

## To customers who use foreign exchange transactions such as overseas remittances

In order to take appropriate action in accordance with the economic sanctions imposed by various countries, when accepting a request from a customer for a foreign exchange transaction such as an overseas remittance, we confirm that the transaction does not fall under the category of transactions prohibited by the Foreign Exchange and Foreign Trade Act (FEFT Act) and regulations of the Office of Foreign Assets Control of the US Department of the Treasury (OFAC regulations), among others.

When you request a foreign exchange transaction such as an overseas remittance to us, you are requested to confirm and declare that the transaction does not fall under any prohibited transactions under the FEFT Act or the OFAC regulations, etc.

Please read and understand the precautions set forth in items a through h below.

- a We verify details of the purpose of your remittance and, if the beneficiary is a legal entity, its beneficial owners, etc., as well as other details about the transaction. We may also need to verify your relationship with the beneficiary, the beneficiary's date of birth and nationality.
- b We verify that your remittance is not to a country/region subject to the restrictions, etc. In particular, if your remittance is an overseas remittance related to import of goods, we will also verify information such as the items of goods, place of origin (country name), shipping area (city name), and final destination (country name).
- c Please confirm that the final beneficiary of the remittance transaction (or the beneficial owner in the case of a legal entity) is not a resident (individual or legal entity) of North Korea.
- d We may ask you to provide us with documents related to the transaction so that we can verify the details of the transaction.
- e We may request you to provide us with documentary evidence of the source of the funds to be transferred for verification purposes.
- f If you are unable to respond to our request, or depending on the results of our review of your submitted documents, we may decline to proceed with the transaction.
- g In order to properly fulfill the requirements under the FEFT Act and the Act on Prevention of Transfer of Criminal Proceeds, we cannot handle foreign exchange remittances on behalf of third parties (individuals or corporations).
- h Please also read the precautions set forth below.
  - [1] Precautions on the US OFAC Regulations
  - [2] Compliance with the FEFT Act

### [1] Precautions on the US OFAC Regulations

The Office of Foreign Assets Control (OFAC) of the US Department of the Treasury imposes measures such as trade bans and asset freezes on countries/regions and certain individuals/entities designated by the United States for foreign policy and national security purposes. These measures are known as the OFAC regulations. From the standpoint of compliance with US laws and regulations, we should confirm that your transaction does not constitute a transaction subject to the OFAC regulations. Even in the event that the direct remitter or beneficiary is not subject to the sanctions, if the parties or places involved in the transaction behind the remittance are subject to the sanctions, the remittance transaction is also subject to the sanctions.

The following transactions are those which are subject to the regulations.

- (1) The location of the parties involved in the transaction (meaning, generally, the importer/exporter, the banks and shipping companies involved in the transaction, the consignee, the carrier, the remittance client/beneficiary, and the beneficiary of the guarantee) or the location of the transaction (meaning, generally, the place of origin, place of shipment, place of destination, nationality of the ship, etc.) include countries subject to the comprehensive sanctions (Iran, Cuba, North Korea, Syria, Crimea region of Ukraine, Donetsk People's Republic <self-proclaimed>, Luhansk People's Republic <self-proclaimed>) (Including governments and government officials of countries subject to the comprehensive sanctions, etc.).
- (2) Persons identified by the US government as specified terrorists, specified drug traffickers, specified traffickers of weapons of mass destruction, and entities or individuals of concern in terms of nuclear non-proliferation are involved in the transaction.
- (3) US persons (including their non-US branches, subsidiaries, and other legal entities), US residents, and US corporations, financial institutions, and organizations (including US branches and subsidiaries of non-US corporations or financial institutions) are involved in the transaction.

If your transaction constitutes or may constitute an OFAC-regulated transaction, we will review the details of the transaction and, depending on the outcome of such review, we may, at our discretion, suspend or cancel such transaction.

In verifying the details of the transaction, a US financial institution, acting as an intermediary bank or a beneficiary bank, may conduct its own investigation separately from our investigation. We appreciate your cooperation. In the event of an asset freeze action due to the OFAC regulations, we will not be able to return any funds deposited as transaction money.

In such cases, please understand that you will need to take the necessary action by yourself, such as applying to the OFAC for lifting the asset freeze.

There are other transactions that are prohibited or restricted by economic sanctions or other restrictions imposed by Japan, the US, or international organizations.

For more information on these economic sanctions, please refer to the website of the Office of Foreign Assets Control (OFAC) of the US Department of the Treasury, among others.

## [2] Compliance with the FEFT Act

In order to ensure that the verification obligations of banks, etc., as stipulated in Article 17 of the Foreign Exchange and Foreign Trade Act (FEFT Act) are fulfilled, we verify that your remittance transaction is not subject to the “restrictions on trade-related payments,” “restrictions on the purpose of use of funds,” “restrictions on outward direct investment,” “restrictions on service transactions,” or “restrictions on payments to certain countries (regions).”

The main regulations are listed below. For more information on the latest regulations, please refer to the websites of the Ministry of Finance and Ministry of Economy, Trade and Industry.

Ministry of Finance	<ul style="list-style-type: none"> <li>Subjects of asset freeze <a href="http://www.mof.go.jp/policy/international_policy/gaitame_kawase/gaitame/economic_sanctions/list.html">http://www.mof.go.jp/policy/international_policy/gaitame_kawase/gaitame/economic_sanctions/list.html</a></li> <li>Details of regulations <a href="http://www.mof.go.jp/policy/international_policy/gaitame_kawase/gaitame/index.html">http://www.mof.go.jp/policy/international_policy/gaitame_kawase/gaitame/index.html</a></li> </ul>
Ministry of Economy, Trade and Industry	<a href="http://www.meti.go.jp/policy/external_economy/trade_control/index.html">http://www.meti.go.jp/policy/external_economy/trade_control/index.html</a>

### Regulations on remittances under the Foreign Exchange and Foreign Trade Act (excerpts from regulations related to North Korea, Iran, and Russia)

North Korea and Iran	<p><b>(1) Trade regulations</b></p> <ul style="list-style-type: none"> <li>Import and intermediary trade transactions of goods, with North Korea as the place of origin or shipping area</li> <li>Intermediary trade transactions of goods, with North Korea as the destination</li> </ul>
	<p><b>(2) Regulations on trade with sanctioned persons</b></p> <ul style="list-style-type: none"> <li>Payments to individuals who have their domicile or residence in North Korea, or to legal entities, etc. that have their principal office in North Korea (Including payments to legal entities substantially controlled by those individuals, legal entities, etc.)</li> </ul>
	<p><b>(3) Regulations on the purpose of remittance</b></p> <ul style="list-style-type: none"> <li>Transactions for the purpose of contributing to the nuclear-related activities of North Korea or Iran</li> </ul>
Russia and Belarus	<p><b>(4) Trade regulations</b></p> <ul style="list-style-type: none"> <li>Import and export transactions, with Donetsk People's Republic (self-proclaimed) or Luhansk People's Republic (self-proclaimed) as the place of origin or destination</li> </ul>
	<p><b>(5) Regulations on outward direct investment</b></p> <ul style="list-style-type: none"> <li>Transactions related to outward direct investment (including loans for terms longer than one year) in a business conducted in Russia or a business conducted abroad by a Russian legal entity, etc. (including legal entities, etc., substantially controlled by such legal entity)</li> <li>Payments to fund business activities conducted in Russia by a partnership, etc., established by a Japanese resident in partnership with other Japanese residents or non-residents</li> <li>Payments to fund business activities conducted overseas by a partnership, etc., established by a Japanese resident in partnership with a Russian legal entity, etc. (including a legal entity, etc., substantially controlled by a Russian individual or legal entity, etc.)</li> </ul>

Russia and Belarus	<p><b>(6) Regulations on provision of services</b></p> <ul style="list-style-type: none"> <li>• Transactions relating to the provision of specified technologies to individuals or legal entities in Russia or Belarus</li> <li>• Transactions relating to the provision of technologies to certain entities in Russia or Belarus as designated by the FEFT Act</li> <li>• Transactions relating to the provision of labor or convenience to Russian individuals or legal entities, etc., in terms of trust business</li> <li>• Transactions relating to the provision of labor or convenience to Russian legal entities, etc., in terms of accounting, auditing, management consulting business, architecture or engineering service (measures concerning architecture and engineering service are applied from September 30, 2023)</li> </ul>
	<p><b>(7) Securities trading regulations</b></p> <ul style="list-style-type: none"> <li>• Transactions relating to the acquisition or transfer of securities issued by the government or other government agencies, etc., of Russia</li> <li>• Transactions relating to the issuance or offering of securities in Japan (including the provision of labor or convenience in connection therewith) by the government or other government agencies, etc., of Russia</li> <li>• Transactions relating to the issuance or offering (including the provision of labor or convenience in connection therewith) of securities (in the case of securities with a maturity date, the period must exceed 30 days) in Japan by a specified Russian bank (including entities in which such a bank directly owns 50% or more of the total number of shares/total equity investment)</li> </ul>
	<p><b>(8) Regulations on maximum prices</b></p> <ul style="list-style-type: none"> <li>• Transactions between a Japanese resident and a non Japanese resident relating to a monetary loan contract or a debt guarantee contract involving the purchase or transportation of Russian crude oil or petroleum products to be transported by sea (limited to transactions where the purchase price exceeds the maximum price)</li> </ul>

**Regulations on transactions with sanctioned persons**

Payments, etc., with terrorists or other persons subject to economic sanctions such as asset freezes designated under the Foreign Exchange and Foreign Trade Act (hereinafter referred to as the “sanctioned persons”) (including payments with entities in which certain sanctioned persons in Russia or Belarus directly own more than 50% of the total number of shares/total equity capital)

The following transactions are also subject to the regulations:

- Payments, etc., made substantially on behalf of a sanctioned person, whether directly or indirectly (including payments, etc., made in the name of a third party on behalf of a sanctioned person)
- Payments, etc., made with a legal entity, etc., substantially controlled by a sanctioned person

**Outward direct investment in the five designated industries that require prior notification to the Minister of Finance (as stipulated in Article 23 of the FEFT Act and Article 21 of the Ministerial Ordinance on the FEFT Act)**

Payments for business activities carried out in a foreign country by a partnership, etc., engaged in “the fishery, the manufacture of leather or leather products, the manufacture of weapons, the manufacture of equipment related to the manufacture of weapons, or the manufacture of narcotics, etc.”

## Our Initiatives to Combat Money Laundering and Terrorist Financing

In recent years, the importance of anti-money laundering and combating the financing of terrorism ( “AML/CFT” ) has been growing as a priority issue that both Japanese and international community needs to address. In such circumstances, the Financial Services Agency has developed and issued the “Guidelines for Anti-Money Laundering and Combating the Financing of Terrorism” in February 2018 to provide essential elements on effective AML/CFT measures for financial institutions.

Considering the above, we promise and declare the followings to every stakeholder in view of the importance of the prevention of money laundering and terrorist financing.

### SMBC Trust Bank’s Three Promises

**1** We position the prevention of money laundering and terrorist financing as one of our most important business challenges, and build a company-wide management framework accordingly.

**2** We comply with the applicable laws and regulations relating to AML/CFT.

**3** We never tolerate money laundering and terrorist financing and will never be involved with them.

### Requests to Customers

We may cause you the following troubles and inconveniences through our measures to prevent money laundering and terrorist financing. Your understanding of the measures and cooperation with them would be greatly appreciated.

✓ **We may ask you matters not covered by application forms.**

Other than basic matters such as name, address, contact number, and birth date, we may ask you in detail your attributes such as occupation, purpose/background of the transaction, source of funds, and use of funds, etc.

✓ **We may ask you to show some evidence.**

We may ask you to show us your driver’s license or other ID, or evidence of the background, details, or legality of your transactions.

✓ **We may restrict your transactions or decline your request.**

If you do not provide requested information or for other reasons, we may decline your request for a new account, restrict/suspend/close your existing account, decline individual transactions such as overseas remittances or foreign exchanges, or it may take some time to check the transactions you request.

# 定額自動送金登録・削除申込書 (国内振込用)

## FIXED AMOUNT AUTOMATIC REMITTANCE APPLICATION FORM (For Domestic Transfer)

私は注意事項および定額自動送金取扱規定の内容に同意し、下記口座への定額自動送金の登録/削除を依頼いたします。

I have read and agreed to the contents of the Notices and the Conditions of Fixed Amount Automatic Remittance and request SMBC Trust Bank Ltd. to register / delete the Fixed Amount Automatic Remittance from my account mentioned below.

●太枠内に必要事項をご記入ください。選択される項目については印をご記入ください。

●Please fill in the information within the bold lines and check  the items.

お申込日 Date	20	年 Year	月 Month	日 Day
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<b>1</b> 登録/削除 いずれかに <input checked="" type="checkbox"/> をおつけください。 Please check <input checked="" type="checkbox"/> which is applicable.	<input type="checkbox"/> 登録 Registration	<input type="checkbox"/> 削除 Deletion	削除はプレスティアホン パンキングでもお手続きいただけます。 Deletion is also accepted through PRESTIA Phone Banking.
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<b>2</b> お引落口座 Debit account		届出印または届出署名	
お取引支店 Branch Name	店番号 Branch No.		
科目 A/C Type	<input type="checkbox"/> 円普通/プレスティアマルチマネー口座円普通 Yen Savings/PRESTIA MultiMoney Yen Savings		<input type="checkbox"/> 円当座 Yen checking
通貨名 Currency	円 JPY		口座番号 A/C Number
お名前 (口座名義人) Name (Account Holder)	自署 Mr. Hand Writing Ms.		様
日中連絡先 Day Phone	TEL(mobile recommended):		
		Registered Seal or Registered Signature	
		●毎回の送金について所定の送金手数料がかかります。送金手数料は送金資金お引落口座より引落いたします。 ●Remittance fee will be required for every remittance and deducted from the debit account.	

<b>3</b> お受取人 Beneficiary	
①受取金融機関名 Beneficiary Financial Institution	▼どちらかお選びください Please check which is applicable. <input type="checkbox"/> SMBC信託銀行 SMBC Trust Bank <input type="checkbox"/> 他行 Other Bank ▼ご記入ください Please fill in the name. [ ]
②支店名 Branch Name	フリガナ *該当するものに○をしてください。 Please circle one. <input type="checkbox"/> 支店 Branch <input type="checkbox"/> 出張所 Mini Branch
③口座種類 Account Type	<input type="checkbox"/> 普通 (Futsu) Savings <input type="checkbox"/> 当座 (Toza) Checking <input type="checkbox"/> 貯蓄 (Chochiku) Chochiku
④口座番号 Account Number	右づめでご記入ください。 Please right-align the number.
⑤受取人名 Beneficiary Name	フリガナ ▼カタカナでご記入ください Please specify the beneficiary name in KATAKANA. お名前 ▼口座名義を略さずご記入ください Please specify the beneficiary account title.
⑥目的 Purpose	
⑦内容をご確認のうえ <input checked="" type="checkbox"/> をおつけください Please read and check <input checked="" type="checkbox"/> .	<input type="checkbox"/> 「海外送金等外為取引をご利用のお客様へ」を確認しました。「外国為替及び外国貿易法」「米国OFAC」の規制対象取引、および輸入・仲介貿易取引に該当しません。 I understand the Notice regarding International Money Transfer and other Foreign Exchange Transactions. I declare that it does not fall under regulated transactions of "Foreign Exchange and Foreign Trade Law" and "OFAC Sanctions". It does not apply to imports and intermediary trade.

<b>4</b> 毎月送金日・送金期間 Monthly Remittance Day and Remittance Term	
●初回送金日に間に合わない場合、翌月より送金になります。 ●カレンダーに存在しない日付はご登録いただけません。 ●Please note that automatic remittance may start from the following month depending on the completion of the registration. ●We will not accept non-existing day on the calendar.	
①送金日 Remittance Day	②指定日が銀行休業日の場合 In the case of the specified day is a bank holiday
<input type="checkbox"/> 月末 For Month End	<input type="checkbox"/> 前営業日に送金 Carry out on the previous business day
<input type="checkbox"/> 月末以外の場合 Besides Month End	<input type="checkbox"/> 翌営業日に送金 Carry out on the next business day
③送金期間 Remittance Term	●送金期間は5年以内とします。 ●初回送金日より1ヶ月前までに、申込書をご提出ください。 ●The effective period is within 5 years or less. ●Please submit the application form at least one month before the first remittance date.
開始(西暦) Term (From)	年 月 日
終了(西暦) Term (To)	年 月 日

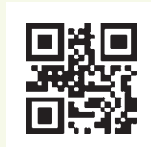
**〈ご注意事項：NOTICES〉**

- 初回送金日は申込日より90日以内を指定してください。
- 送金依頼人名は、原則としてお引落口座名義人名となります。
- 他行あての定額自動送金のお申込みは個人口座をお持ちのお客様が対象です。(法人口座は受け付けておりません。)
- 引落指定口座の残高が送金金額に満たない場合および手数料金額に満たない場合には、送金は実行されません。
- 以前登録されたものを変更される場合には、すでに登録されている振込先の削除と、新たに登録をお願いいたします。
- 引落指定口座が解約された場合、お客様の意思により定額自動送金は削除されたものとして取り扱います。
- Please specify the first date of Automatic Remittance within 90 days of application date.
- Transfers and Remittances will be made using your registered account name.
- Fixed Amount Automatic Remittance to other bank is available to the individual customers, not to the corporate customers.
- If the funds in your designated accounts are insufficient, the remittance will not be executed.
- To make any changes on your registration, it is necessary to delete the original registration, and re-register with this application.
- In case the designated debit accounts of SMBC Trust Bank are closed, this Fixed Amount Automatic Remittance with regard to such account(s) or its request shall be deemed to have been deleted or shall be deleted.

<b>5</b> ご送金金額 Remittance amount	
送金金額 (毎月) Remittance amount (monthly) 300万円以下 up to ¥3,000,000	金額の頭部に¥をご記入ください Please right-align the amount and add ¥ mark. 百万 十万 万 千 百 十 円

●登録された送金先はインターネットバンキングまたは電話による送金先としても登録されます。  
●Remittance information in this application form is also registered for the PRESTIA Phone Banking / PRESTIA Online service for your convenience.

取引番号	84800	58206	受付	印鑑署名照合	CF	確認日	外為法上の適法性確認	経済制裁に係る申告確認済	新規TT登録
	定額自動送金登録	振込受取人登録				確認者	確認者		<input type="checkbox"/> 要
登録番号	受付番号(削除時)		記帳	承認	受付支店名 Branch Name	受付担当者名 Personal Banker			

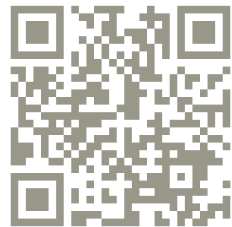


- 定額自動送金取扱規定はSMBC信託銀行取引規約集をご覧ください。

<https://www.smbctb.co.jp/termsandconditions/>

にてダウンロードしていただけます。

または、担当者にお申し付けください。



- For “CONDITIONS OF FIXED AMOUNT AUTOMATIC REMITTANCE”,

You can see it on “SMBC Trust Bank Customer Agreements.”

You can download it at

<https://www.smbctb.co.jp/en/termsandconditions/>.

If you have any question, please contact bank staffs.

