



		Current wordings in		New wordings in
		"TERMS AND CONDITIONS FOR SMBC TRUST BANK		"TERMS AND CONDITIONS FOR SMBC TRUST BANK
		BANKING CARD"		BANKING CARD"
1.Use of Card	(1)	The Depositor (as defined below) may use his/her SMBC	(1)	The Depositor (as defined below) may use his/her
		Trust Bank Banking Card (including cards with IC chip		SMBC Trust Bank Banking Card (including cards with IC
		prescribed by the Bank) (the "Card") for each of the		chip prescribed by the Bank) (the "Card") for each of
		following transactions (each a "Transaction"): (i) to		the following transactions (each a "Transaction"): (i) to
		make cash withdrawals from the savings or checking		make cash withdrawals from the savings or checking
		deposit (the "Deposit" and the holder of the Deposit		deposit (the "Deposit" and the holder of the Deposit
		referred to as the "Depositor") in the Depositor's name		referred to as the "Depositor") in the Depositor's name
		with SMBC Trust Bank Ltd. (the "Bank") by use of		with SMBC Trust Bank Ltd. (the "Bank") by use of
		automated teller or cash dispenser machines (including		automated teller or cash dispenser machines (including
		but not limited to automated cash deposit/withdrawal		but not limited to automated cash deposit/withdrawal
		machines, hereinafter "ATM(s)") of Sumitomo Mitsui		machines, hereinafter "ATM(s)") of Sumitomo Mitsui
		Banking Corporation ("SMBC") or any financial		Banking Corporation ("SMBC") or any financial
		institutions in or outside Japan (overseas withdrawals		institutions in or outside Japan (overseas withdrawals
		service is limited to certain cards, hereinafter the same)		service is limited to certain cards, hereinafter the
		with which the Bank is associated for the on-line cash		same) with which the Bank is associated for the on-line
		dispensing services ("Associated Institution(s)"); (ii) to		cash dispensing services ("Associated Institution(s)");
		deposit cash with the Deposit by use of ATMs in Japan of		(ii) to deposit cash with the Deposit by use of ATMs in
		SMBC or such Associated Institutions as the Bank is also		Japan of SMBC or such Associated Institutions as the
		associated with for the online deposit services (the		Bank is also associated with for the online deposit
		"Deposit Associated Institution(s)"); (iii) to make		services (the "Deposit Associated Institution(s)"); (iii)
		payments to a "Member" (as defined in the SMBC Trust		to make payments to a "Member" (as defined in the
		Bank J-Debit Card Transaction Rules which the Bank		SMBC Trust Bank J-Debit Card Transaction Rules which
		separately establishes (the "J-Debit Card Rules")) in		the Bank separately establishes (the "J-Debit Card
		Japan, of a "Trade Payable" accruing from a "Purchase		Rules")) in Japan, of a "Trade Payable" accruing from a
		Transaction" with the Member by means of "Withdrawal		"Purchase Transaction" with the Member by means of
		of Deposit" to be made from the "Account of Deposit" in		"Withdrawal of Deposit" to be made from the "Account
		respect of the Card by use of such terminal ("Terminal")		of Deposit" in respect of the Card by use of such
		set up for the Member as will be equipped with the		terminal ("Terminal") set up for the Member as will be
		function for "J-Debit Card Transactions" (each term as		equipped with the function for "J-Debit Card
		defined in the J-Debit Card Rules); (iv) to make cash		Transactions" (each term as defined in the J-Debit Card
		remittance to a party in Japan by use of SMBC's or and		Rules); (iv) to make cash remittance to a party in
		Associated Institution's ATMs in Japan; (v) to make		Japan by use of SMBC's or and Associated Institution's
		transactions prescribed by the Bank at the Branch		ATMs in Japan; (v) to make transactions prescribed by
		counter of the Bank; (vi) to make other transactions		the Bank at the Branch counter of the Bank (including
		prescribed by the Bank.		the cases where the Bank identifies the Depositor by
				the method as prescribed by the Bank to confirm the
				correspondence between the personal identification
				number inputted into a PIN PAD and the registered
				personal identification number ("PIN") with the Bank
				("Identification by PIN") in order to make transactions
				described on the Bank's website. Identification by PIN
				does not apply to the Supplementary Card of the
				Depositor's agent.); (vi) to make other transactions
2.		In case the Depositor makes each withdrawal from the		prescribed by the Bank.
2. Withdrawal		In case the Depositor makes cash withdrawal from the Deposit by use of an ATM in or outside Japan, the		In case the Depositor makes cash withdrawal from the Deposit by use of an ATM in or outside Japan, the
From Deposit		Deposit by use of all Arm in of outside Japan, the Depositor shall insert the Card, and input the registered		Deposit by use of all ATM in of outside Japan, the Depositor shall insert the Card, and input PIN (and/or
Trom Deposit		personal identification number ("PIN") (and/or other		other methods to identify the Depositor as prescribed
		methods to identify the Depositor as prescribed by the		by the Bank) and the amount of withdrawal, into the
		Bank) and the amount of withdrawal, into the ATM		ATM correctly in accordance with the operation
		correctly in accordance with the operation procedure to		procedure to be displayed on the screen of the ATM,
		be displayed on the screen of the ATM, etc. Set forth		etc. Set forth below will be other matters which the
		below will be other matters which the Depositor shall		Depositor shall observe. A Card issued to a corporate
		observe. A Card issued to a corporate customer may not		customer may not be used other than at SMBC ATMs in
		be used other than at SMBC ATMs in Japan.		Japan.
		be used other than at SIMBC ATMS III Japan.	<u> </u>	учрин.





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		"TERMS AND CONDITIONS FOR SMBC TRUST BANK		"TERMS AND CONDITIONS FOR SMBC TRUST BANK
		BANKING CARD"		BANKING CARD"
11.	(1)	The Bank will accept the Depositor's request for a	(1)	The Bank will accept the Depositor's request for a
Administration	(1)	withdrawal, J-Debit Card Transaction and fund	(1)	withdrawal, J-Debit Card Transaction and fund
of Card, Etc.		remittance ("Withdrawal, etc.") to be conducted by use		remittance ("Withdrawal, etc.") to be conducted by
or Card, Etc.				
		of an ATM or a Terminal in the event that the Bank		use of an ATM or a Terminal in the event that the Bank
		confirms in the manners to be prescribed by the Bank		confirms in the manners to be prescribed by the Bank
		that the card used upon operation of the ATM or the		that the card used upon operation of the ATM or the
		Terminal is the Card which the Bank has issued to the		Terminal is the Card which the Bank has issued to the
		Depositor and that the PIN (and/or other methods to		Depositor and that the PIN (and/or other methods to
		identify the Depositor as prescribed by the Bank) input		identify the Depositor as prescribed by the Bank) input
		into the ATM is the PIN (and/or other methods to		into the ATM is the PIN (and/or other methods to
		identify the Depositor as prescribed by the Bank)		identify the Depositor as prescribed by the Bank)
		registered with the Bank. The Bank will also accept the		registered with the Bank. The Bank will also accept the
		Depositor's request for a Withdrawal, etc. at the Bank's		Depositor's request for a Withdrawal, etc. at the
		counter in the event that the Bank confirms the card		Bank's counter in the event that the Bank confirms the
		presented by the Depositor to the Bank in a similar way		card presented by the Depositor to the Bank in a
		and confirms in the manners to be prescribed by the		similar way and confirms in the manners to be
		Bank that the PIN input (and/or other methods to		prescribed by the Bank that the PIN input (and/or
		identify the Depositor as prescribed by the Bank) by the		other methods to identify the Depositor as prescribed
		Depositor at such counter complies with the PIN (and/or		by the Bank) by the Depositor at such counter
		other methods to identify the Depositor as prescribed by		complies with the PIN (and/or other methods to
		the Bank) registered with the Bank.		identify the Depositor as prescribed by the Bank)
				registered with the Bank. The Bank may request the
				Depositor to submit to the Bank document(s) to be
				used for personal identification, etc. in addition to
				verification by PIN when the Bank deems it reasonably
				necessary for the transactions using Identification by
				PIN prescribed by the Bank. In such cases, the Bank
				will not accept Withdrawal, etc. or transactions
				prescribed by the Bank until this additional
				confirmation is completed when the Bank deems it
				reasonably necessary.
	(2)	The Depositor shall keep the Card in his/her custody in	(2)	In the event that the Bank has accepted transactions
		such manners as will not enable a third party to use it.		by the identification methods described in (1) above,
		The Depositor shall not use as the registered PIN his/her		the Bank shall not be liable for any loss or damage, etc.
		birth date, telephone number or any other number from		incurred by the Depositor as a result of the acceptance
		which a third party may infer the PIN and shall keep the		of transactions, except in the events described in
		PIN in the Depositor's custody in such manners as will		Article 14 and 15.
		prohibit a third person from recognizing it.		
		Add	(3)	The Depositor shall keep the Card in his/her custody in
				such manners as will not enable a third party to use it.
				The Depositor shall not use as the registered PIN
				his/her birth date, telephone number or any other
				number from which a third party may infer the PIN and
				shall keep the PIN in the Depositor's custody in such
				manners as will prohibit a third person from
				recognizing it.
		TERMS AND CONDITIONS FOR SMBC TRUST BANK		TERMS AND CONDITIONS FOR SMBC TRUST BANK
		BANKING CARD shall become effective as of October 1,		BANKING CARD shall become effective as of April 10,
		2019.		2020.
		2017		2020.