

## SMBC Trust Bank Customer Agreements Comparison Table

(Revised text is underlined)

Current wordings	New wordings
<p>◆ TERMS AND CONDITIONS FOR CLEAN BILL COLLECTIONS PAYABLE IN FOREIGN COUNTRIES</p> <p>Article 9. Indemnification</p> <p>1. SMBC Trust Bank shall not be held responsible for the acts or omissions of any of the Collecting Banks.</p> <p>2. In the event that SMBC Trust Bank terminates the collection agreement pursuant to the preceding paragraph, the Requesting Person shall be liable for any loss or damage, or costs and expenses, and SMBC Trust Bank shall not be liable except in the case of negligence on SMBC Trust Bank for any loss or damage, or costs and expenses incurred by the Requesting Persons in connection with the termination.</p> <p>Article 11. Uniform Rules for Collections</p> <p>Any matters not covered by these Terms and Conditions, Account Customer Agreements or other rules and the regulations of SMBC Trust Bank shall be subject to the Uniform Rules for Collections (1978 Revision or its amended version, if any) established</p>	<p>◆ TERMS AND CONDITIONS FOR CLEAN BILL COLLECTIONS PAYABLE IN FOREIGN COUNTRIES</p> <p>Article 9. Indemnification</p> <p>1. <u>SMBC Trust Bank shall not be liable for any damage caused by loss, damage, postponement, or other reasons in transit of checks.</u></p> <p>2. <u>SMBC Trust Bank shall not be liable for any loss or damage caused by delay, missing, lost checks due to the negligence, mistakes, omissions, etc. of the Collecting Banks, and/or delay of payment, any exchange loss, insolvency regarding checks due to the business suspension, insolvency, bankruptcy of the Collecting Banks or legal or other constraints of payment country, and/or any other uncontrollable reasons not listed here.</u></p> <p>3. In the event that SMBC Trust Bank terminates the collection agreement pursuant to the preceding paragraph, the Requesting Person shall be liable for any loss or damage, or costs and expenses, and SMBC Trust Bank shall not be liable except in the case of negligence on SMBC Trust Bank for any loss or damage, or costs and expenses incurred by the Requesting Persons in connection with the termination.</p> <p>Article 11. Uniform Rules for Collections</p> <p>Any matters not covered by these Terms and Conditions, Account Customer Agreements or other rules and the regulations of SMBC Trust Bank shall be subject to the Uniform Rules for Collections (<u>1995</u> Revision or its amended version, if any) established</p>

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<p>by the International Chamber of Commerce.</p> <p>All the terms and conditions set out in Terms and Conditions for Clean Bill Collections Payable in Foreign Countries shall become effective as of October 1, 2019.</p>	<p>by the International Chamber of Commerce.</p> <p>All the terms and conditions set out in Terms and Conditions for Clean Bill Collections Payable in Foreign Countries shall become effective as of <u>October 19, 2020</u>.</p>
<p>◆ TERMS AND CONDITIONS FOR TRANSFERS (OVERSEAS REMITTANCES)</p> <p>5. Transmission of Payment Orders, Etc.</p> <p>(1) When a remittance consignment agreement is concluded, SMBC Trust Bank shall transmit the Payment Order without delay to the Banks Concerned or issue a demand draft to the remittance applicant, based on the contents of the remittance application form, except for the cancellations defined in preceding Article 3.</p> <p>(2) SMBC Trust Bank shall choose both an appropriate means to transmit the Payment Order and the Bank Concerned, unless specified otherwise by the remittance applicant.</p>	<p>◆ TERMS AND CONDITIONS FOR TRANSFERS (OVERSEAS REMITTANCES)</p> <p>5. Transmission of Payment Orders, Etc.</p> <p>(1) When a remittance consignment agreement is concluded, SMBC Trust Bank shall transmit the Payment Order without delay to the Banks Concerned or issue a demand draft to the remittance applicant, based on the contents of the remittance application form, except for the cancellations defined in preceding <u>Paragraph 3, Article 4</u>.</p> <p>(2) SMBC Trust Bank shall notify information listed below in whole or in part by describing in the <u>Payment Orders to the Bank Concerned, when executing overseas remittance transactions in compliance with the laws, regulations, advice, customary practices of Japan and the nations concerned, the procedures prescribed by the Bank Concerned, and requirements for the methods of delivery used for overseas remittances. SMBC Trust Bank shall notify information at the request of the Bank Concerned for executing overseas remittance transactions. The information may be notified to the beneficiary by the Bank Concerned.</u></p> <p>① <u>Information listed in the overseas remittance request form.</u></p> <p>② <u>Applicants' account number, address, transaction number, and other information which identifies the applicant.</u></p> <p>③ <u>Beneficiary's account number, address, and other</u></p>

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<p>(3) In the event of any of the cases stated below, SMBC Trust Bank may choose a Bank Concerned that it considers appropriate without using the Bank Concerned specified by the remittance applicant. In this case, SMBC Trust Bank shall inform the remittance applicant of the change in bank without delay.</p> <p>① ～② (Omitted)</p> <p>(4) SMBC Trust Bank shall not be held responsible for any loss caused by its handling of the situations defined in the preceding two paragraphs except in the case of negligence on SMBC Trust Bank.</p> <p>All the terms and conditions set out in Terms and Conditions for Transfers (Overseas Remittances) shall become effective as of October 1, 2019.</p>	<p><u>information which identifies the beneficiary.</u></p> <p>(3) SMBC Trust Bank shall choose both an appropriate means to transmit the Payment Order and the Bank Concerned, unless specified otherwise by the remittance applicant.</p> <p>(4) In the event of any of the cases stated below, SMBC Trust Bank may choose a Bank Concerned that it considers appropriate without using the Bank Concerned specified by the remittance applicant. In this case, SMBC Trust Bank shall inform the remittance applicant of the change in bank without delay.</p> <p>① ～② (Omitted)</p> <p>(5) SMBC Trust Bank shall not be held responsible for any loss caused by its handling of the situations defined in the preceding <u>three</u> paragraphs except in the case of negligence on SMBC Trust Bank.</p> <p>All the terms and conditions set out in Terms and Conditions for Transfers (Overseas Remittances) shall become effective as of <u>October 19, 2020</u>.</p>
<p>◆ TERMS AND CONDITIONS FOR ELECTRONIC DELIVERY OF DOCUMENTS RELATING TO LIABILITY PRODUCTS</p> <p>These Terms and Conditions establish, as an alternative to delivery by SMBC Trust Bank of the documents prescribed in Article 2 in paper form, a method (hereinafter "Electronic Method") of delivery of the items required to be described in such document in the event they are provided to the customer by electronic delivery as prescribed in Article1, among the methods using an electronic information processing system (referring to the electronic information processing system connecting by electronic transmission line the computer for SMBC Trust Bank's use and the computer for</p>	<p>◆ TERMS AND CONDITIONS FOR ELECTRONIC DELIVERY OF DOCUMENTS RELATING TO LIABILITY PRODUCTS</p> <p>These Terms and Conditions establish, as an alternative to delivery by SMBC Trust Bank of the documents prescribed in Article 2 in paper form, a method (hereinafter "Electronic Method") of delivery of the items required to be described in such document in the event they are provided to the customer by electronic delivery as prescribed in Article1, among the methods using an electronic information processing system (referring to the electronic information processing system connecting by electronic transmission line the computer <u>or</u> <u>smartphone</u> (hereinafter "Terminal") for SMBC Trust</p>

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<p>customer's use.)</p> <p><b>Article 1. Electronic Delivery</b></p> <p>Electronic Delivery shall mean to provide the customers with the items described in the Covered Documents by Electronic Method in place of delivery of paper document by: recording such items in PRESTIA Online, an internet banking service site within SMBC Trust Bank's homepage (referring to the customer-specific page to appear after inputting the login ID and password; hereinafter the same) and by enabling the customer to download and view the items in a PDF file; sending the PDF file with such items recorded to customer's registered e-mail address in place of delivery of paper document.</p> <p><b>Article 3. Agreement on and application for Electronic Delivery</b></p> <p>1. When applying Electronic Delivery, the customer shall agree to Electronic Delivery in a manner prescribed by SMBC Trust Bank and accept these Terms and Conditions to make an application. The customer who does not agree to Electronic Delivery or does not accept these Terms and Conditions may not browse Covered Documents on PRESTIA Online, etc. Such customer shall receive paper documents.</p> <p>2. In case the customer agrees to Electronic Delivery, SMBC Trust Bank shall not in principle deliver by mail Covered Documents that are posted on PRESTIA Online, etc. unless the customer makes a special request. If the customer wishes to receive paper Covered Documents, he/she shall request the delivery by mail via toll free number or receive them at a SMBC Trust Bank branch.</p> <p><b>Article 5. Method of Electronic Delivery</b></p> <p>1. SMBC Trust Bank shall provide the documents in</p>	<p>Bank's use and the computer for customer's use.)</p> <p><b>Article 1. Electronic Delivery</b></p> <p>Electronic Delivery shall mean to provide the customers with the items described in the Covered Documents by Electronic Method in place of delivery of paper document by: recording such items in <u>SMBC Trust Bank's Website or PRESTIA Online / PRESTIA Mobile</u>, an internet banking service site within SMBC Trust Bank's homepage (referring to the customer-specific page to appear after inputting the <u>User ID</u> and password; hereinafter the same) and by enabling the customer to download and view the items in a PDF file <u>or such form specified by SMBC Trust Bank</u>; sending the PDF file with such items recorded to customer's registered e-mail address in place of delivery of paper document.</p> <p><b>Article 3. Agreement on and application for Electronic Delivery</b></p> <p>1. When applying Electronic Delivery, the customer shall agree to Electronic Delivery in a manner prescribed by SMBC Trust Bank and accept these Terms and Conditions to make an application. The customer who does not agree to Electronic Delivery or does not accept these Terms and Conditions may not browse Covered Documents on PRESTIA Online / <u>PRESTIA Mobile</u>, etc. Such customer shall receive paper documents.</p> <p>2. In case the customer agrees to Electronic Delivery, SMBC Trust Bank shall not in principle deliver by mail Covered Documents that are posted on PRESTIA Online / <u>PRESTIA Mobile</u>, etc. unless the customer makes a special request. If the customer wishes to receive paper Covered Documents, he/she shall request the delivery by mail via toll free number or receive them at a SMBC Trust Bank branch.</p> <p><b>Article 5. Method of Electronic Delivery</b></p> <p>1. SMBC Trust Bank shall provide the documents in</p>

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<p>electronic form in following methods. The customer shall agree to use Adobe Reader distributed by Adobe Systems to view the document in PDF format.</p> <p>(i) Enabling the customer to view the described items recorded in a PDF format in the file in a computer used by SMBC Trust Bank and recording them in the customer's file in the computer used by the customer or in a data center, etc. contracted by the customer.</p> <p>(ii) Sending the described items recorded in a PDF format and recording them to be downloaded by the customer from SMBC Trust Bank's server and recorded in the customer's file in the computer used by the customer or in a data center, etc. contracted by the customer.</p> <p>(iii) Enabling the customer to view the described items recorded in a PDF format or a graphic format in the customer's file in a computer used by SMBC Trust Bank.</p> <p>2. When documents in electronic form, as provided in the preceding paragraph, Item (i) and Item (ii), are adopted, enough hard disk free space is necessary in the customer's computer to allow downloading Covered Documents.</p> <p>4. Covered Documents that are electoronically delivered at PRESTIA Online can also be viewed in PRESTIA Online for 5 years from the date of transaction.</p> <p><b>Article 8. Limitation of Liability</b></p> <p>1. SMBC Trust Bank shall only be held liable for the customer's requests received by SMBC Trust Bank through the terminal. If the service is delayed or become unavailable, or when there is any error or omission in the information sent by SMBC Trust Bank due to failures in communications equipment and</p>	<p>electronic form in following methods. The customer shall agree to use <u>the latest "Acrobat Reader"</u> distributed by <u>Adobe</u> to view the document in PDF format.</p> <p>(i) Enabling the customer to view the described items recorded in a PDF format, <u>or such form specified by SMBC Trust Bank</u>, in the file in a computer used by SMBC Trust Bank and recording them in the customer's file in the <u>Terminal</u> used by the customer or in a data center, etc. contracted by the customer.</p> <p>(ii) Sending the described items recorded in a PDF format, <u>or such form specified by SMBC Trust Bank from SMBC Trust Bank's server</u> and recording them in the customer's file in the <u>Terminal</u> used by the customer or in a data center, etc. contracted by the customer.</p> <p>(iii) Enabling the customer to view the described items recorded in a PDF format or a graphic format in the customer's file in a computer used by SMBC Trust Bank.</p> <p>2. When documents in electronic form, as provided in the preceding paragraph, Item (i) and Item (ii), are adopted, enough hard disk <u>or device</u> free space is necessary in the customer's <u>Terminal</u> to allow downloading Covered Documents.</p> <p>4. Covered Documents that are electoronically delivered at PRESTIA Online / <u>PRESTIA Mobile</u> can also be viewed in PRESTIA Online / <u>PRESTIA Mobile</u> for 5 years from the date of transaction.</p> <p><b>Article 8. Limitation of Liability</b></p> <p>1. SMBC Trust Bank shall only be held liable for the customer's requests received by SMBC Trust Bank through the <u>Terminal</u>. If the service is delayed or become unavailable, or when there is any error or omission in the information sent by SMBC Trust Bank due to failures in communications equipment and</p>

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<p>lines, or disturbances etc. in the means of communications such as telephone disconnection, SMBC Trust Bank shall not be held responsible for any loss, damage, or expense incurred by the customer except for cases of negligence.</p>	<p>lines, or disturbances etc. in the means of communications such as telephone disconnection, SMBC Trust Bank shall not be held responsible for any loss, damage, or expense incurred by the customer except for cases of negligence.</p>
<p><b>Article 9. Discrepancy</b></p> <p>In the event that there is any discrepancy between the English and Japanese version of these Terms and Conditions, the Japanese version shall prevail.</p> <p>All the terms and conditions set out in Terms and Conditions for Electronic Delivery of Documents Relating to Liability Products shall become effective as of October 1, 2019.</p>	<p><b>Article 9. Amendments to Terms and Conditions</b></p> <p><u>These Terms and Conditions may be amended due to a change of law or such necessary cases. Notice regarding amendment, content of Terms and Conditions after the change and the effective date, will be posted on SMBC Trust Bank's website or by other proper methods, prior to the effective date.</u></p> <p><b>Article 10. Discrepancy</b></p> <p>In the event that there is any discrepancy between the English and Japanese version of these Terms and Conditions, the Japanese version shall prevail.</p> <p>All the terms and conditions set out in Terms and Conditions for Electronic Delivery of Documents Relating to Liability Products shall become effective as of <u>October 19, 2020</u>.</p>

\* The following terms and conditions related to internet banking service will be separated from this SMBC Trust Bank Customer Agreements and publicized on [our website](#) from October 19, 2020.

- PRESTIA ONLINE TRANSACTIONS TERMS AND CONDITIONS
- ADDITIONAL TERMS AND CONDITIONS FOR ONE TIME PASSWORD (OTP) SERVICE
- ADDITIONAL TERMS AND CONDITIONS FOR LINKED EXTERNAL SERVICES

\* PRESTIA MOBILE TRANSACTIONS TERMS AND CONDITIONS will be terminated as of October 18, 2020. Transactions via PRESTIA Mobile will be covered by PRESTIA ONLINE TRANSACTIONS TERMS AND CONDITIONS from October 19, 2020.