

YEN SAVINGS

Available To		Individual customers and existing corporate customers
Term		No fixed deposit term
Making Deposits	Availability	Possible at any time
	Deposit Amount	One Yen (JPY 1) at minimum. (When opening a Yen Savings Account, SMBC Trust Bank may request an initial deposit of a prescribed amount.)
	Unit Of Deposit	One Yen (JPY 1)
Withdrawals		Possible at any time
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, PRESTIA Phone Banking, or check our website.
	Payment Method	The interest due is added to the deposited principal in February and August as follows. ·Settle the interest due for the period of the next day of third Sunday of February to third Sunday of August of that year. The interest due is added next business day. ·Settle the interest due for the period of the next day of third Sunday of August to third Sunday of February of next year. The interest due is added next business day.
	Calculation Method	Interest shall be calculated daily via the simple interest formula (non-compounding) based on 365 days a year, when the final daily balance of a Yen Savings Account is one thousand Yen (JPY 1,000) or more. The minimum denomination for calculating interest is 1 yen (JPY 1). (Interest amount below 1 yen (JPY 1) shall be rounded down to zero.)
Tax		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.
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 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 (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
Deposit Insurance		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.
Other Conditions		1. For SMBC Trust Bank Banking Card transactions, the charges prescribed in the "SMBC Trust Bank Banking Card Terms & Conditions" shall apply. Please refer to "Service Fee List" for fees related to our services. 2. 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. 3. SMBC Trust Bank may treat a Yen Savings Account that has had no deposits or withdrawals made within a period of time prescribed by SMBC Trust Bank, as a "Dormant Account". Transactions may be restricted when an account becomes a Dormant Account.

SMBC Trust Bank Ltd.