

	Current wordings in "SMBC Trust Bank Customer Agreements"	New wordings in "SMBC Trust Bank Customer Agreements"
CONTENTS	These "SMBC TRUST BANK CUSTOMER AGREEMENTS" will be binding on any customer having an account for deposit with the PRESTIA Business Unit of SMBC Trust Bank Ltd. A "Branch" will mean a domestic branch of SMBC Trust Bank Ltd. which engages in the business of the PRESTIA Business Unit.	These "SMBC TRUST BANK CUSTOMER AGREEMENTS" will be binding on any customer having an account for deposit with the PRESTIA of SMBC Trust Bank Ltd. A "Branch" will mean a domestic branch of SMBC Trust Bank Ltd. which engages in the business of the PRESTIA.