

			Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
GENERAL ACCOUNT CUSTOMER AGREEMENT	Article 3. Dormant Accounts		SMBC Trust Bank will treat a Yen Savings Account or U.S. Dollar Savings Account which has had no deposit or withdrawal made, for such a period as SMBC Trust Bank will prescribe since the most recent deposit or withdrawal, as a "Dormant Account." In the event that an Account becomes a Dormant Account, SMBC Trust Bank will impose restrictions on the use of the Account as SMBC Trust Bank will stipulate. In particular, no cash card may be used in respect of any Dormant Account. In addition, in the event that eight years have elapsed without any deposit or withdrawal after an Account has become a Dormant Account, SMBC Trust Bank may at its own discretion, and at any time, cease to allow interest to accrue. SMBC Trust Bank will not notify Depositors that their Accounts have become dormant.		SMBC Trust Bank may treat a Yen Savings Account or U.S. Dollar Savings Account which has had no deposit or withdrawal made, for such a period as SMBC Trust Bank prescribes since the most recent deposit or withdrawal, as a "Dormant Account." In the event that an Account becomes a Dormant Account, SMBC Trust Bank may impose restrictions on the use of the Account as SMBC Trust Bank stipulates. SMBC Trust Bank may at its own discretion, and at any time, cease to allow interest to accrue. SMBC Trust Bank will not notify Depositors that their Accounts have become dormant.
	Article 13. Changes, Etc. in Registered Notifications	1	The Depositor shall notify SMBC Trust Bank forthwith in the manner that SMBC Trust Bank shall prescribe for submission to SMBC Trust Bank of required documents, upon loss of the Depositor's cash card, checks or check books, or seal registered with SMBC Trust Bank, or upon any change in the name (or corporate name), address (location), telephone number, e-mail address, occupation (description of business), employer, registered seal or signature, personal identification number or any other notification registered with SMBC Trust Bank.	1	The Depositor shall notify SMBC Trust Bank forthwith in the manner that SMBC Trust Bank shall prescribe for submission to SMBC Trust Bank of required documents, upon loss of the Depositor's cash card, checks or check books, or seal registered with SMBC Trust Bank, or upon any change in the name (or corporate name), address (location), jurisdiction of residence, telephone number, e-mail address, occupation (description of business), employer, registered seal or signature, personal identification number or any other notification registered with SMBC Trust Bank.
			All the terms and conditions set out in General Account Customer Agreement shall become effective as of January 1, 2016.		All the terms and conditions set out in General Account Customer Agreement shall become effective as of January 1, 2017.