

YEN CHECKING

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 (The minimum amount required to open a Yen Checking Account is JPY100,000.)
	Unit Of Deposit	One Yen (JPY 1)
Withdrawals		Possible at any time
Interest	Applicable Rates	No interest shall accrue.
	Payment Method	Not applicable
	Calculation Method	Not applicable
Tax		Not applicable as interest does not accrue.
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 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
Special Contractual Additions		Not applicable
Deposit Insurance		Yen checking deposits are entirely covered by Deposit Insurance.
Other Conditions		<ol style="list-style-type: none"> 1. No promissory note shall be issued in relation to a Yen Checking Account. 2. 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. 3. 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. 4. SMBC Trust Bank may treat a Yen Checking 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.