

ADDITIONAL TERMS AND CONDITIONS FOR ONE TIME PASSWORD (OTP) SERVICE

Use of SMBC Trust Bank's One Time Password (OTP) Service is subject to the PRESTIA Online Transactions Terms and Conditions and as well as these Additional Terms and Conditions for One Time Password (OTP) Service. If there is any discrepancy between the PRESTIA Online Transactions Terms and Conditions and these Additional Terms and Conditions for the One Time Password (OTP) Service, the latter shall prevail. Unless otherwise stated, the definitions used in the PRESTIA Online Transactions Terms and Conditions also apply to these Additional Terms and Conditions for the One Time Password (OTP) Service.

Article 1. One Time Passwords

1. A One Time Password is a variable password generated and displayed on a dedicated display terminal (hereinafter referred to as 'token') loaned to users by SMBC Trust Bank.
2. One Time Passwords are used to prove the user's identity when performing certain kinds of transactions via PRESTIA Online or PRESTIA Mobile. The transactions for which a One Time Password is required are listed separately on the SMBC Trust Bank website.

Article 2. Application for Use

1. A user wishing to use the One Time Password (OTP) service first makes an application and is then issued a token by SMBC Trust Bank which is sent by mail to the Notification Address previously notified to SMBC Trust Bank by the user. Tokens can only be used by users residing in Japan.
2. If SMBC Trust Bank approves the user's application described in the previous paragraph, a token will be sent to the mailing address registered by the user with SMBC Trust Bank (hereinafter called "the user's registered mailing address"), or it will be distributed to the user using a method stipulated by SMBC Trust Bank. However, unless special approval is obtained from SMBC Trust Bank, the address to which the token is sent or distributed must be in Japan. If the mailed token is returned to SMBC Trust Bank due to an incorrect user Notification Address, failure of the user to notify a change of Notification Address, or the mail was returned to a post office and not collected within the specified time, the user shall request reissue.
3. SMBC Trust Bank accepts the user's application and registers the user's token for use. Based on the process described in the previous paragraph, the user can then use One Time Passwords generated by user's token which is received as per described in the previous paragraph for relevant PRESTIA Online transactions or PRESTIA Mobile transactions.
4. Only one token may be registered per account holder.

Article 3. Fees

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Article 4. Using Tokens

1. A token cannot be used when a One Time Password is not displayed due to a low battery etc. When the button is pressed and the display indicates that the battery charge is below the required level, the user shall request re-issuance of the token in accordance with the method specified by SMBC Trust Bank.
2. If a token's battery is discharged, or the token otherwise malfunctions, it will be replaced provided that the service has not been cancelled or suspended, as described in Article 6 (Cancelling or Suspending Service). In this case, or the mail was returned pursuant to Article 2, Paragraph 2, upon application by the user, SMBC Trust Bank will reissue the token and send it by mail to the user's Notification Address.
3. <Deleted>
4. The user is responsible for the appropriate disposal of tokens that are no longer usable due to malfunction, account cancellation, or other reasons.

Article 5. Loss or Theft of Tokens

1. If a user loses a token and there is the possibility that it may be used by a third party by counterfeiting, alteration, theft, loss, or other reason, or if the user becomes aware that the token has been used by a third party, the user must immediately report this using methods specified by SMBC Trust Bank. Contact information for reporting these issues can be found on the SMBC Trust Bank website.
2. After receiving a report of this kind, SMBC Trust Bank will, as quickly as possible, disable use of the token's One Time Password for proving the user's identity. SMBC Trust Bank shall not be held liable for any damage incurred before this report is received.

Article 6. Cancelling or Suspending Service

1. The user must use the methods stipulated by SMBC Trust Bank to cancel or suspend the One Time Password (OTP) Service.
2. If a password that does not match the One Time Password issued to the token registered to the user (as described in Article 2, paragraph 3) is entered more than the specified number of times in a row, SMBC Trust Bank will suspend the user's use of PRESTIA Online and PRESTIA Mobile. To request reactivation of the PRESTIA Online and PRESTIA Mobile service, the user must submit a request using methods specified by SMBC Trust Bank.
3. In addition to the reasons described in the previous paragraph, SMBC Trust Bank may suspend or change the One Time Password (OTP) Service at any time.

Article 7. Indemnification

1. SMBC Trust Bank shall own all tokens, and shall loan token to users. The user must use appropriate care when managing a token and One Time Password, and shall not transfer, pledge, disclose, or otherwise give a third-party rights to them, and shall not lend or give them to a third-party or allow a third-party to access them. SMBC Trust Bank shall not be liable for any damage incurred due to the user's failure to properly manage the token or One Time Password.
2. Any transactions using a One Time Password displayed on a token that was issued, replaced, re-issued or registered with SMBC Trust Bank will be handled as valid transactions, regardless of whether the token or One Time Password has been subject to unauthorized use or other type of mishap, and SMBC Trust Bank shall not be liable for any damage incurred as a result except in the case of negligence on SMBC Trust Bank.
3. SMBC Trust Bank shall not be liable for any damage related to incidents that occur through no fault of SMBC Trust Bank during the shipping of a token to the user's registered mailing address even if a third-party (excluding the Bank's staff) becomes aware of the One Time Password displayed with generation of the token. Furthermore, SMBC Trust Bank shall not be liable for any damage related to a shipped token being returned to SMBC Trust Bank for reasons (e.g. unknown address) not attributable to SMBC Trust Bank.
4. SMBC Trust Bank shall not be liable for any damage except in the case of negligence on SMBC Trust Bank from delayed or unsuccessful transactions caused by the inability to display a One Time Password for any reason (including but not limited to such occurrences of token malfunction, dead battery), or for reasons described in Article 6, paragraphs 2 and 3.
5. Tokens cannot be taken to or used in countries or territories where they are not allowed or are otherwise restricted. SMBC Trust Bank shall bear no responsibility for any losses that might occur as a result of bringing or using a token into a country or territory where they are restricted.

Article 8. Application of Provisions

The PRESTIA Online Transactions Terms and Conditions apply to all matters not covered by these Terms and Conditions.

Article 9. Amendments to Terms and Conditions

SMBC Trust Bank may, at its own discretion, amend the content of the Service, the fees, and these Terms and Conditions without giving prior notice to the user as of the date designated by SMBC Trust Bank. If the user raises any objections to such changes, SMBC Trust Bank may cancel or suspend its provision of the Services hereunder, without giving prior notice to the user.

All the terms and conditions set out in Additional Terms and Conditions for One Time Password (OTP) Service shall become effective as of October 19, 2020.