

	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	<Add>	(5)	If there is a record of a cash withdrawal at an ATM outside Japan on or after the day prescribed by the Bank and a GLOBAL PASS has not been issued, the Bank may send a GLOBAL PASS (a cash card with multi-currency Visa debit card functions) to the address notified by the Depositor ("Automatic Sending"), unless the Depositor requests otherwise. However, if the address notified by the Depositor to the Bank is in Japan, the GLOBAL PASS will be issued after setting the spending limits for shopping set out in Article 10 of TERMS AND CONDITIONS OF GLOBAL PASS MEMBERSHIP at zero yen, and the Depositor will request the Bank to raise the spending limits in advance if the Depositor wishes to use the shopping function. If the address notified by the Depositor to the Bank is outside Japan, the GLOBAL PASS will be issued with use restrictions, and the Depositor shall conduct the procedures prescribed by the Bank in advance before using the GLOBAL PASS. In such cases, the PIN for the Card will be registered as the PIN for the GLOBAL PASS. Automatic Sending does not apply to Supplementary Cards and the Depositor shall request the Bank to change the Supplementary Card to a GLOBAL PASS in the manner prescribed by the Bank.
2-2. Outside Japan	<Add>	(5)	The Depositor may not use any ATM outside Japan on or after the day designated on the Bank's website
25.Miscellaneous	<Add>		Following the suspension of use of the Card set out in Paragraph (5) of Section 1 and Paragraph (5) of Section 2-2, the provisions regarding the use of the Card outside Japan (not including the provisions of Sections 19 and 24) will expire.
	TERMS AND CONDITIONS FOR SMBC TRUST BANK BANKING CARD shall become effective as of <u>April 10, 2020</u> .		TERMS AND CONDITIONS FOR SMBC TRUST BANK BANKING CARD shall become effective as of <u>July 1, 2021</u> .