

### Foreign Currency Deposit Service

Please read this document carefully. Before investing in Foreign Currency Deposit Service, you should have a full understanding of the product, associated risks, and commissions described below.

The Yen-equivalent value you would receive may be less than the amount of Yen you initially deposited.

#### Risk of Foreign Currency Deposit Service

Foreign currency bought by this service will be deposited to PRESTIA MultiMoney Foreign Currency Savings Deposit.

There is no risk of loss of principal in the deposited foreign currency, but there is a possibility that **the Yen-equivalent value you receive including interest may be less than the original Yen-equivalent value of the deposited foreign currency** in case the exchange rate of the deposited foreign currency against Yen fluctuates and results in Yen appreciation.

#### Summary of Commission

There is no commission to apply or to cancel for this service. Foreign exchange commission will be 0 (zero) yen when Yen is converted to foreign currency via Foreign Currency Deposit Service.

#### Other Conditions

Deposits in foreign currencies have country risks such as fluctuations in foreign currency rates, decreased liquidity, and the possibility for dysfunction in foreign exchange markets caused by changes in economic and political situations, as well as changes in regulations, etc. Certain transactions may also be restricted, such as a restriction on the withdrawal of deposits.

Particularly, emerging-market currencies such as South African Rand (ZAR), Chinese Yuan(CNY), Turkish Lira (TRY), Mexican Peso (MXN), etc. have higher risk than currencies of developed countries. With regard to currency exchange, deposits, withdrawals, etc., such transactions may be restricted due to changes in regulations, etc. Furthermore, emerging-market currencies carry the risk of a high level of fluctuations in foreign currency rates due to the economic and political situation of countries which issue the currencies.

Before transacting in emerging-market currencies, please be sure that you understand that transactions in these currencies have a relatively higher risk compared to transactions in the currencies of developed countries.

<b>Brief Description of Service</b>	<p>Foreign Currency Deposit Service (the "Service") is a service for which SMBC Trust Bank (hereinafter referred to as "we", "our", "us", or the "Bank") debit a certain amount of money of your choice from your Yen account (the "Source Account"), convert the Yen amount to a foreign currency designated by you at an exchange rate determined by the Bank, and deposit the converted amount to your PRESTIA MultiMoney Foreign Currency Savings Deposit on the same date of each month you select (the "Deposit Date").</p> <p>For details of PRESTIA MultiMoney Foreign Currency Savings Deposit, please refer to the respective Information Memorandum and Pre-Contract Document.</p>
<b>Commission</b>	<ul style="list-style-type: none"> <li>• No foreign exchange commission is charged when Yen is converted to foreign currency via Foreign Currency Deposit Service.</li> <li>• When the converted foreign currency by this Service is reconverted to Yen, the rate (TTB rate) is applied which includes the foreign exchange commission (up to 1 yen per foreign currency). For more details, please see the Service Fee List.</li> <li>• The rate at which yen is converted into foreign currency and the rate at which foreign currency is converted into yen are different. As a result, the amount in yen (including interest) that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal, even if foreign exchange rates do not fluctuate.</li> </ul> <p>* Foreign exchange commission is subject to change without notice at any time.</p>
<b>Deposit Insurance</b>	<p>Foreign currency deposits are not covered by any deposit insurance.</p>

<b>Available To</b>	Individual Customers
<b>Applicable Currencies</b>	USD, AUD, NZD, GBP, CAD, CHF, EUR, SGD, TRY, HKD, ZAR, CNY*, NOK, SEK, DKK, MXN and THB * SMBC Trust Bank handles Chinese Yuan offshore only and uses 'CNY' to denote RMB(Renminbi) funded in the offshore market, based on the currency code used on the global settlement system, while onshore RMB circulates on Mainland China.
<b>Country Risk</b>	Deposits in foreign currencies have country risks such as fluctuations in foreign currency rates, decreased the liquidity, and the possibility for dysfunction in foreign exchange markets caused by changes in economic and the political situations, as well as changes in the regulations, etc. Please be sure to understand the above risks before depositing in those currencies. In the case of ZAR, CNY, TRY, MXN, etc., SMBC Trust Bank may restrict the conditions of the transaction including the timing of deposits, withdrawals, etc. For emerging-market currencies, please refer to Other Conditions in the bold lines of page 1.
<b>Application Process</b>	You need to have the PRESTIA MultiMoney Foreign Currency Savings Deposit Contract before applying for Foreign Currency Deposit Service. Please refer to Information Memorandum and Pre-Contract Document of PRESTIA MultiMoney Foreign Currency Savings Deposit for the application process and required timeline. An application of the Foreign Currency Deposit Service can be made at the counter of a branch/mini-branch, by postal mail, via online banking or other means specified by the Bank. The Bank may determine, at its own discretion, if the application is accepted or not. When sending an application by postal mail, the application needs to reach the Bank at least one month before the first Deposit Date.
<b>Term</b>	There is no fixed term for the Foreign Currency Deposit Service.
<b>Amount</b>	The amount to be converted to foreign currency on each "Deposit Date" by the Service should be specified either in the debit amount in Yen or the deposit amount in a foreign currency by you at the time of applying for the Service. The amount you can choose is from 10,000 yen equivalent (*1) to 3 million yen equivalent (*2) per transaction. When you specify the debit amount in Yen, the unit will be 1 yen. When you specify the deposit amount in a foreign currency, the second decimal place of one unit of the foreign currency.  <Notes : If you specify the deposit amount in a foreign Currency> (*1) The minimum amount that you can specify at the time of application should be equal to or more than 10,000 yen equivalent. However, the conversion on each "Deposit Date" will happen if the yen value of the specified foreign currency amount on each deposit date is less than 10,000 yen equivalent. (*2) The maximum amount that you can specify at the time of application should be equal to or less than 3 million yen equivalent. The conversion on each "Deposit Date" will happen even if the yen value of the foreign currency on each deposit date exceeds 3 million yen equivalent.
<b>Deposit Date</b>	The Deposit Date of the Service on each month should be specified by you at the time of applying for the Service. The frequency is once in a month. You cannot change the Deposit Date on each month. You can specify a date in a month with instruction whether the Deposit Date should be "previous" or "following" business day if the Deposit Date on a month falls on a Saturday, Sunday, or a national holiday in Japan (including December 31 through January 3). In case that "following" business day was instructed and falls within the next month, the deposit day will be in the next month. * You cannot specify a day of the week (Monday etc.) or the date which does not exist in a calendar as the Deposit Date. If you choose "31st" of each month as the Deposit Date and "previous" business day in case the Deposit Date on a month falls on a Saturday, Sunday, or a national holiday in Japan (including December 31 through January 3), the debit and deposit will be made on the last business day of a month.
<b>Currency Conversion on Deposit Date</b>	<ul style="list-style-type: none"> <li>On the "Deposit Date" of every month, the Yen amount will be debited from the account which you designated as the Source Account as long as there is sufficient balance in the account and the Yen funds will be converted to the designated foreign currency with the exchange rate determined by the Bank and deposited to PRESTIA MultiMoney Foreign Currency Savings Deposit.</li> <li>The required amount of funds in the Source Account shall be made available on the business day before the Deposit Date.</li> <li>If the balance in the Source Account is less than the required amount for the currency conversion or is closed etc. at the timing of conversion on a Deposit Date, we will not make the currency conversion on such "Deposit Date."</li> <li>In the case where other debit(s) than the one for the Service is (are) to be effected on the same Deposit Date and the balance in the Source Account is insufficient for the total amount debited on the date, the Bank will decide, at its own discretion, whether to effect the debit for the Service and the order in which each debit will be effected.</li> </ul>

<b>Cancellation/ Amendment</b>	<ul style="list-style-type: none"> <li>· Cancellation of Foreign Currency Deposit Service is available at branches, via PRESTIA Phone Banking and by postal mail. It may take several days to complete the cancellation after the application of cancellation is submitted. Please note that in case the next Deposit Date is near to the application submission date, the cancellation may be completed after the next Deposit Date. If you cancel the Service by postal mail, please send the cancellation form well in advance so that it will arrive at the Bank at least one month prior to your designated cancellation date.</li> <li>· To amend the details of the Service (account, currency, Deposit Date, amount, etc.), you are first required to cancel the current Service and apply for a new Service.</li> </ul>	
<b>Withdrawals</b>	Foreign currency bought by the Service will be deposited to PRESTIA MultiMoney Foreign Currency Savings Deposit. The withdrawal from this savings is possible at any time.	
<b>Interest</b>	<b>Applicable Rates</b>	PRESTIA MultiMoney Foreign Currency Savings Deposit interest rate (Savings interest rate is floating rate) for the deposited currency is applied. Applicable interest rate may be changed according to market without notice at any time and the new rate will be applied from the date on which the applicable rate is changed. For the latest rates, please inquire at our branches or PRESTIA Phone Banking.
	<b>Payment Method</b>	The interest due is added to the deposited principal every month. The interest of the current month* is paid on the first business day of the following month. Withdrawing is available from the interest payment date. * Interest calculation term is from the interest payment date of previous month to a previous date of the interest payment date of the current month.
	<b>Calculation Method</b>	Interest shall be calculated daily on the final daily balance via the simple interest formula (non-compounding) based on 365 days a year. The minimum denomination for calculating interest is the second decimal place of one unit of the deposited foreign currency. (Interest is rounded down to the second decimal place.)
<b>Tax</b>	<b>Tax On Interest</b>	In principle, for individual customers, interest is subject to separate withholding taxation (20.315% (National tax 15.315% and Local tax 5%)*). * The tax rate etc. may change in the future due to reasons such as revision of tax laws. The tax-exempt small-sum personal savings system (Maruyu) does not apply.
	<b>Exchange-Rate Gains</b>	For individual customers, it is subject to comprehensive income taxation. (To be declared as miscellaneous income for taxation purposes) * In principle, no declaration is necessary when a salaried employee has an annual income of 20 million yen or less and the total amount of income from sources other than employment or retirement income, such as foreign exchange gain, is 200,000 yen or less.
	<b>Exchange-Rate Losses</b>	For individual customers, it can be deducted from surplus miscellaneous income.
<b>Special Contractual Additions</b>	Not applicable	
<b>Transaction Channels and Contact Number</b>	Branches and mini branches of SMBC Trust Bank Ltd. (belonging to PRESTIA) that are set up to handle said transactions. Certain branches and mini branches do not handle cash or check transactions. Certain transactions may not be available via online banking and PRESTIA Phone Banking. For details, please inquire at our branches, mini 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>Related Approved Investor Protection Association</b>	None	
<b>Other Conditions</b>	<ol style="list-style-type: none"> <li>1. During Market contingency etc. which SMBC Trust Bank regards it as necessary, we might suspend transactions in foreign currencies without prior notice.</li> <li>2. The counter exchange rate which is determined by SMBC Trust Bank will be applied for exchange from Yen to Foreign currency by Foreign Currency Deposit Service.</li> <li>3. We may set the maximum number of application for the Service per customer.</li> <li>4. No foreign currency cash withdrawals at branches, other than in USD and EUR, are accepted.</li> <li>5. At SMBC Trust Bank PRESTIA, an account maintenance fee of 2,200 yen (including tax) will be deducted from your account on the second banking day of each month. You only need to meet one of certain conditions, such as Total Average Monthly Relationship Balance in the previous month, and this fee will be waived for the current month.</li> </ol>	

### <Terms and Conditions of Foreign Currency Deposit Service>

By applying for Foreign Currency Deposit Service, SMBC Trust Bank (hereinafter referred to as "we", "our", "us", or the "Bank") assumes that you have agreed to "SMBC Trust Bank Customer Agreements" as well as the following terms and conditions.

1. Foreign Currency Deposit Service (the "Service") is a service for which we debit a certain amount of money of your choice from your Yen account (the "Source Account"), convert the Yen amount to a foreign currency designated by you at an exchange rate determined by the Bank, and deposit the converted amount to your PRESTIA MultiMoney Foreign Currency Savings Deposit on the same date of each month you select (the "Deposit Date").
2. An application for the Service shall be made by providing us with the prescribed application form specifying the foreign currency name, Source Account, Deposit Date, amount (either in Yen to be debited or the foreign currency to be deposited), etc. at the counter of a branch/mini-branch, by postal mail, via online banking or other means specified by the Bank. When sending an application by postal mail, the application needs to reach the Bank at least one month before the first Deposit Date.
3. There is no fixed term for the Service; the Service will continue until the Service is cancelled pursuant to 12 below.
4. The Source Account shall be a Yen Savings Account, Yen Checking Account, or PRESTIA MultiMoney Yen Savings Deposit account.
5. Neither a written request for a withdrawal nor a check is required for the debiting of Yen funds from the Source Account regardless of the provisions of the Yen Savings Account Customer Agreement, Terms and Conditions for PRESTIA MultiMoney Account Deposit and Yen Checking Account Customer Agreement of "SMBC Trust Bank Customer Agreements."
6. When the Deposit Date falls on a Saturday, Sunday, or a national holiday in Japan (including December 31 through January 3) or if the Deposit Date does not exist in a month, we will process the Service according to your instructions. In case that "following" business day was instructed and the immediately following business day falls within the next month, the deposit day will be in the next month.
7. The debit amount in Yen or the deposit amount in a foreign currency shall be the same amount each month. The amount you can choose is from 10,000 yen equivalent to 3 million yen equivalent per transaction. When the amount is specified in a foreign currency, transaction will be made even if the yen value of the foreign currency on a Deposit Date is less than 10,000 yen equivalent or exceeds 3 million yen equivalent.
8. When Yen is converted to a foreign currency in the Service or when the converted foreign currency is reconverted to Yen, an exchange rate prescribed by the Bank is used.
9. The debit from the Source Account will be made as follows:
  - 1) The required funds will be debited from the Source Account as long as there is sufficient balance in the account (the amount of unsettled checks, etc. deposited will be excluded from said balance until they are settled). No amount will be debited from any other accounts that you have.
  - 2) The required amount of funds in the Source Account shall be made available on the business day before the Deposit Date. If the balance in the Source Account is less than the required amount for the currency conversion on a Deposit Date, we will not make the currency conversion on such "Deposit Date."
  - 3) In the case where other debit(s) than the one for the Service is (are) to be effected on the same Deposit Date and the balance in the Source Account is insufficient for the total amount debited on the date, the Bank will decide, at its own discretion, whether to effect the debit for the Service and the order in which each debit will be effected.
  - 4) In case of a sudden change in circumstances such as a change in a country's policies, financial conditions or the occurrence of a disaster, incident, etc., the currency conversion for the Service may not be executed.
  - 5) Other than the foregoing, the Bank may not execute the currency conversion pursuant to the Service as a result of the occurrence of other inevitable circumstances.
10. The interest rate of PRESTIA MultiMoney Foreign Savings Deposit will apply to the foreign currency converted from Yen for the Service.
11. To amend the details of the Service (account, currency, Deposit Date, amount, etc.), you are first required to cancel the current Service and apply for a new Service.
12. Cancellation of the Service shall be handled as follows:
  - 1) Cancellation of Foreign Currency Deposit Service is available at branches, via PRESTIA Phone Banking, and by postal mail. It may take several days to complete the cancellation after the application of cancellation is submitted. Please note that in case the next Deposit Date is near to the application submission date, the cancellation may be completed after the next Deposit Date. If you cancel the Service by postal mail, please send the cancellation form well in advance so that it will arrive at the Bank at least one month prior to your designated cancellation date.
  - 2) You will receive the Service pursuant to the terms and conditions originally designated by you until we receive the cancellation request as prescribed in 1) above.
  - 3) When any of the items below applies with respect to you or your assets, the Bank is entitled to cancel the Service without following the cancellation procedures prescribed in 1) above. The Bank assumes no liability for the cancellation by this Paragraph, except in the case of negligence on SMBC Trust Bank for any loss or damage, or costs and expenses.
    - ① the Source Account has been closed;
    - ② you have breached these terms and conditions;
    - ③ it has become clear that you made a false statement at the time of application for the Service;
    - ④ an order or notice of provisional attachment, preservative attachment, or attachment has been dispatched;
    - ⑤ an inheritance has commenced;
    - ⑥ any of your Account Transactions have been limited, suspended or any of your Accounts have been terminated pursuant to Paragraph 3 of Article 10 of the General Agreement of "SMBC Trust Bank Customer Agreements";
    - ⑦ the Bank has determined, at its own discretion, that the Service should be cancelled with a rational reason.
13. SMBC Trust Bank may, whenever changes in financial or other circumstances occur or any other rational reason exists, make changes to any provision of the 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.

As of November 2, 2020