

Following “Additional Terms and Conditions for Linked External Services“ will be added to SMBC Trust Bank Customer Agreements from March 1, 2020.

Additional Terms and Conditions for Linked External Services

In addition to the PRESTIA Online Transactions Terms and Conditions (limited to the scope related to Available Service as set forth in Article 1, Paragraph 3 below), Article 1. through 8. below (hereinafter referred to as “these Terms and Conditions”) shall apply to the use of Linked External Services (defined in Article 1, Paragraph 1 below). Unless otherwise specified in these Terms and Conditions, the definitions stipulated in the PRESTIA Online Transactions Terms and Conditions shall also apply to these Terms and Conditions.

Article 1. Contents of Linked External Services

1. Linked External Services

“Linked External Services” shall mean services which SMBC Trust Bank allows Users to use in cases where a User wishes to use the Available Service (as defined in Article 1, Paragraph 3 below) through Specified Services (as defined in Article 1, Paragraph 2, Item (3) below) provided by a Specified Operator (as defined in Article 1, Paragraph 2, Item (5) below).

2. Specified Operators, etc.

(1) “Access Permission” shall mean granting a Specified Operator the right to receive the User Data required for the use of Linked External Services directly from SMBC Trust Bank, and to file requests with SMBC Trust Bank to use the account information inquiry service.

(2) “Access Token” shall mean the authentication key issued and granted to a Specified Operator by SMBC Trust Bank as a means of verifying the User’s identity in order to use the Linked External Services.

(3) “Specified Services” shall mean services that a Specified Operator provides to a User by employing an organization that processes electronic information upon consignment by the User, whereby SMBC Trust Bank allows the use of Available Service through API Connection, and that are published on SMBC Trust Bank’s website.

(4) “Agreement for Use of Specified Services” shall mean an agreement concluded with a Specified Operator for a User to use Specified Services.

(5) “Specified Operator” shall mean an operator that runs an online service, etc. for which SMBC Trust Bank has permitted API Connection as necessary for the provision of Linked External Services, and is given Access Permission by a User with the method set forth in

Article 3, Paragraph 1, Item (2) below. Operators for which SMBC Trust Bank has allowed the API Connection shall be published on SMBC Trust Bank's website.

(6) "User Data" shall mean account information such as balance inquiries and deposit and withdrawal inquiries on the applicable accounts approved by the User on the application screen for the use of Linked External Services.

(7) "API Connection" shall mean the ability to use the API (Application Programming Interface) functions owned by SMBC Trust Bank within a scope specified by SMBC Trust Bank.

3. Available Service

"Available Service" shall mean the account information inquiry service stipulated in the PRESTIA Online Transactions Terms and Conditions. More information on the service is published on SMBC Trust Bank's website. Note that part of the service may not be available depending on the Specified Operator employed by the User.

Article 2. Special provisions of personal identity verification in Linked External Services

In case that an Access Token for a User is issued/granted in accordance with the provisions of Article 3, Paragraph 1 below, the Available Service shall be deemed to have been used truthfully and correctly by the User or other duly authorized person starting when the Access Token is granted and during the validity period of the Access Token for the User, provided that access by a Specified Operator employing the Access Token can be confirmed with a method designated by SMBC Trust Bank. In such cases, SMBC Trust Bank shall not be liable for any damages caused by forgery, falsification, fraudulent use or any unauthorized use of the Access Tokens or other accidents occurring in relation to Linked External Services except in the case of negligence on SMBC Trust Bank.

Article 3. Methods of use of Linked External Services

Procedures for starting usage of Linked External Services shall be as follows:

1. Access Permissions or issuing and granting Access Tokens

(1) The User who wishes to have an Access Token issued and granted shall input the User ID and Password (including the One Time Password) stipulated in the PRESTIA Online Transactions Terms and Conditions on a screen designated by SMBC Trust Bank that can be accessed by the user from a screen provided by the party to which Access Permission is to be given as the Specific Operator.

(2) The User shall give Access Permission to the operator upon verifying that the operator which SMBC Trust Bank has allowed API Connection indicated on the screen displayed to the User after carrying out the identity verification procedures stipulated in Article 3,

Paragraph 1, Item (1) above is the party to which the User wishes to give Access Permission, and that the rights granted to such party by giving Access Permission are the rights that the User wishes to grant to such party.

(3) If the User is confirmed with a method designated by SMBC Trust Bank to have given Access Permission as set forth in Article 3, Paragraph 1, Item (2) above, SMBC Trust Bank shall issue an Access Token and grant it to the Specified Operator.

(4) Both the User and the Specified Operator shall ensure that no parties other than the Specified Operator (including the User), under any circumstances, manage or use the Access Token. The User and the Specified Operator must not transfer, provide as collateral or otherwise dispose of or lease the Access Token or grant any other usage rights to any third party other than the Specified Operator who has been granted Access Permission.

(5) In order to prevent any third parties from using the Access Token to make use of the Linked External Services, and to prevent the Specified Operator from using the Access Token to make use of the Linked External Services against the User's wishes, the User shall, on his/her responsibility, cause the Specified Operator to strictly manage the Access Token or have the Access Token strictly being managed.

(6) From the time when the Access Token is granted onwards, SMBC Trust Bank shall deem that an Agreement for Use of Specified Services has been concluded lawfully and remains in force between the User and the Specified Operator, and SMBC Trust Bank shall confirm the User's personal identity with the method stipulated in Article 3, Paragraph 1 of these Terms and Conditions.

2. Validity period of Access Tokens

Access Tokens issued by SMBC Trust Bank shall be valid for up to forty (40) days from the date on which the User gives Access Permission; provided, however, that, if use of the Linked External Services employing the Access Token is confirmed with a method designated by SMBC Trust Bank during the Access Token's validity period, the Access Token's validity period may be extended for an additional forty (40) days from the date of such confirmation.

3. Re-access Permission after the end of the Access Token's validity period

After the Access Token's validity period for a User ends, the User shall no longer be able to use the Linked External Services employing the Access Token. The User who wishes to resume use of the Linked External Services shall give Access Permission again with the method set forth in Article 3, Paragraph 1, Item (2) above; if the User is confirmed with a method designated by SMBC Trust Bank to have given the Access Permission, SMBC Trust Bank shall reissue the Access Token for the User, and the Access Token shall be granted to the Specified Operator confirmed by the User on the Access Permission screen.

4. Duties of the User

(1) The User's ability to use Specified Services lawfully and validly shall be a prerequisite for Linked External Services. The User shall conclude an Agreement for Use of Specified Services with a Specified Operator and take all other steps necessary to the lawful and valid use of Specified Services, shall comply with the Agreement for Use of Specified Services (including the appropriate performance of authentication procedures in accordance with the Agreement for Use of Specified Services), shall cause the Agreement for Use of Specified Services to remain lawfully in force without causing it to be revoked due to cancellation, termination or other reasons, and shall maintain his/her position as the User of Specified Services.

(2) If the Agreement for Use of Specified Services is revoked due to termination, expiration or other reasons, the User shall immediately notify the revocation to SMBC Trust Bank with the method designated by SMBC Trust Bank, and the Linked External Services pertaining to the revoked Agreement for Use of Specified Services shall be terminated when SMBC Trust Bank confirms the revocation.

(3) Until SMBC Trust Bank confirms the revocation as set forth in Article 3, Paragraph 4, Item (2) above, SMBC Trust Bank shall deem the Agreement for Use of Specified Services to remain in force and the provision of Linked External Services may continue, and SMBC Trust Bank shall not be liable for any damages thereby incurred by the User except in the case of negligence on SMBC Trust Bank.

Article 4. Consent to the disclosure of information

The User hereby agrees for the User Data and related User information (including branch number, account type, and account number relating to the User's account) to be disclosed and provided to the Specified Operator (including any third parties to which the User has agreed to provide the User's information under Article 3, Paragraph 1 above) through the use of Linked External Services.

Article 5. Indemnity

1. Responsibility for Specified Services, etc.

(1) Specified Services shall be independent of the Linked External Services provided by SMBC Trust Bank, and shall be provided exclusively by Specified Operators; compensation for any damages, losses or expenses, etc. incurred due to use of the Specified Services or inability to use the Specified Services shall be resolved in accordance with the provisions of the Agreement for Use of Specified Services between the User and the Specified Operator.

(2) In some cases, separate payment of a commission (including consumption tax and local

consumption tax) to the Specified Operator for use of the Specified Services may be required.

2. Response to unauthorized access, etc.

If unauthorized access or leakage of information, etc. take place, or funds are transferred through unauthorized access or financial crimes such as unauthorized withdrawal, etc. are committed (hereinafter referred to as “Unauthorized Access, etc.”) in relation with use of the Linked External Services, SMBC Trust Bank shall not be liable for any damages thereby incurred by the User except in the case of negligence on SMBC Trust Bank.

SMBC Trust Bank shall publish contact information on its website for Users to report cases where any damages or any risk of damages incurred by the User due to Unauthorized Access, etc. (including cases where there is a forgery, falsification, fraudulent use, unauthorized use or other risks pertaining to the Access Token), in relation with the use of Linked External Services.

3. Changes to/suspension of API Connection/Linked External Services, etc.

(1) If SMBC Trust Bank deems it necessary, SMBC Trust Bank may change the scope of API Connection with Specified Operators, or terminate all or part of API Connection. Users shall use the Linked External Services upon acknowledging that such changes or termination may take place, and SMBC Trust Bank shall not be liable for any damages incurred by the User due to such changes or termination except in the case of negligence on SMBC Trust Bank.

(2) If SMBC Trust Bank deems it necessary, SMBC Trust Bank may change the contents of, or suspend or terminate the Linked External Services or the Available Service. Users shall use the Linked External Services upon acknowledging the possibility of such changes, suspension or termination, and SMBC Trust Bank shall not be liable for any damages incurred by the User due to such changes, suspension or termination except in the case of negligence on SMBC Trust Bank.

(3) If use of PRESTIA Online is suspended in accordance with the PRESTIA Online Transactions Terms and Conditions, the use of the Linked External Services shall likewise be suspended.

Article 6. Termination of Linked External Services

1. Termination of Linked External Services by the User

If wishing to terminate the Linked External Services, the User shall request the Specified Operator to terminate the Agreement for Use of Specified Services or to suspend the use of the Specified Services. Even if such termination of the Agreement for Use of Specified Services or suspension of use of Specified Services is requested, SMBC Trust Bank shall

deem the Agreement for Use of Specified Services to remain in force and continue without suspension of the use of the Specified Services and the provision of the Linked External Services may continue until the Agreement for Use of Specified Services is confirmed with a method designated by SMBC Trust Bank to have been terminated or use of the Specified Services is found to have been suspended, and SMBC Trust Bank shall not be liable for any damages incurred thereby by the User except in the case of negligence on SMBC Trust Bank.

2. Automatic termination of Linked External Services

In addition to Article 6, Paragraph 1 above, Linked External Services for an Access Token shall terminate automatically if the use of the PRESTIA Online employed when issuing/granting an Access Token in accordance with Article 3, Paragraph 1 is suspended. Furthermore, the Linked External Services with a Specified Operator shall likewise terminate automatically if one of the agreements on API Connection between the Specified Operator and SMBC Trust Bank is terminated, expires or is revoked due to other reasons.

SMBC Trust Bank shall not be liable for any damages incurred by the User due to such termination of the Linked External Services except in the case of negligence on SMBC Trust Bank.

Article 7. Application of other provisions, etc.

Any matters not stipulated in these Terms and Conditions shall be handled in accordance with the PRESTIA Online Transactions Terms and Conditions (limited, however, to the scope of Available Service set forth in Article 1, Paragraph 3 above) and other related Terms and Conditions (excluding, however, the PRESTIA Mobile Transactions Terms and Conditions). If there is any discrepancy between the provisions of these Terms and Conditions and those of the PRESTIA Online Transactions Terms and Conditions or other related Terms and Conditions, these Terms and Conditions shall prevail.

Article 8. Changes to these Terms and Conditions

SMBC Trust Bank may, whenever changes in financial or other circumstances occur or any other rational reason exists, make changes to any provision of these Terms and Conditions upon notification thereof not later than one (1) month prior to each said change by proper methods of notification such as notification at counters of Branches or on the website.

Article 9. Discrepancy

All questions that may arise regarding the meaning of the provisions of these Terms and Conditions shall be decided in accordance with the Japanese text. If there is any

discrepancy between the Japanese and English provisions of these Terms and Conditions, the Japanese provision shall prevail.

All the terms and conditions set out in Additional Terms and Conditions for Linked External Services shall become effective as of March 1, 2020.