

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

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11. Administration of Card, Etc.	(1)	The Bank will accept the Depositor's request for a withdrawal, J-Debit Card Transaction and fund remittance ("Withdrawal, etc.") to be conducted by use of an ATM or a Terminal in the event that the Bank confirms in the manners to be prescribed by the Bank that the card used upon operation of the ATM or the Terminal is the Card which the Bank has issued to the Depositor and that the PIN (and/or other methods to identify the Depositor as prescribed by the Bank) input into the ATM is the PIN (and/or other methods to identify the Depositor as prescribed by the Bank) registered with the Bank. The Bank will also accept the Depositor's request for a Withdrawal, etc. at the Bank's counter in the event that the Bank confirms the card presented by the Depositor to the Bank in a similar way and confirms in the manners to be prescribed by the Bank that the PIN input (and/or other methods to identify the Depositor as prescribed by the Bank) by the Depositor at such counter complies with the PIN (and/or other methods to identify the Depositor as prescribed by the Bank) registered with the Bank.	(1)	The Bank will accept the Depositor's request for a withdrawal, J-Debit Card Transaction and fund remittance ("Withdrawal, etc.") to be conducted by use of an ATM or a Terminal in the event that the Bank confirms in the manners to be prescribed by the Bank that the card used upon operation of the ATM or the Terminal is the Card which the Bank has issued to the Depositor and that the PIN (and/or other methods to identify the Depositor as prescribed by the Bank) input into the ATM is the PIN (and/or other methods to identify the Depositor as prescribed by the Bank) registered with the Bank. The Bank will also accept the Depositor's request for a Withdrawal, etc. at the Bank's counter in the event that the Bank confirms the card presented by the Depositor to the Bank in a similar way and confirms in the manners to be prescribed by the Bank that the PIN input (and/or other methods to identify the Depositor as prescribed by the Bank) by the Depositor at such counter complies with the PIN (and/or other methods to 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 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.	(2)	In the event that the Bank has accepted transactions by the identification methods described in (1) above, the Bank shall not be liable for any loss or damage, etc. incurred by the Depositor as a result of the acceptance of transactions, except in the events described in Article 14 and 15.
		Add		(3)
		TERMS AND CONDITIONS FOR SMBC TRUST BANK BANKING CARD shall become effective as of October 1, 2019.		TERMS AND CONDITIONS FOR SMBC TRUST BANK BANKING CARD shall become effective as of April 10, 2020.