

## Information Memorandum

### PRESTIA MULTIMONEY CREDIT (Overdraft secured by deposit)

<b>Available to</b>		Individual Customers who meet the following conditions 1) Not younger than 18 years of age 2) Resident of Japan 3) An account holder of PRESTIA MultiMoney Foreign Currency Savings Deposit* *PRESTIA MultiMoney Foreign Currency Savings Deposit Contract is mandatory for a customer who uses PRESTIA MultiMoney Credit, where overdraft in foreign currencies is available.
<b>Applicable currencies</b>		JPY, USD, EUR, GBP, AUD, NZD, CAD and CHF (However, regulations and market trends in the country concerned may prevent the currency of that country from being offered.)
<b>Purpose</b>		PRESTIA MultiMoney Credit usage is restricted to the temporary need for funds. ※You are requested to report the purpose of the overdraft at each loan application. There may be circumstances in which SMBC Trust Bank is unable to approve the overdraft based on loan purpose. ※You may not use PRESTIA MultiMoney Credit for business purpose or to purchase investment products* at SMBC Trust Bank and SMFG. *Investment products include Foreign Currency Deposits, Structured Deposits, Mutual Funds, Financial Products Intermediary Business and Insurance Products.
<b>Maximum overdraft limit</b>		The limit shall be either 80% of collateral deposit balance or the control line amount determined by SMBC Trust Bank, whichever is smaller. • The maximum overdraft limit at the time of execution shall be smaller of (1) 80% of the Japanese Yen deposit or, if the currency is not Japanese Yen, 80% of the amount converted into Yen by applying the TTB rate at the time of execution or (2) control line amount determined by SMBC Trust Bank procedure. For foreign currency, the Yen loan balance shall be calculated by applying the TTS rate at the time of execution. The available amount is the amount that deducted the loan balance from the maximum overdraft limit. After execution, in case that the deposit (as collateral) or the loan includes foreign currency, the maximum overdraft limit and available amount will vary with changes in the foreign exchange rate because the calculation to convert foreign currency by applying the TTB rate and the TTS rate to Yen shall be daily conducted. The overdraft limit is subject to change at the bank's discretion. • In case that your outstanding balance of PRESTIA MultiMoney Credit exceeds your control line, a separate procedure is required. • The initial control line amount is 20 million Japanese Yen, which is subject to change in the future without notice.
<b>Term</b>		No fixed term
<b>Interest</b>	<b>Applicable Rate</b>	Loan interest rates are floating rates and applicable to the outstanding balance. Loan interest rates will vary with market fluctuations and are subject to change without notice at any time.(Rates are displayed over-the-counter at branches and online banking.)
	<b>Payment method</b>	The interest will be calculated every day and the accumulated interest from the first business day of the month to the previous day of the first business day of the following month will be added to the outstanding balance at the first business day of the following month.
	<b>Calculation method</b>	Japanese Yen: Interest is calculated daily in units of 1 yen based on a 365-day year. Foreign currency: Interest is calculated daily in one currency unit or two decimal places of the unit based on a 365-day year.
<b>Borrowing</b>	<b>Borrowing</b>	On each borrowing application ※Customers who apply for PRESTIA MultiMoney Credit for the first time are requested to follow the bank's designated procedure at branches or by mail.
	<b>Borrowing Unit</b>	Japanese Yen: 1 yen Foreign currency: One unit of the currency or up to two decimal places thereof
<b>Collateral Deposit</b>		The collateral is the funds in your PRESTIA MultiMoney account. Please note the following funds cannot be used as PRESTIA MultiMoney Credit collateral: 1)Time Deposits pledged for other credit products 2)Certain Prescribed Structured Deposits 3)The amount of deposited Instruments, etc. which are not settled yet 4)Principal of Premium Deposit during the computer processing on maturity, only for the case that it will be converted from Yen to other currency. Additionally, the following funds in the savings accounts below cannot be used as MultiMoney credit collateral: 5)Yen funds in savings accounts that can be accessed by a Banking Card. 6)US dollar funds in savings accounts that can be accessed by a PRESTIA Gaika Cash Card. The types of deposits which will be accepted as collateral may be changed at the discretion of SMBC Trust Bank.

<b>Guarantor</b>	Not required
<b>Repayment</b>	Customers are asked to request Customer Service to arrange repayment of PRESTIA MultiMoney Credit (since repayments of this product are not automatically deducted from deposit accounts, such as the Yen Savings Account).
<b>Fees</b>	No fee or commission for borrowing or repayment. In the event that the overdraft currency is converted to other currencies or if repayment of the overdraft is converted from other currencies (including circumstances in which your PRESTIA MultiMoney Credit overdraft balance is offset against your PRESTIA MultiMoney deposit), foreign exchange commission is required at the time of exchange.
<b>Transaction channels</b>	Branches of SMBC Trust Bank Ltd. (belonging to the PRESTIA) that are set up to handle said transactions. Transactions are also available at online banking and via PRESTIA Phone Banking. ※Whether or not transactions are accepted via online banking or PRESTIA Phone Banking depends on the loan purpose, amount and certain other factors determined by SMBC Trust Bank. For details, please inquire at our branches, or via PRESTIA Phone Banking (Domestic (toll-free): 0120-110-330; From overseas (toll-charged): 81-46-401-2100).
<b>Designated Dispute Resolution Organization</b>	Japanese Bankers Association Contact: JBA Customer Relations Center Phone: 0570-017109 or 03-5252-3772
<b>Other conditions</b>	<ol style="list-style-type: none"> <li>1. Once the outstanding balance reaches 85% of the total value of your collateral PRESTIA MultiMoney deposit (the Loan To Value offset threshold), we will automatically offset your PRESTIA MultiMoney Credit overdraft balance against your PRESTIA MultiMoney <u>deposit without any</u> prior notice according to the term stated in the PRESTIA MultiMoney Account Customer Agreement. If the currency of the PRESTIA MultiMoney deposit account and PRESTIA MultiMoney Credit overdraft do not match, the currency of the offset funds must be converted to the overdraft currency. Please note the LTV offset threshold is subject to change.</li> <li>2. The entire PRESTIA MultiMoney deposit amount can potentially be applied to offset the overdraft balance due to changes in the FX market.</li> <li>3. Upon such offset, you may be required to pay the costs or fees to terminate and/or liquidate the deposits. We will require you to pay those costs or fees which we will calculate for each case in consideration of our funding costs, cost of liquidation of options and a possible yield obtainable after the termination.</li> <li>4. If the currency of the deposit is not Japanese Yen, the maximum overdraft limit will vary with the daily changes of the foreign exchange rate. In the event that the currency borrowed is not Japanese Yen, the outstanding balance in Yen equivalent may vary if the exchange rate fluctuates. This means that if you borrow close to the maximum overdraft limit and FX markets are volatile, the outstanding balance may exceed the maximum overdraft limit and you may be asked to repay the PRESTIA MultiMoney Credit or deposit additional funds. When you use PRESTIA MultiMoney Credit, please be aware of foreign exchange commission and exchange rate fluctuation.</li> <li>5. If the loan interest rate applicable to the overdraft is higher than the interest rate for the collateral deposit, the outstanding balance may exceed the maximum overdraft limit.</li> <li>6. In order to mitigate the risk of the outstanding balance exceeding the maximum overdraft limit as a result of Foreign Exchange rate fluctuation or accumulated loan interest, it is suggested that customers borrow up to 60% of the deposit balance.</li> </ol>

SMBC Trust Bank Ltd.