

## Generic explanation of Foreign Currency Deposits

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 value of Yen you will receive may be less than the amount of Yen you initially deposited.

**Risk of FCY Deposits :** Although there is no risk of loss of principal in the deposited foreign currency, the exchange rate used for currency conversion can fluctuate and that may cause an exchange loss and the value of Yen you will receive including interest may be less than the amount of Yen you initially deposited in the event the deposit currency has depreciated against Yen.

**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.

### 1. Summary of Foreign Currency Deposits

Deposit which is to be deposited in foreign currency. The interest rate is determined by deposit currency, term, etc. and interest is paid in deposited foreign currency. Depositing / Withdrawal is to be made from / to foreign currency in principle. Starting / Withdrawing the deposit from / to Yen is also accepted.

### 2. Commission

- 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) for each includes the foreign exchange commission prescribed by Citibank (Please refer following description of commission). As a result, loss of principal and interest 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 deposit currency has depreciated against Yen.
- When you deposit/withdraw foreign currency cash, handling charges(e.g., 2 yen per US dollar, 3 yen per euro)will be applied. For more details, please refer to Service Fee List.

#### Foreign Exchange commission (Yen per 1 foreign currency)

- USD/AUD/NZD/GBP/CAD/CHF/EUR  
..... 1 yen for conversion to or from 1 foreign currency; 2 yen for conversion to and from 1 foreign currency
- HKD/ZAR  
..... 0.40 yen for conversion to or from 1 foreign currency; 0.80yen for conversion to and from 1 foreign currency
- NOK..... 0.30 yen for conversion to or from 1 foreign currency; 0.60yen for conversion to and from 1 foreign currency
- THB..... 0.08 yen for conversion to or from 1 foreign currency; 0.16 yen for conversion to and from 1 foreign currency

\* Commission is subject to change without notice any time.

### 3.Designated Dispute Resolution Organization: Japanese Bankers Association

Contact : JBA Customer Relations Center Phone : 0570-017109 or 03-5252-3772

### 4.Related Approved investor Protection Association: None

### 5.Other important notice

- For foreign currency time deposit, no withdrawals are allowed before maturity, including those of deposits that have rolled over automatically. However, Step Up Time Deposit can be cancelled after the first 6 months from the date of deposit.
- Foreign currency deposits are not covered by any deposit insurance.
- Deposit to emerging-market countries' currencies has relatively higher risks than those of the developed countries.

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[ Please note that, with your consent, the explanation sheet above will be used as an alternative statutory document in place of pre-contract document (Information Memorandum of foreign currency deposit). ]