〈Yen to Foreign Currency Only〉 **Free FX Commission Program** PRESTIA

Yen ➔ FCY FX Commission

NOW Anytime 0 yen

17 applicable currencies!

Eligible Transaction: Online banking OR Transaction of 3 million yen or more at branches or by phone

With online banking, You can enjoy the benefits regardless of the transaction amount.

Download SMBC Trust Bank App here

Transaction with PRESTIA Online / Mobile

First-time users:
"Create your User ID" in Sign On page

About Program

Eligible Customers	Individual customers of SMBC Trust Bank PRESTIA
Eligible Transaction/ Benefit	Free of foreign exchange commission from Japanese yen to foreign currency for any of the following transactions: ① Deposit from Japanese yen to applicable products below with online banking* or PRESTIA Phone Banking (automated voice service transaction) *SMBC Trust Bank App / PRESTIA Online / PRESTIA Mobile ② Deposit **3 million yen or more** from Japanese yen to applicable products below at branches or by PRESTIA Phone Banking (operator transaction).
Applicable Products	Foreign currency savings deposit, Foreign currency time deposit, Order Watch (foreign exchange leave order service), Step Up time deposit (available only at branches or by PRESTIA Phone Banking (operator transaction))
Applicable Currencies	USD AUD NZD GBP CAD EUR CHF SGD HKD CNY THB ZAR TRY MXN NOK SEK DKK *Please note that there are cases where some currencies may not be offered due to the country' s regulations and / or market conditions. *The available currencies vary depending on the product. For details, please see the Information Memorandum.

Minimum Transaction Amount

Product	Online banking or PRESTIA Phone Banking (automated voice service transaction)	Branches or PRESTIA Phone Banking (operator transaction)
Foreign currency savings deposit	1,000 yen per transaction	3 million yen per transaction
Foreign currency time deposit	100,000 yen per transaction	3 million yen per transaction
Order Watch	500,000 yen per transaction	3 million yen per transaction
Step Up time deposit	Not available	3 million yen per transaction

*The maximum transaction amount available at online banking is 50 million yen per transaction. The maximum transaction amount available at automated voice service transaction is less than 100,000 USD equivalent per transaction.

⚠ Foreign Currency deposits entail a risk of loss of principal in Japanese yen. For details, please refer to the Notes about Foreign Currency Deposits on the back side.

Please turn over for more information.

SMBC SMBC TRUST BANK

Notes about this program

- Exchanging foreign currency to Japanese yen or cross-currency transaction that exchange one foreign currency to another is not covered by the program. A foreign exchange commission set by SMBC Trust Bank will apply.
- Cancellation of Foreign Currency Time Deposit is not allowed before maturity, including those that have rolled over automatically, except that SMBC Trust Bank determines cancellation is unavoidable. In the event that cancellation is determined unavoidable, depositor may be required to pay settlement fee due to changes in financial circumstances, etc.
- This program might not be combined with other programs or campaigns.
- Note that this program may be discontinued or changed (including its content or duration) at any time without prior notice. Also note that similar programs may be held after this one has ended.
- Please note that cancellations are not accepted after transactions have been completed.

Notes about Foreign Currency Deposits

Please read the latest "Information Memorandum" before making transactions. This document is available at our branches, etc.

Risk of loss of principal

- Foreign currency deposits entail a risk of FX fluctuations. Due to the market volatility, the amount in yen that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal.
- The TTS rate (the rate at which yen is converted into foreign currency) and the TTB rate (vice-versa) are different (e.g. for US dollar, the difference is 2 yen per dollar). 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.

Commissions

- Foreign exchange commission: TTS rate and TTB rate include a foreign exchange commission set by SMBC Trust Bank. (For US dollars, maximum of 1 yen per dollar to convert one way (i.e., from yen to dollar or dollar to yen) and 2 yen per dollar if converting into and subsequently out of yen or dollar.)
- Foreign currency cash handling fee: Fee is charged on each deposit or withdrawal of cash in a foreign currency (2 yen per US dollar, and 3 yen per Euro).
- Because other transaction fees for fund transfer etc. differ according to each transaction, we can't list all beforehand.
- For more details, please contact our branches or call us, or see the Service Fee List.

Other considerations

- Customers performing foreign currency deposit transactions for the first time (including receiving the funds in foreign currency by fund transfer) will be required to conclude a PRESTIA MultiMoney Foreign Currency Savings Deposit Contract. The application process will take a few business days, so please apply well in advance at branches, via online banking, or by mail.
- Foreign Currency Deposits are not covered by any deposit insurance.
- Interest rates and exchange rates may fluctuate due to market conditions. Please check the latest information at our branches or via the bank's Website, etc.
- When transactions using online banking are available, the Prevailing Market Rate is applied in principle.
- Please receive and read the latest "Information Memorandum" (Pre-Contract Document) within one year before investing in Foreign Currency Time Deposit.

Company Name: SMBC Trust Bank Ltd.

◎At SMBC Trust Bank PRESTIA, we use profiling (a series of questions related to asset management) to understand the amount of risk you are able to accept. The answers received in profiling, and the risk acceptable to the customer, are expressed numerically as a "customer risk tolerance (risk score)". Please be aware that investment in a product is not possible if the customer risk score is below the product risk level. It's required that you conduct Personal Profiling and have the Risk Score 1 or higher within one year before investing in this product.

◎Products and services featured here may not be purchasable or provided to customers for various reasons determined by SMBC Trust Bank. We kindly request your understanding in advance.

For inquiries, please visit our branch or call us.

0120-110-330 (Toll-free) | From overseas **81-46-401-2100** (Charges apply)

Service hours: 8:00 – 22:00 (JST)

As of November, 2025
SMBC Trust Bank Ltd. LBY3224TCI2511