

			Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
General Account Customer Agreement	Article 15 Indemnity, etc.		(New)	6.	SMBC Trust Bank will confirm depositor's individual number when crediting funds remitted from abroad to the Account. Therefore, if the Depositor has not notified SMBC Trust Bank of his/her individual number, the credit of funds may become unavailable and/or delayed. SMBC Trust Bank shall not be liable for any loss, damage, or costs and expenses caused in such a case.
			All the terms and conditions set out in General Account Customer Agreement shall become effective as of November 1, 2015.		All the terms and conditions set out in General Account Customer Agreement shall become effective as of January 1, 2016.
PRESTIA Online Transactions Terms and Conditions	Article 6 Receipt and Cancellation of Orders for Sale or Purchase of Mutual Funds	5.	If the User fails to submit personal identification documents to SMBC Trust Bank at the time of establishing a general account for mutual funds or at the time of changing his address or name, SMBC Trust Bank may decline to conduct said mutual fund transactions.	5.	If the User fails to submit personal identification documents etc. to SMBC Trust Bank at the time of establishing a general account for mutual funds or at the time of changing his/her address, name, or individual number, SMBC Trust Bank may decline to conduct said mutual fund transactions.
			All the terms and conditions set out in PRESTIA Online Transactions Terms and Conditions shall become effective as of November 1, 2015.		All the terms and conditions set out in PRESTIA Online Transactions Terms and Conditions shall become effective as of January 1, 2016.
Terms and Conditions for Transfers (Overseas Remittances)	3 Application for Remittance	(2)	SMBC Trust Bank shall be required by foreign exchange laws and regulations to verify certain matters. Any applicant for a foreign remittance shall take the steps set forth below. ① To fill in a request form for the foreign remittance of funds, the purpose of remittance, and other required matters. ② Except for the case where remittance funds are transferred from the account of an applicant whom SMBC Trust Bank shall have verified the personal identity of via official documents that SMBC Trust Bank shall prescribe, any other applicant shall fill in required matters on such a form of notice as SMBC Trust Bank shall prescribe and submit it to SMBC Trust Bank. ③ Except for the case where remittance funds are transferred from the account of an applicant of whom SMBC Trust Bank shall have verified the personal identity via official documents that SMBC Trust Bank shall prescribe, the applicant shall submit identification documents to SMBC Trust Bank such as a Driver's License, passport (with address specified), Health Insurance Certificate (with address specified), or Registration Card for Foreigners. ④ For a transaction that requires permission, etc., the applicant shall present or submit to SMBC Trust Bank a document certifying such permission, etc.	(2)	SMBC Trust Bank shall be required by foreign exchange laws and regulations to verify certain matters. Any applicant for a foreign remittance shall take the steps set forth below. ① To fill in a request form for the foreign remittance of funds, the purpose of remittance, and other required matters. ② Except for the case where remittance funds are transferred from the account of an applicant whom SMBC Trust Bank shall have verified the personal identity of via official documents that SMBC Trust Bank shall prescribe, any other applicant shall fill in required matters on such a form of notice as SMBC Trust Bank shall prescribe and submit it to SMBC Trust Bank. ③ Except for the case where remittance funds are transferred from the account of an applicant of whom SMBC Trust Bank shall have verified the personal identity via official documents that SMBC Trust Bank shall prescribe, the applicant shall submit identification documents etc. with which SMBC Trust Bank can verify the applicant's name, address, and individual number. ④ For a transaction that requires permission, etc., the applicant shall present or submit to SMBC Trust Bank a document certifying such permission, etc.
			All the terms and conditions set out in Terms and Conditions for Transfers (Overseas Remittances) shall become effective as of November 1, 2015.		All the terms and conditions set out in Terms and Conditions for Transfers (Overseas Remittances) shall become effective as of January 1, 2016.