

			Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
GENERAL ACCOUNT CUSTOMER AGREEMENT	Article 3 Dormant Accounts	1	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.	1	SMBC Trust Bank may treat a Yen Savings Account, Checking Account or U.S. Dollar Savings Account which has had no deposit or withdrawal made within a period of time prescribed by SMBC Trust Bank, 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.
				2	Regarding deposits, etc. subject to the Act on Utilization of Funds Related to Dormant Deposits to Promote Social Purpose Activities by the Private Sector (Act No. 101 of December 9, 2016, hereinafter "The ACT on Utilization of Dormant Deposits"), any account for which 10 years have elapsed since the last change date, etc. in the Act shall be processed as a dormant deposit, etc.
				All the terms and conditions set out in General Account Customer Agreement shall become effective as of January 1, 2017.	
YEN SAVINGS ACCOUNT CUSTOMER AGREEMENT	Article 5 Last Change Date, Etc. Pertaining to the ACT on Utilization of Dormant Deposits			1	For this deposit, the last change date, etc. in the ACT on Utilization of Dormant Deposits shall be the latest date out of the following: 1) Date of last change listed in SMBC Trust Bank's website (change reason pertaining to the dormant deposit) 2) Date specified in the following paragraph as the date on which the claims pertaining to the deposit are expected to be exercised, for items stipulated in the following paragraph as reasons the claims pertaining to deposits in the future are expected to be exercised 3) Date on which SMBC Trust Bank issued a notification to the depositor, etc. regarding matters stipulated in Article 3 Paragraph 2 of the ACT on Utilization of Dormant Deposits. However, this is limited to cases where the notification reached the depositor or cases where one month passed from the issue date of the notification (excluding cases where the notification was returned not by the depositor's intention by the date after one month passed, or the date on which SMBC Trust Bank informed the Deposit Insurance Corporation in advance, whichever is later). 4) Date on which this deposit has resulted in any of the cases set forth in the items in Article 2 Paragraph 2 of the ACT on Utilization of Dormant Deposits
				2	The reasons the claims pertaining to deposits in the future are expected to be exercised in Paragraph 1 Item 2 shall refer only to the reasons listed in the following items, and the date on which the claims pertaining to the deposit are expected to be exercised shall be the date set forth in the following items, in accordance with the reasons specified in the respective items. 1) Last date of Deposit Period, Calculation Period or Redemption Period 2) Payment was suspended for this deposit due to orders or measures based on laws, regulations or contracts: Date on which the payment suspension was canceled 3) This deposit was subject to compulsory execution, provisional seizure, or disposition for delinquent payment of national taxes (including disposition by the example): Date on which the procedure was completed 4) Acceptance of transfer based on laws or contracts, account transfers or other deposits or withdrawals are being scheduled or have been scheduled (however, limited to scheduled deposits/withdrawals of which SMBC Trust Bank is aware): Date on which the deposit/withdrawal was made or date on which it was established that the deposit/withdrawal would not be made 5) The reasons listed in the preceding items occurred for other yen deposits based on the PRESTIA MultiMoney Account Customer Agreement: Date of the last change pertaining to other deposits

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			All the terms and conditions set out in Yen Savings Account Customer Agreement shall become effective as of November 1, 2015.		All the terms and conditions set out in Yen Savings Account Customer Agreement shall become effective as of January 1, 2018.
U.S. DOLLAR SAVINGS ACCOUNT CUSTOMER AGREEMENT	Article 5 Last Change Date, Etc. Pertaining to the Dormant Accounts	1			For this deposit, the last change date, etc. shall refer to the starting date of the period in which it turns into a dormant account in Article 3 Paragraph 1 of the General Account Customer Agreement, and shall be the latest date out of the following: 1) Date of last change listed in SMBC Trust Bank's website (change reason pertaining to the dormant deposit). 2) Date specified in the following paragraph as the date on which the claims pertaining to the deposit are expected to be exercised, for items stipulated in the following paragraph as reasons the claims pertaining to deposits in the future are expected to be exercised 3) Date on which SMBC Trust Bank issued the dormant account notification to the depositor. However, this is limited to cases where the notification reached the depositor or cases where one month passed from the issue date of the notification (excluding cases where the notification was returned not by the depositor's intention by the date after one month passed) 4) The date this deposit account was opened
		2			The reasons the claims pertaining to deposits in the future are expected to be exercised in Paragraph 1 Item 2 shall refer only to the reasons listed in the following items, and the date on which the claims pertaining to the deposit are expected to be exercised shall be the date set forth in the following items, in accordance with the reasons specified in the respective items. 1) Last date of Deposit Period, Calculation Period or Redemption Period 2) Payment was suspended for this deposit due to orders or measures based on laws, regulations or contracts: Date on which the payment suspension was canceled 3) This deposit was subject to compulsory execution, provisional seizure, or disposition for delinquent payment of national taxes (including disposition by the example): Date on which the procedure was completed 4) Acceptance of transfer based on laws or contracts, account transfers or other deposits or withdrawals are being scheduled or have been scheduled (however, limited to scheduled deposits/withdrawals of which SMBC Trust Bank is aware): Date on which the deposit/withdrawal was made or date on which it was established that the deposit/withdrawal would not be made
				All the terms and conditions set out in U.S. Dollar Savings Account Customer Agreement shall become effective as of November 1, 2015.	
PRESTIA MULTIMONEY ACCOUNT CUSTOMER AGREEMENT	Article 14 Last Change Date, Etc. Pertaining to the ACT on Utilization of Dormant Deposits			1	Regarding yen deposits within this deposit transaction, the last change date, etc. in the ACT on Utilization of Dormant Deposits shall be the latest date out of the following: 1) Date of last change listed in SMBC Trust Bank's website (change reason pertaining to the dormant deposit) 2) Date specified in the following paragraph as the date on which the claims pertaining to the deposit are expected to be exercised, for items stipulated in the following paragraph as reasons the claims pertaining to deposits in the future are expected to be exercised 3) Date on which SMBC Trust Bank issued a notification to the depositor, etc. regarding matters stipulated in Article 3 Paragraph 2 of the ACT on Utilization of Dormant Deposits. However, this is limited to cases where the notification reached the depositor or cases where one month passed from the issue date of the notification (excluding cases where the notification was returned not by the depositor's intention by the date after one month passed, or the date on which SMBC Trust Bank informed the Deposit Insurance Corporation in advance, whichever is later). 4) Date on which this deposit has resulted in any of the cases set forth in the items in Article 2 Paragraph 2 of the ACT on Utilization of Dormant Deposits

			Current wordings in "SMBC Trust Bank Customer Agreements"		New wordings in "SMBC Trust Bank Customer Agreements"
				2	<p>The reasons the claims pertaining to deposits in the future are expected to be exercised in Paragraph 1 Item 2 shall refer only to the reasons listed in the following items, and the date on which the claims pertaining to the deposit are expected to be exercised shall be the date set forth in the following items, in accordance with the reasons specified in the respective items.</p> <p>1) Last date of Deposit Period, Calculation Period or Redemption Period (first maturity date in case of the deposit with automatic renewal)</p> <p>2) Payment was suspended for this deposit due to orders or measures based on laws, regulations, or contracts: Date on which the payment suspension was canceled</p> <p>3) This deposit was subject to compulsory execution, provisional seizure, or disposition for delinquent payment of national taxes (including disposition by the example): Date on which the procedure was completed</p> <p>4) Acceptance of transfer based on laws or contracts, account transfers or other deposits or withdrawals are being scheduled or have been scheduled (however, limited to scheduled deposits/withdrawals of which SMBC Trust Bank is aware): Date on which the deposit/withdrawal was made or date on which it was established that the deposit/withdrawal would not be made</p> <p>5) The reasons listed in the preceding items occurred for yen deposit in this deposit transaction or other deposits based on the Yen Savings Account Customer Agreement: Date of the last change pertaining to other deposits</p>
				3	<p>For deposits that are not subject to the ACT on Utilization of Dormant Deposits within this deposit transaction, the last change date, etc. shall refer to the starting date of the period in which it turns into a dormant account in Article 3 Paragraph 1 of the General Terms and Conditions, and Paragraph 1 and Paragraph 2 shall apply mutatis mutandis for the last change date, etc. However, Items 1, 3, and 4 in Paragraph 1 shall be replaced as follows.</p> <p>1) For deposits that are not subject to the ACT on Utilization of Dormant Deposits, the date on which the reason processed as a change was the last out of the changes listed in SMBC Trust Bank's website (change reason pertaining to the dormant deposit)</p> <p>3) Date on which SMBC Trust Bank issued the dormant account notification to the depositor. However, this is limited to cases where the notification reached the depositor or cases where one month passed from the issue date of the notification (excluding cases where the notification was returned not by the depositor's intention by the date after one month passed).</p> <p>4) The date this deposit account was opened</p> <p>In addition, Item 5 in Paragraph 2 shall be replaced as follows.</p> <p>5) The reasons listed in the preceding items occurred for deposit in this deposit transaction or other deposits based on the Yen Savings Account Customer Agreement: Date of the last change pertaining to other deposits</p>
			All the terms and conditions set out in PRESTIA MultiMoney Account Customer Agreement and Terms and Conditions for PRESTIA MultiMoney Account Deposit shall become effective as of November 1, 2015.		All the terms and conditions set out in PRESTIA MultiMoney Account Customer Agreement and Terms and Conditions for PRESTIA MultiMoney Account Deposit shall become effective as of January 1, 2018.

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YEN CHECKING ACCOUNT CUSTOMER AGREEMENT	Article II Last Change Date, Etc. Pertaining to the ACT on Utilization of Dormant Deposits			1	<p>For this deposit, the last change date, etc. in the ACT on Utilization of Dormant Deposits shall be the latest date out of the following:</p> <p>1) Date of last change listed in SMBC Trust Bank's website (change reason pertaining to the dormant deposit)</p> <p>2) Date specified in the following paragraph as the date on which the claims pertaining to the deposit are expected to be exercised, for items stipulated in the following paragraph as reasons the claims pertaining to deposits in the future are expected to be exercised</p> <p>3) Date on which SMBC Trust Bank issued a notification to the depositor, etc. regarding matters stipulated in Article 3 Paragraph 2 of the ACT on Utilization of Dormant Deposits. However, this is limited to cases where the notification reached the depositor or cases where one month passed from the issue date of the notification (excluding cases where the notification was returned not by the depositor's intention by the date after one month passed, or the date on which SMBC Trust Bank informed the Deposit Insurance Corporation in advance, whichever is later).</p> <p>4) Date on which this deposit has resulted in any of the cases set forth in the items in Article 2 Paragraph 2 of the ACT on Utilization of Dormant Deposits</p>
				2	<p>The reasons the claims pertaining to deposits in the future are expected to be exercised in Paragraph 1 Item 2 shall refer only to the reasons listed in the following items, and the date on which the claims pertaining to the deposit are expected to be exercised shall be the date set forth in the following items, in accordance with the reasons specified in the respective items.</p> <p>1) Last date of Deposit Period, Calculation Period or Redemption Period</p> <p>2) Payment was suspended for this deposit due to orders or measures based on laws, regulations or contracts: Date on which the payment suspension was canceled</p> <p>3) This deposit was subject to compulsory execution, provisional seizure, or disposition for delinquent payment of national taxes (including disposition by the example): Date on which the procedure was completed</p> <p>4) Acceptance of transfer based on laws or contracts, account transfers or other deposits or withdrawals are being scheduled or have been scheduled (however, limited to scheduled deposits/withdrawals of which SMBC Trust Bank is aware): Date on which the deposit/withdrawal was made or date on which it was established that the deposit/withdrawal would not be made</p>
			All the terms and conditions set out in Yen Checking Account Customer Agreement shall become effective as of November 1, 2015.		All the terms and conditions set out in Yen Checking Account Customer Agreement shall become effective as of January 1, 2018.