・CNY*1 *2</td><td>0.40 yen for conversion to or from 1 foreign currency;
0.80 yen for conversion to and from 1 foreign currency</td></tr>
<tr><td>NOK・SEK*1・DKK*1・MXN*1</td><td>0.30 yen for conversion to or from 1 foreign currency;
0.60 yen for conversion to and from 1 foreign currency</td></tr>
<tr><td>THB</td><td>0.08 yen for conversion to or from 1 foreign currency;
0.16 yen for conversion to and from 1 foreign currency</td></tr>
</table>
*Commission is subject to change without notice at any time.
*1 Applicable from August 19, 2019 (Planned)
*2 SMBC Trust Bank handles Chinese Yuan offshore only and uses 'CNY' to denote RMB(Renminbi) funded in the offshore market, based on the currency code used on the global settlement system, while onshore RMB circulates on Mainland China.</td></tr>
<tr><td colspan="2">Deposit Insurance</td><td>Foreign currency deposits are not covered by deposit insurance.</td></tr>
<tr><td colspan="2">Available To</td><td>Individual customers and existing corporate customers.</td></tr>
<tr><td colspan="2">Applicable Currencies</td><td>Please refer to the Commission, Applicable Currencies of 〈Foreign Exchange Commission〉 table above. (Please note that there are cases where some currencies may not be offered due to the country's regulations and / or market conditions.)</td></tr>
<tr><td colspan="2">Country Risk</td><td>Deposits in foreign currencies have country risks such as fluctuations in foreign currency rates, decreased the liquidity, and the possibility for dysfunction in foreign exchange markets caused by changes in economic and the political situations, as well as changes in the regulations, etc. Please be sure to understand the above risks before depositing in those currencies.
In the case of CNY*1, TRY*1, MXN*1, etc., SMBC Trust Bank may restrict the conditions of the transaction including the timing of deposits, withdrawals, etc. For emerging-market currencies, please refer to Other Conditions in the bold lines of page 1.
*1 Applicable from August 19, 2019 (Planned)</td></tr>
<tr><td colspan="2">Application Process</td><td>In the beginning, before accepting the deposit, we request you to conclude the PRESTIA MultiMoney Foreign Currency Savings Deposit Contract to confirm whether the Deposit is suitable based on your risk tolerance. Based on its results, there may be cases where we may not be able to conclude the contract or accept the deposit in foreign currency even in a case of receiving the funds by fund transfer. The application of the contract can be submitted either via PRESTIA Online, branches/mini branches or Postal mail. It will take a few business days to conclude the contract.</td></tr>
<tr><td colspan="2">Term Availability</td><td>No fixed deposit term</td></tr>
<tr><td rowspan="3">Making Deposits</td><td>Availability</td><td>Possible at any time</td></tr>
<tr><td>Deposit amount</td><td>The second decimal place of one unit of the deposited foreign currency or above.</td></tr>
<tr><td>Unit Of Deposit</td><td>The second decimal place of one unit of the deposited foreign currency.</td></tr>
<tr><td colspan="2">Withdrawals</td><td>Possible at any time</td></tr>
</table>

As of April 1, 2019

Interest	**Applicable Rates**	Applicable interest rate will be changed according to market conditions without notice at any time and the new rate will be applied from the day on which the applicable rate is changed. (Savings interest rate is floating rate.) For the latest rates, please inquire at our branches, mini branches, or at PRESTIA Phone Banking.
	Payment Method	The interest due is added to the deposited principal every month. The interest of the current month* is paid on the first business day of the following month. Withdrawing is available from the interest payment date. * Interest calculation term is from the interest payment date of previous month to a previous date of the interest payment date of the current month.
	Calculation Method	Interest shall be calculated daily on the final daily balance 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.)
Tax	**Tax On Interest**	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.
	Exchange-Rate Gains	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.
	Exchange-Rate Losses	For individual customers, it can be deducted from surplus miscellaneous income. For corporate customers, it is subject to comprehensive income taxation.
Special Contractual Additions		Not applicable
Transaction Channels and Contact Number		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 PRESTIA Online, PRESTIA Mobile 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 (toll-charged): 81-46-401-2100).
Designated Dispute Resolution Organization		Japanese Bankers Association Contact: JBA Customer Relations Center Phone: 0570-017109 or 03-5252-3772
Related Approved Investor Protection Association		None
Other Conditions		1. During Market contingency etc. which SMBC Trust Bank regards it as necessary, we might suspend transactions in foreign currencies without prior notice. 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 PRESTIA Online and PRESTIA Mobile are available, the Prevailing Market Rate is applied in principle. The publicly-announced rate which includes foreign exchange commissions applies to transactions in CNY*1, SEK*1, DKK*1, or MXN*1 regardless of the transaction amount. These currencies above are not available during weekday nights and Japanese holidays. 3. There are cases where Remittances of CNY*1, TRY*1, MXN*1, etc., may not be offered. Please inquire at the branches, etc. 4. No foreign currency cash withdrawals at branches, other than in USD and EUR, are accepted. 5. No cash card issued by SMBC Trust Bank can be used to deposit / withdraw funds to / from this account. 6. At SMBC Trust Bank PRESTIA, an account maintenance fee of 2,000 yen (excluding 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. *1 Applicable from August 19, 2019 (Planned)

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