Notice regarding International Money Transfer and other Foreign Exchange Transactions

Please read this notice carefully.

1. When a customer requests an international money transfer from us, we carry out confirmation on the transfer such as purpose and recipient. We also confirm that the destination of the transfer is not any of the countries/regions subject to money transfer restrictions. If the money transfer relates to importation of goods, we also need to identify the place of origin/shipping.

2. We monitor international money transfers as part of our efforts to prevent money laundering and other financial crimes. Please be aware that we may suspend the processing of international funds transfer and other related operations in whole or in part without notice if we consider that the transaction poses a risk of being misused or that there is other reason to justify the suspension. We will not be liable for any loss or damage you suffer as a result of the suspension.

3. Please also read the notices below on the following page.
   - About correspondence to “Foreign Exchange and Foreign Trade Act”
   - “Things of Note regarding OFAC Regulations”

<Notes>
With respect to overseas remittances, inquiries from other banks have increased due to the response to economic sanctions that have been strengthened at the world level. Under this circumstance, remittance could be retained by intermediary bank, and the time required for arrival may be longer than before.

In such case, we may contact you for confirmation and would appreciate it if you could respond to us as soon as possible. Please also understand that we may ask you to submit material that explains the reason of the remittance. We appreciate your cooperation.
< Notice regarding International Money Transfer and other Foreign Exchange Transactions >

**About correspondence to "Foreign Exchange and Foreign Trade Act"**

In order to fulfill the confirmation obligation of banks, etc. prescribed in Article 17 of the Foreign Exchange and Foreign Trade Act ("Foreign Exchange Act") we need to confirm that your funds transfer does not fall under the "restrictions on trade-related payment," "restrictions on the use of funds," etc.

---

### Regulations on Funds Transfer pursuant to the Foreign Exchange and Foreign Trade Act (extracted from the regulations concerning North Korea, Iran, and Russia)

<table>
<thead>
<tr>
<th>1) Restrictions on Trade-Related Payment concerning North Korea</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Funds transfer pertaining to import or intermediary trade of any goods of which the place of origin or the region of shipment is North Korea (Article 16-5, Article 25-6, and Article 52 of the Foreign Exchange Act)</td>
</tr>
<tr>
<td>- Funds transfer pertaining to intermediary trade of any goods of which the place of destination is North Korea (Article 48-3, Article 25-6 of the Foreign Exchange Act)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2) Restrictions on the Use of Funds concerning North Korea</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Payment to anyone involved in North Korea’s missile or weapons of mass destruction (&quot;WMD&quot;) program</td>
</tr>
<tr>
<td>- Payment to anyone involved in North Korea’s nuclear-related program or programs relating to other WMD or ballistic missiles</td>
</tr>
<tr>
<td>- Funds transfer relating to activities that could contribute to North Korea’s nuclear-related, ballistic missile-related, or other WMD-related programs or activities</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3) In-Principle ban on Payment to North Korea</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Ban on payment to North Korea except for the case in which the amount is less than JPY100,000 with humanitarian purposes.</td>
</tr>
<tr>
<td>* Payments to the following recipients fall into the category, not limited to the remittance to North Korea.</td>
</tr>
<tr>
<td>a) Individual who has an address or residence (hereinafter referred to as &quot;address, etc.&quot;) in North Korea (* 1)</td>
</tr>
<tr>
<td>b) Corporation or other group (hereinafter referred to as &quot;corporation, etc.&quot;) having a main office in North Korea</td>
</tr>
<tr>
<td>c) Branch, branch office and other office (hereinafter referred to as “branch, etc.”) of corporation such as b) located in foreign countries</td>
</tr>
<tr>
<td>d) Corporation, etc. whose beneficial owner is a) or b) (* 2)</td>
</tr>
<tr>
<td>e) Branch, etc. of the above d) located in foreign countries</td>
</tr>
<tr>
<td>(* 1) It is intended for individual with address, etc. in North Korea, regardless of nationality.</td>
</tr>
<tr>
<td>(* 2) Example: Corporation, etc. with a main office in North Korea that holds more than a majority of the total number of issued shares of the corporation. Corporation, etc. that the majority of the officers are occupied by persons with address, etc. in North Korea.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4) Restrictions on Use of Funds concerning Iran</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Funds transfer pertaining to investment by a person related to Iran in Japanese companies engaged in nuclear-related activities</td>
</tr>
<tr>
<td>- Funds transfer made for the purpose of contributing to “Iran’s nuclear activities or Iran’s activities pertaining to the supply of large conventional weapons.”</td>
</tr>
<tr>
<td>- Payment to anyone involved in Iran’s nuclear activities, etc.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5) Russia-Related</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Payment to anyone considered to be directly involved in the annexation of the Autonomous Republic of Crimea or destabilization of eastern Ukraine</td>
</tr>
<tr>
<td>- Funds transfer relating to import of goods originating in Autonomous Republic of Crimea or the City of Sevastopol</td>
</tr>
<tr>
<td>- Funds transfer pertaining to export of arms, etc. to the Russian Federation.</td>
</tr>
<tr>
<td>- Funds transfer pertaining to issuance of securities by designated Russian Federation banks, etc.</td>
</tr>
</tbody>
</table>
< Notice regarding International Money Transfer and other Foreign Exchange Transactions >

Foreign direct investment in designated 5 industries requiring advance notification

With regard to foreign direct investment in the following five designated industries that require prior notification to the Minister of Finance as prescribed in Article 23 of the Foreign Exchange and Foreign Trade Act, and in Article 21 of the Foreign Exchange Ministerial Ordinance, we need to confirm that your funds transfer does not fall into the category below.

"Fishery, leather or leather products manufacturing industry, weapons manufacturing industry, weapons manufacturing related industry manufacturing industry, drug manufacturing industry"

Please let us know if any of your money transfers falls within the above restrictions. We appreciate your understanding and cooperation when we request you to notify us in writing of the purpose of your money transfer and/or the place of origin/region of shipment about the relevant goods or when we request you to declare that your money transfer is not subject to the above restrictions.

Your understanding and cooperation with our confirmation would also be appreciated in respect to the case where we receive money transfer from an overseas country related to North Korea, Iran, or Russia to credit to your account with us as we are required to confirm the above.

Things of Note regarding OFAC Regulations

The Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury administers and enforces economic and trade sanctions such as trade ban and asset freeze based on U.S. foreign policy and national security goals against targeted foreign countries and regions, specified individuals and organizations. Such regulations are called OFAC regulations. We confirm that the transaction you request is not subject to OFAC regulations. Even though the sender and receiver of funds are not subject to OFAC sanctions, the funds transfer will be subject to the sanctions if any person or region associated with the transaction is subject to the sanctions.

A transaction is subject to OFAC regulations if:

1) Iran, Cuba, North Korea, Syria, or the Crimea region of Ukraine is included in the residence of a party related to the transaction (such as an importer, exporter, bank, shipping company, shipping vessel, payer/payee of a remittance, and the beneficiary of a guarantee) or a place related to the transaction (such as the place of origin/shipping, destination, and the vessel's flag of registry).

2) The transaction involves any corporation or person specified by the U.S. government as a specified terrorist, specified narcotics trafficker, specified trafficker of weapons of mass destruction or other corporations or individuals that have an issue relating to nuclear proliferation.

3) The transaction involves a U.S. person (including an overseas branch or subsidiary of a U.S. corporation), U.S. resident, U.S. corporation, U.S. financial institution, or an U.S. organization (including a U.S. branch or subsidiary of a non-U.S. corporation, non-U.S. financial institution, etc.)

If your transaction is (potentially) subject to OFAC regulations, we may check details of the transaction with you, and depending on the checking results, we may terminate or revoke the transaction at our own discretion.

In addition to our own checking of your transaction details, a U.S. bank acting as the intermediary or the payee may check the transaction details with you. If your transaction becomes subject to an asset freeze under OFAC regulations, we will not return the money you have already paid us for the transaction. In this case, you need to deal with the asset freeze by yourself such as requesting OFAC to lift the freeze on you.

There are other Japanese, U.S., or any other international organizations’ sanction programs that prohibit or limit certain transactions. The details of these sanctions regulations are provided in the websites of the Ministry of Finance (MOF)/Ministry of Economy, Trade and Industry (METI), and the Office of Foreign Assets Control (OFAC) of the US Department of the Treasury, etc.

In compliance with the requirements of the Foreign Exchange and Foreign Trade Act and the Act on Prevention of Transfer of Criminal Proceeds, we do not permit customers to perform foreign exchange transfers on behalf of third parties (individuals or companies). Money transfers may only be used for the purpose of sending the account holder’s own funds. Please confirm that the transaction constitutes the remittance of the account holder’s own funds.
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.
Remittance Registration/Deletion Application

Dear Customer,

Thank you very much for banking with SMBC Trust Bank.
Please complete and visit our branch/mail the forms to the address below.
Please note that we cannot accept your request via Fax and e-mail. When filling in the form, please fill in your Registered Seal or Registered Signature. A maximum of 40 accounts can be registered per customer for local remittance and overseas remittance respectively. Please copy and use the forms as needed.
Before sending the form, please make sure to keep a copy of it for your own records.

Mail address: SMBC Trust Bank Ltd. Operation Center
P.O.Box31, Takanawa, Tokyo Japan, 108-8703

Sincerely,
SMBC Trust Bank Ltd.

<NOTICES>

Please read the following instructions carefully before filling in the application form. The application will be returned to you, if the information is not filled in completely.

· This application is only for registrations or deletions of transfer information. Please use "PRESTIA Online", our internet banking, or call our PRESTIA Phone Banking to make the fund transfer.
To make any changes on your registration, it is necessary to delete the original registration, and re-register with this application.

· If you have "Fixed Amount Automatic Remittance" registration, it is also necessary to delete your information using separate form, after deleting your remittance registration.

· It takes approximately 1 week to complete registration after the application is received.
Please visit one of our branches to make fund transfer if you are in a hurry.

· Registration may be denied in some cases; i.e. no correspondence, transfers for the purpose of opening accounts, and transfers to accounts under U.S. sanction.

· The notification of individual number/corporate number (“My Number”) is required for overseas remittance, as per the “Act on Submission of Statement of Overseas Wire Transfers for Purpose of Securing Proper Domestic Taxation” etc. Please notify your individual number/corporate number to SMBC Trust Bank Ltd., if you have not done so yet.

· Corresponding banks may deduct their charges, if any, from the amount being remitted.

· You can register up to 40 accounts for local remittance and overseas remittance respectively.

· As a rule, transfers and remittances will be made using your registered account name. In the case of overseas remittances where the account name is a trade name, a nickname, etc. that differs from your actual name, the receiving bank and recipient may be notified of your actual name to comply with relevant laws, etc. We ask for your understanding of this when registering.

· You are required to conclude a PRESTIA MultiMoney Foreign Currency Savings Deposit Contract prior to applying for registration using "Overseas Remittance Registration/Deletion Application".
Overseas Remittance Registration/Deletion Application

INSTRUCTIONS:

Please fill in the information within the bold lines in English using CAPITAL BLOCK LETTERS.

In case you need to correct any information, please cross it out with double lines along with your Registered Seal or Registered Signature. Please note that you cannot use items like correction fluid and correction tape, or erasable ballpoint pens.

1. Currency
   Please specify one remitting currency. Remittance is normally in U.S. Dollars, but for currencies applicable in PRESTIA MultiMoney Account, you can choose to remit in the country’s local currency. For European Economic Area specified, you can choose to remit in EURO. In this case, you must also specify the SWIFT BIC Address in section 6 and IBAN Code inseption 2. Remittances in Yen cannot be registered.

2. Beneficiary Account Number
   Account number may be different from the number embossed on your cash card. Please confirm with your bank statement.
   Please write the IBAN Code when the transfer is to the European Economic Area, Middle East or any other countries which requires the IBAN Code.

<table>
<thead>
<tr>
<th>Remittance to</th>
<th>Account Number</th>
<th>Digits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Remittance in EURO to European economic Area</td>
<td>IBAN Code</td>
<td>15 digits - 34 digits</td>
</tr>
</tbody>
</table>

3. Beneficiary Name
   Please fill in the beneficiary name as specified as the account title, in English using CAPITAL BLOCK LETTERS.

4. Beneficiary Address
   Please specify the beneficiary address including Country, State, City and Street Number (abbreviation, P.O. BOX are unacceptable.) Registration cannot be accepted without this information.
   If the beneficiary is a corporation, please also fill in the name of the country of the headquarters/head office.

5. Further Credit Information (Only As Necessary)
   For transfers to security companies, etc. where the fund is to be further credit through the account in 2, please specify the Name, Account Number and address of the final beneficiary including Country, State, City and Street Number (abbreviation, P.O. BOX are unacceptable). Additional information required such as ID & name for school enrollments, policy number for Insurance Companies are also to be specified here. Please take note that the length of the message is limited. If You register the final beneficiary, please fill in his/ her name, Reference number, etc. and the beneficiary address including Country, State, City and Street Number (abbreviation, P.O. BOX are unacceptable.)

6. SWIFT BIC address
   Please confirm the SWIFT Code (※To United States: ABA number, to Australia SWIFT Code and BSB No.) with the beneficiary bank, and specify the code.

| SWIFT Code | 8 or 11 alphanumeric characters |
| ABA (Fed Wire Code) | 9 digits |
| BSB No. | 3 digits-3 digits, 6 digits in total |

※If the SWIFT BIC address is specified within your instructions, please fill in where appropriate. Enter either 8 or 11 alphanumeric characters.

7. Beneficiary Bank Name
   Please specify the beneficiary bank (DO NOT ABBREVIATE) . Some financial institutions such as security companies and Credit Unions cannot accept transfers directly.

8. Branch Address
   Please specify the branch address. Registration cannot be accepted without this information.
Overseas Remittance Registration/Deletion Application

**EXAMPLE**

In case you need to correct any information, please cross it out with double lines along with your Registered Seal or Registered Signature. Please note that you cannot use items like correction fluid and correction tape, or erasable ballpoint pens.

Please do not leave them blank.

Please specify the bank code as appropriate. For details, please refer to the instructions on the previous page (①) for details.

Please fill in the reference numbers or ID number, if necessary.

Please attach a copy of detail transfer instruction if available.

Please do not leave City, State and Country blank.

Example:

In case of transferring to the account #54321, TARO WAKAKUSA at ○○○○Securities LTD. via △△△△National Bank.

* For further credit transfers (i.e. transfers to security companies, etc.), please refer to an example below.

Please do not leave it blank.
Please select the code from the list below and fill in the Remittance Purpose Code field. Registration cannot be accepted without the code selected from the list of Remittance Purpose Code.

<table>
<thead>
<tr>
<th>Code</th>
<th>Purpose Code</th>
<th>Remittance Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>旅行による滞在費、留学中の学生の生活費および教育費</td>
<td>Expense for a trip or tuition and living expense for a student studying abroad</td>
</tr>
<tr>
<td>002</td>
<td>外国にある預金口座への預入</td>
<td>Depositing funds overseas</td>
</tr>
<tr>
<td>003</td>
<td>商品の購入代金（船積地や原産地が北朝鮮およびその国境に接する都市以外）</td>
<td>Purchase of goods (No origin of goods or shipment place are North Korea or cities close to its borders)</td>
</tr>
<tr>
<td>004</td>
<td>クレジットカード決済代金</td>
<td>Credit card payment</td>
</tr>
<tr>
<td>005</td>
<td>不動産取得代金の支払</td>
<td>Payment for the acquisition of real estate</td>
</tr>
<tr>
<td>006</td>
<td>不動産賃借料の支払</td>
<td>Rent payment</td>
</tr>
<tr>
<td>007</td>
<td>翻訳費用</td>
<td>Translation charge</td>
</tr>
<tr>
<td>008</td>
<td>特許権の使用料</td>
<td>Patent royalty</td>
</tr>
<tr>
<td>009</td>
<td>金融商品取引</td>
<td>Financial Product Transaction</td>
</tr>
<tr>
<td>010</td>
<td>借入金の返済</td>
<td>Repayment of loan payable</td>
</tr>
<tr>
<td>011</td>
<td>貸付金</td>
<td>Loan receivable</td>
</tr>
<tr>
<td>012</td>
<td>航空運賃</td>
<td>Airfare</td>
</tr>
<tr>
<td>013</td>
<td>給料の支払</td>
<td>Payroll</td>
</tr>
<tr>
<td>014</td>
<td>税金の支払</td>
<td>Paying taxes</td>
</tr>
<tr>
<td>015</td>
<td>建物の修繕・管理費用</td>
<td>Repair, maintenance and inspection cost for construction</td>
</tr>
<tr>
<td>016</td>
<td>事務所の管理運営費</td>
<td>Clerical cost</td>
</tr>
<tr>
<td>017</td>
<td>保険料の支払</td>
<td>Insurance payment</td>
</tr>
<tr>
<td>018</td>
<td>協会・学会等の会費</td>
<td>Membership fee for organizations or societies</td>
</tr>
<tr>
<td>019</td>
<td>法人への寄付・贈与・損害賠償金</td>
<td>Donation, gift, compensation payment to corporation</td>
</tr>
<tr>
<td>021</td>
<td>コンピュータの利用料、情報処理の費用、新聞定期刊行物の購読料</td>
<td>Computer usage fee payment, information processing fee payment, or subscription payment for periodicals</td>
</tr>
<tr>
<td>022</td>
<td>文化・エンターテイメント関連費用</td>
<td>Culture / Entertainment-related expenses</td>
</tr>
<tr>
<td>023</td>
<td>幹護士費用</td>
<td>Legal fee</td>
</tr>
<tr>
<td>615</td>
<td>個人間の送金又は贈与等、労働者の留守宅送金</td>
<td>Personal remittance among individuals, or remittance for gifts / Living expense of remaining family member in home country</td>
</tr>
</tbody>
</table>
海外送金登録・削除申込書

Overseas Remittance Registration/Deletion Application

私／私たちは必要事項および記載規定（海外送金）に同意し、下記口座への振込／送金の登録（削除）を依頼いたします。

I/We have read and agreed to the Terms and Conditions for Transfers (Overseas Remittances) and hereby authorize SMBC Trust Bank Ltd. to register (delete) the transfer information.

お名前

Name

口座名義人氏名

Mr. Ms.

お取引支店名

Branch Name

銀行規制

Bank Copy

銀行使用欄

Bank Use Only

We cannot accept your request via Fax or e-mail.

役員名簿

Bank Copy

役員名簿

Bank Use Only

We cannot accept your request via Fax or e-mail.
Remittance Registration/Deletion Application

ABSTRACT TERMS AND CONDITIONS FOR TRANSFERS (OVERSEAS REMITTANCES)

1. Scope of Application

SMBC Trust Bank will effect overseas remittance transactions as set out below to be requested by a holder of a request or telephone call to the overseas remittance subject to these Terms and Conditions for Transfers (Overseas Remittance).

2. Remittance of funds denominated in a foreign currency to a recipient's account held by a Branch or another financial institution in Japan.

3. Transactions between a remittance applicant and a person or an agent or a representative subject to foreign exchange laws on the remittance of funds in yen to the recipient's account held by a Branch or another financial institution in Japan.

4. Transactions similar to any of the preceding transactions.

3. Application for Remittance

(1) SMBC Trust Bank shall handle requests to transfer funds in accordance with the following.

(a) A remittance applicant shall use the overseas remittance request forms approved by SMBC Trust Bank, or the request forms, etc. for registering in advance using the methods prescribed by SMBC Trust Bank, correctly enter the type of transfer, the method of settlement, the name and address of the party bearing the financial burden and other items, and then send the request forms, etc. to SMBC Trust Bank.

(b) SMBC Trust Bank shall charge the remittance applicant a prescribed remittance charge, bank charges, and commissions. The remittance applicant shall be held liable for said deduction.

(2) When a Bank Concerned inquires about a Payment Order transmitted by SMBC Trust Bank or a demand draft issued by SMBC Trust Bank, SMBC Trust Bank shall ask the remittance applicant as below, the charges and commissions required in relation to this transaction (the "Remittance Funds, etc."). SMBC Trust Bank will not accept checks or other Instruments, etc. as the Remittance Funds, etc.

(a) SMBC Trust Bank shall handle requests to transfer funds to an overseas remittance applicant.

(b) SMBC Trust Bank shall not return any charges and commissions as demanded by any party.

(c) SMBC Trust Bank will confirm the applicant's occupation and purpose of the transfer if required according to the Act on Prevention of Transfer of Criminal Proceeds or other laws.

(d) SMBC Trust Bank or another financial institution in Japan shall not be liable for any loss caused by the information submitted by the remittance applicant.

(e) SMBC Trust Bank may, upon receipt of an inquiry, etc., ask the remittance applicant to submit an amendment order. When SMBC Trust Bank accepts an amendment application, SMBC Trust Bank shall take the steps necessary for the amendment without delay, such as transmitting an amendment order, after the contents of the amendment application form via such communication means and such Banks Concerned as SMBC Trust Bank considers as appropriate, such as transmitting an amendment order.

(f) Amendments defined in this Article may not be allowed due to rejection by a Bank Concerned, restrictions by the relevant laws and regulations, or measures taken by the government or court or other public bodies. In case the applicant intends to request the transfer because an amendment is not allowed, the applicant shall proceed with the procedures defined in the following Article.

11. Reversed Transfers

(1) When a remittance applicant withdraws an application after the remittance consignment agreement has been concluded, the applicant shall proceed with the reverse transfer procedures described below at a counter of the handling Branch.

(a) The applicant shall sign and seal to a receipt prescribed by SMBC Trust Bank, a demand draft/ check, etc., in relation to the remittance funds at the counter upon request.

(b) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing. When a remittance check has been issued to the remittance applicant, the applicant shall submit said demand draft to SMBC Trust Bank.

(c) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(d) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(e) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(f) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(g) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(h) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(i) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(j) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(k) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(l) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(m) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(n) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(o) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

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(s) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(t) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(u) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(v) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(w) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(x) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(y) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

(z) SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.

16. Compliance with Laws and Regulations, etc.

(a) SMBC Trust Bank complies with all laws and regulations such as transaction and funds transfers, etc. based thereon which supersedes the Terms and Conditions for Transfers (Overseas Remittances) shall apply irrespective of the Terms and Conditions for Transfers (Overseas Remittances). Matters not defined in the Terms and Conditions for Transfers (Overseas Remittances) shall be subject to the relevant laws and regulations, and customary practices of Japan and other nations concerned, and the procedures prescribed by the Banks Concerned.

17. Discrepancies

If there is any discrepancy between the Japanese and English versions of the Terms and Conditions for Transfers (Overseas Remittances), the Japanese version shall prevail.

All the terms and conditions set forth in the Terms and Conditions for Transfers (Overseas Remittances) shall become effective as of October 1, 2019.

You can receive the complete version of Terms and Conditions for Transfers (Overseas Remittances) at the counter upon request.