

Gold Status Only Family and Friends Referral Program

PRESTIA
GOLD

Special Benefits

Referrer (An account holder)



Meet the conditions and receive a
Cash award of **30,000 yen**
for each referral!
(Up to 5 referrals/150,000 yen each month)

Referred Person (Customers newly opening an account)



Open an account + meet the conditions and receive
Digital gift catalog worth
30,000 yen/100,000 yen!
(Only once and one type of gift catalog per person)

About Program Both the referrer and the referred person must meet the following conditions respectively.

	Referrer	Referred Person										
Eligible Customers	PRESTIA DIGITAL GOLD/PRESTIA GOLD/PRESTIA GOLD PREMIUM customers	Individual customers who do not have an account with SMBC Trust Bank as of August 1, 2024										
Conditions	① The referred person newly opens a PRESTIA account by using the referrer's Referral Code. *1, 2 ② The referrer must have an account balance*3 of at least 1M yen equivalent in his/her account on any one of the business days by 15:00 on the last business day of the month following the month in which the referred person opened their account. (An account balance is determined at 15:00 on every business day.) *3 Either the balance of Savings Deposit or Time Deposit (both yen and foreign currency) will be used to determine eligibility. You cannot combine the balance of Savings Deposit and Time Deposit. The foreign currency portion will be converted into yen on every business day until the transaction deadline using the TTS rate as of the last business day of the previous month.	① The referred person must newly open a PRESTIA account by registering the Referral Code of the referrer. *1, 2 ② The referred person must create a Foreign Currency Time Deposit that meets the following conditions by 15:00 on the last business day of the month following the month in which the account was opened. <table><tr><td>Eligible products</td><td>Foreign Currency Time Deposit (term 6 months or longer)</td></tr><tr><td>Eligible currencies</td><td>All currencies handled by the bank</td></tr><tr><td>Minimum deposit amount</td><td>10M yen equivalent per transaction. If the deposit funds is foreign currency, the amount is converted into the yen equivalent amount by one of the preferable conditions for customers. ・ TTS rate as of the last business day of the previous month ・ TTS rate specified by PRESTIA</td></tr></table> ③ The referred person must have a valid e-mail address registered both as of 15:00 on the last business day of the month following the month in which the account was opened and at the time the benefit is provided. *The referred person will not be eligible for the benefit if this requirement is not met at the time the benefit is provided.	Eligible products	Foreign Currency Time Deposit (term 6 months or longer)	Eligible currencies	All currencies handled by the bank	Minimum deposit amount	10M yen equivalent per transaction. If the deposit funds is foreign currency, the amount is converted into the yen equivalent amount by one of the preferable conditions for customers. ・ TTS rate as of the last business day of the previous month ・ TTS rate specified by PRESTIA				
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*1 Referrers should obtain a Referral Code by visiting a branch or calling the bank. *2 When opening an account online, enter the Referral Code in the account opening application form. When opening an account at a branch, tell the Referral Code to the staff.												
Channels	●Account open: Branch / Internet ●Foreign Currency Time Deposit: Branch / Online banking / PRESTIA Phone Banking ●E-mail registration: Branch / Online banking / PRESTIA Phone Banking / Mail											
Benefit Details/ Awarding Method	Cash award of 30,000 yen for each referral (up to 5 referrals/150,000 yen each month) ※Cash award will be deposited to the referrer's Yen Savings account.	A gift catalog*4 will be sent to the registered e-mail address according to the deposit amount of Foreign Currency Time Deposit per transaction. ●Deposit amount of 10M yen equivalent or higher per transaction: gift catalog worth 30,000 yen ●Deposit amount of 20M yen equivalent or higher per transaction: gift catalog worth 100,000 yen										
Benefit Awarding Period	<table><tr><td>Account opening period</td><td>Jan. to Mar.</td><td>Apr. to Jun.</td><td>Jul. to Sep.</td><td>Oct. to Dec.</td></tr><tr><td>Benefit awarding period</td><td>Jun. of the same year</td><td>Sep. of the same year</td><td>Dec. of the same year</td><td>Mar. of the following year</td></tr></table>		Account opening period	Jan. to Mar.	Apr. to Jun.	Jul. to Sep.	Oct. to Dec.	Benefit awarding period	Jun. of the same year	Sep. of the same year	Dec. of the same year	Mar. of the following year
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*4 The gift catalog is available in Japanese only and cannot be delivered to overseas addresses. Also, the delivery destination of the product ordered by the gift catalog can only be specified in Japan.

Please read the next page as well.

Please note: Read the following guidelines before you apply for the program.

Notes about this program

- In some cases, this program may not be combined with any other campaign or preferential program.
- If the referred person fails to enter a Referral Code (when opening an online account) or does not mention it, such account will not be eligible for this program. Please note that we cannot accept referral code entries after the transaction deadline.
- Accounts that are closed before cash award is deposited or a gift catalog is sent are not eligible.
- If the referred person has not registered an e-mail address for "Service and Campaign" (including unsubscribe) or cancels the Foreign Currency Time Deposit subject to the program before the cash award is deposited or a gift catalog is sent, then the accounts will not be eligible.
- Please note that accounts opened by submitting a wrong Referral Code may not be eligible.
- We cannot provide any information about the referred person's account opening or transaction status to the referrer.
- Please contact your nearest tax office for details about how the awards should be handled in terms of taxations.
- For customers who are US persons (US citizens, US residents, or Green Card holders), the cash award amount will be included into the annual reporting to IRS, as your income.
- Opening an account via online may take some time. Please apply well in advance.
- Please note that this program may be discontinued or changed (including its content or duration) at anytime without prior notice. Also note that similar campaigns may be held after this one has ended.

〈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.
- 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. "Step Up Time Deposit" can be cancelled after the first 6 months from the date of deposit.
- 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.
- In principle, interest is subject to a 20.315% withholding tax (National tax 15.315% and Local tax 5%) for individual customers. Foreign exchange gains are treated as miscellaneous income under the Japanese tax laws. Comprehensive income taxation applies to corporate customers. The tax rate etc. may change in the future due to reasons such as revision of tax laws.
- Currencies of emerging countries involve more risks than those of developed countries.
- For transactions in ZAR, CNY, TRY, MXN, etc., the conditions may be restricted (the timing of deposits, withdrawals, etc.) During Market contingency etc. which SMBC Trust Bank regards it as necessary, transactions in foreign currencies may be suspended without prior notice.
- When transactions using online banking are available, the Prevailing Market Rate is applied in principle. The publicly-announced rate which includes foreign exchange commission applies to transactions in CNY, SEK, DKK, or MXN regardless of the transaction amount. These currencies above are not available during weekday nights and Japanese holidays.
- Please receive and read the latest "Information Memorandum"(Pre-Contract Document) within one year before investing in the Foreign Currency Time Deposit.
- It's required that you conduct Personal Profiling and have the Risk Score 1 or higher within one year before investing in this product.

SMBC Trust Bank Ltd.

◎ SMBC Trust Bank PRESTIA charges a monthly account maintenance fee of 2,200 yen (including tax) to your account on the second business day of each month. However, no such fee will be charged for the month in question if your Total Average Monthly Relationship Balance of the previous month or other conditions satisfy specific requirements.

◎ 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 the dedicated line for PRESTIA GOLD (toll-free).

0120-573-505 (8:00-20:00, weekdays) | For non-account holders: **0120-504-189** (8:00-22:00)

Program website: <https://www.smbctb.co.jp/en/mgm2025/>