

TERMS AND CONDITIONS FOR MANAGER'S CHECK

Any term defined in Transactional Agreements may mean the same in this terms and conditions (agreement) unless otherwise specified.

Article 1. Dealing with Manager's Check

SMBC Trust Bank deals with Manager's Check in compliance with the terms of Terms and Conditions of Manager's Checks, the rules and regulations of the applicable Clearing House, and other relevant regulations based on the request of applicants.

Article 2. Payment Amount

When receiving or paying Manager's Check, SMBC Trust Bank will rely on and assume the amount as shown in the place specified for value to be correct, regardless of any other indications that may be shown elsewhere, whether in words or figures.

Article 3. Payment Limits

SMBC Trust Bank will not make any partial payments on Manager's Check.

Article 4. Changes in Matters Filed

- (1) Immediate notice must be provided in writing to the Depository Office of loss of any Manager's Check, or the seal, as well as of any change in respect of any matters filed with the Depository Office, such as the depositor's name, trade name, representative, proxy, seal, address or telephone number.
- (2) Any notice or document, etc., sent by the Bank that is received late or fails to reach the applicant due to any causes attributable to the applicant such as the applicant's failure to notify the Depository Office of any changes as required in preceding Paragraph of this Article, shall be deemed to have arrived at the time it normally should have arrived.

Article 5. Charges

When an applicant asks SMBC Trust Bank to handle a Manager's Check, the applicant shall pay the charge indicated by the Bank.

Article 6. Payment for Manager's Check

- (1) SMBC Trust Bank is not responsible for any damages arising from forgery, alteration, or other wrongful acts in respect of Manager's Check, so long as the Bank has verified with reasonable care.

- (2) SMBC Trust Bank will not be responsible for any damages arising so long as it doesn't make any payments on Manager's Check after order of nullification of rights with respect to the Manager's Check.
- (3) The provisions of Paragraph 1 and 2 of this Article shall also apply correspondingly to any damages which result from the violation of these Terms and Conditions for Manager's Check.

Article 7. Release from Responsibilities for Disasters, etc.

SMBC Trust Bank shall not be held responsible for the loss caused by any of the following cases:

- ① A case of a disaster, incident, accident on transportation, or measure taken by the court or other public bodies concerned, or any other unavoidable circumstances
 - ② A case where a trouble occurred with a terminal, telecommunication lines, or a computer in spite of considerable security measures that SMBC Trust Bank has implemented or the operating body of the joint system with other financial institutions has implemented
 - ③ A case for which SMBC Trust Bank is not responsible
- SMBC Trust Bank will not be responsible for any other consequences arising from causes beyond its control and/or in unavoidable circumstances.

Article 8. Application of the Terms and Conditions for Deposit

When an applicant applies for a Manager's Check from his or her account, the relevant terms and conditions for deposit and the terms and conditions for SMBC Trust Bank Banking Card shall be applicable.

Article 9. Compliance with Laws and Regulations, etc

Any and all laws and regulations and orders and restrictions based hereon which supersede the Terms and Conditions for Manager's Check shall apply irrespective of the Terms and Conditions for Manager's Check. Matters not defined in the Terms and Conditions for Manager's Check shall be handled in accordance with the laws, regulations, customary practices of Japan and other nations concerned, and the procedures prescribed by banks concerned.

Article 10. 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 our Terms and Condition for Manager's Check, the Japanese provision shall prevail.

All the terms and conditions set out in Terms and Conditions for Manager's Check shall become effective as of October 1, 2019.

SMBC Trust Bank Ltd.

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