## Current PRESTIA ONLINE TRANSACTIONS TERMS AND CONDITIONS

Article 5. Request for Transfers, Remittances, and Overseas Transfers

1.

(3) "Overseas Remittance" is defined as the Transfer of foreign currency-denominated funds, initiated by a request from the Terminal operated by the User and following withdrawal of an amount specified by the User from the designated account for withdrawal, to a designated account for deposit specified by the User that has been registered through prescribed SMBC Trust Bank procedures as a remittance payee at an overseas financial institution, or to a registered account for deposit at a domestic branch of SMBC Trust Bank if the designated account for deposit differs from the designated account for withdrawal.

Upon receipt of a funds transfer, SMBC Trust Bank will charge its prescribed commission.

## New PRESTIA ONLINE TRANSACTIONS TERMS AND CONDITIONS

Article 5. Request for Transfers, Remittances, and Overseas Transfers

1.

(3) "Overseas Remittance" is defined as the Transfer of funds, initiated by a request from the Terminal operated by the User and following withdrawal of an amount specified by the User from the designated account for withdrawal, to a designated account for deposit specified by the User that has been registered through prescribed SMBC Trust Bank procedures as a remittance payee at an overseas financial institution, or the Transfer of foreign currency denominated funds to a registered account for deposit at a domestic branch of SMBC Trust Bank if the designated account for deposit differs from the designated account for withdrawal.

Upon receipt of a funds transfer, SMBC Trust Bank will charge its prescribed commission.