

Consent for Representation and Warranty Concerning Non-Anti Social Force

In case I fall into any of ① or, conduct any of ② described below or in case my representation and warranty concerning ① turns out to be deceit, I do not object that the Bank restricts the transactions of my account or terminates my account by notification. In addition, I agree that I will be responsible for any damage caused by such restriction or termination.

① I represent and warrant that I do not fall into any of the following currently and will not in the future as well:

- A. An organized crime group;
- B. A member of an organized crime group, a former member of an organized crime group who has withdrawn from that group but less than 5 years have passed since;
- C. A quasi-member of an organized crime group;
- D. A related company or association of an organized crime group;
- E. A corporate racketeer, a rogue person proclaiming himself/herself as a social activist, an organized special intellectual crime group;
- F. Any other person equivalent to any of the previous items;
- G. An entity having such relationship with Anti-Social Forces (A through F above are collectively called "Anti-Social Forces") that indicates the control of Anti-Social Forces over the entity's management;
- H. An entity having such relationship with Anti-Social Forces that indicates the substantial involvement of Anti-Social Forces in the entity's management;
- I. An entity having such relationship with Anti-Social Forces that indicates reliance on Anti-Social Forces for the purpose of unfairly benefiting itself or third parties, or of damaging third parties;
- J. An entity having such relationship with Anti-Social Forces that indicates provision of funds, benefits or services from the entity to Anti-Social Forces; or
- K. An entity where any of the directors and officers or other personnel substantially involved in its management is engaged in socially condemnable relationship with Anti-Social Forces.

② I promise that I will not do any of the following actions by myself or through a third party:

- A. Violent demand;
- B. Unjustified demand beyond the legal liability;
- C. Intimidating act or use of violence in transactions;
- D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;
- E. Other acts equivalent to A through D above.

Declaration of not being a “Foreign Politically Exposed Person, etc.”(*)

I hereby declare that I am not a “Foreign Politically Exposed Person, etc. (*)” stipulated in the Act on Prevention of Transfer of Criminal Proceeds (I have also not been one in the past, nor am I a family member of such person).

(*) Foreign heads of state, ambassadors, or posts equivalent to Japan’s Prime Minister, Secretary of State, etc.

For details, please refer to "Is there a specific explanation about the object persons of foreign PEPs?" (https://www.smbctb.co.jp/en/faq/detail/faq_091.html) in FAQ (Frequently Asked Question).

Declaration of Protection of Personal Information (Privacy Policy), etc.

SMBC Trust Bank Ltd. Declaration of Protection of Personal Information

SMBC Trust Bank Ltd. aims to earn the confidence of customers and be the trust bank of choice. Therefore, in accordance with the Act on the Protection of Personal Information (the "Act"), we have established an approach to appropriate protection and use of personal information - Declaration of Protection of Personal Information - to disclose here.

1. Approach

In order to appropriately protect and use personal information, we not only comply with this declaration but also continuously review and improve our management framework for and approach to the protection of personal information, so that we can properly keep the framework and approach in line with the advancement of computerization. Moreover, we conduct audits of the operating conditions of the framework and approach to maintain the accuracy and confidentiality of our customers' personal information.

2. Purposes to Use Personal Information

- 1 We specify the purposes of using your personal information and use it only to the extent necessary for the achievement of the purposes unless otherwise prescribed in the Act. The purposes to use personal information are always available on our website. If you have any inquiry about the purposes, please contact one of our branches near you.
- 2 If the Ordinance for Enforcement of the Banking Act or other laws limit the purposes to use specific personal information, we will not use such information for the purposes other than those permitted by the ordinance, etc.
- 3 We will immediately cease using your personal information for direct marketing such as sending direct mail or telemarketing to you if so requested by you.

3. Appropriate Collection of Personal Information

We will collect personal information, using all proper and lawful means, and only to the extent necessary for the achievement of the purposes specified in 2. above.

4. Provision of Personal Information to a Third Party

We do not provide any customer's personal information to a third party without prior consent of the customer except where the provision is required by the Act. And we do not provide any customer's My Number to a third party except for the case restrictedly stated in the Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure.

5. Security Measures

We take proper security measures to prevent your personal information from being lost, falsified, or leaked. In addition, education about the importance of protecting personal information is provided to all members of SMBC Trust Bank Ltd. who have access to personal information, and where personal information is given to outsourcing service providers, we supervise such providers appropriately.

6. Request for Disclosure

We properly and promptly respond to requests for disclosure made in accordance with the Act. If you wish to make such request, please call the relevant number shown in 7. below.

7. Inquiries

We properly and promptly respond to your opinions or requests regarding our handling of personal information. Please call the relevant number below if you have any opinion, request, inquiry, or complaint about our handling of personal information and security measures:

【Contact Number for Inquiries about Your Personal Information】


03-6854-6800

Business hours: 9:00-17:00 (excluding Saturdays, Sundays, public holidays, year-end and new-year holidays)

Certified Personal Information Protection Organizations

We are a member of the Trust Companies Association of Japan, the All Banks Personal Data Protection Council, the Japan Securities Dealers Association, the Japan Investment Advisers Association and The Investment Trusts Association, Japan, which are all certified personal information protection organizations under the Act. Their complaints/consultation windows accept complaints and requests for advice regarding the handling of personal information by their members.

Trust Companies Association of Japan (Shintaku Sodansho)

<http://www.shintaku-kyokai.or.jp/en/> 

【Contact for complaints/requests for advice】 Tel: 03-6206-3988 or 0120-817335 (Toll-free)

All Banks Personal Data Protection Council

<http://www.abdpdc.gr.jp/> 

【Contact for complaints/requests for advice】 Tel: 03-5222-1700 or please contact your neighborhood Consumer Relations Office of the JBA

Personal Information Consultation Office of the Japan Securities Dealers Association

<http://www.jsda.or.jp/en/> 

【Contact for complaints/requests for advice】 Tel: 03-6665-6784

Japan Investment Advisers Association

http://www.jiaa.or.jp/index_e.html 

【Contact for complaints/requests for advice】 Tel: 03-3663-0505

The Investment Trusts Association, Japan

<http://www.toushin.or.jp/> 

【Contact for complaints/requests for advice】 Tel: 03-5614-8440

8. Amendment

This privacy policy may be amended from time to time to reflect changes in the applicable laws and regulations. When such amendments are made, we will make the amended privacy policy available for perusal on this website and at the reception desk of our head office/branches.

Our Handling of Personal Information

1. Purposes to Use Personal Information

We use your personal information pursuant to the Act on the Protection of Personal Information (Act No. 57 of May 30, 2003) for the following scope of businesses and only to the extent necessary for the achievement of the purposes to use personal information.

We use the personal credit information provided by a personal credit information agency and the sensitive information prescribed in the Guidelines for Protection of Personal Information in the Financial Sector only for the purposes limited by Article 13-6-6 and Article 13-6-7 of the Ordinance for Enforcement of the Banking Act.

We set the purposes to use personal information specifically so that our customers can understand them clearly, and we also strive to limit the purposes of use in accordance with the way to collect personal information. For example, we will use customers' answers to our questionnaires only for putting the answers together.

1 Scope of Businesses

- (1) Deposits, domestic exchange, money-changing, loans, foreign exchange, and other businesses ancillary to these businesses
- (2) Sales of mutual funds or insurance, financial instrument intermediary business, trust business, corporate bond business, and other businesses that a bank can conduct under the law and businesses ancillary to these businesses
- (3) Other businesses that a bank is allowed to do (including those a bank may be authorized to conduct in the future)

2 Purpose of Use

- (1) Receipt of applications for financial products and services such as opening accounts for various financial products and transactions;
- (2) Identification of a customer pursuant to the Act on Prevention of Transfer of Criminal Proceeds or confirmation/judgment of suitability of our products and services offered;
- (3) Management of continuing transactions, such as due date control for deposits, loans, foreign exchange, or trust transactions etc.;
- (4) Decisions or management of applications for loans or other continuous transactions;
- (5) Decisions on the appropriateness of financial products and services in light of the suitability principles;
- (6) Provision, for credit granting, of personal information to a third party such as a personal credit information agency to the extent necessary for proper business operations;
- (7) Appropriate performing of outsourced operations, where all or part of the processing of personal information is outsourced by other enterprises;
- (8) Exercising rights or fulfilling obligations in accordance with a law or an agreement with a customer;
- (9) Research and development relating to financial products and services, through market research, data analysis, and questionnaires;
- (10) Proposals of various financial products and services that meet customer needs through direct mail and other means (including distribution of advertisements for products and services that meet customer needs based on analysis of customer information, such as transaction history, website browsing history, and information obtained from our group companies, etc.);
- (11) Recommendations and notifications regarding individual related products and services of our business partner companies, etc., including collaborators in advertising and other marketing areas (including distribution of advertisements for products and services that meet customer needs based on analysis of customer information, such as transaction history, website browsing history, and information obtained from our group companies, etc.);
- (12) Cancellation of transactions, and post-cancellation administration;
- (13) Provision of information on a new account, product, seminar, etc. based on your request for information about or application for a new account, product, or seminar, and data analysis;
- (14) Calling you at a pre-noticed number in case of an urgent matter;
- (15) Maintenance and safety management of branches, ATMs, etc.;
- (16) Ensuring that telephone banking will be appropriately conducted or that inquiries, etc. from customers will be appropriately handled;
- (17) Other matters necessary for the appropriate and efficient performance of transactions with customers.

We disclose the above purposes by posting this privacy policy on our website, and by making hard copies available for perusal at the reception desk in all branch offices in Japan.

When we obtain personal information from a customer in writing for the execution of an agreement, we inform the customer of the purpose for which we will use the information, unless it is considered obvious in light of the circumstances of the information acquisition such as a deposit or remittance.

When we grant credit for such purposes as a mortgage loan, we inform the customer of the purposes for which we will use the customer's personal information and ask for his/her consent to the purposes.

2. Appropriate Collection of Personal Information

We may obtain your personal information in the following cases. In so doing, we acquire your personal information only to the extent necessary for the achievement of the purposes specified in 1. above, and by proper and lawful means.

- 1 When you provide information by filling out a form such as an application for a deposit account and submitting it to SMBC Trust Bank Ltd. (the submission could be by hand by yourself, by input of data on a website by yourself, by telephone, etc.)
- 2 When a third party such as a member of "the Electronic Clearing House" and personal credit information agency provides your personal information.

3. Handling of Sensitive Information

Regarding customer's sensitive information (which means the information defined by the Guidelines for Protection of Personal Information in the Financial Sector), we do not acquire, use or provide to a third party the information except for the cases mentioned in the Guidelines, including the cases pursuant to laws, regulations, or ordinances and based on the customer's consent to the extent necessary for performing services. In addition, the purpose of use for sensitive information shall be limited to the purpose of use set forth under Article 13-6-7 of the Ordinance for Enforcement of the Banking Act. We shall not use sensitive information for purposes other than those stipulated in the ordinance.

4. Accuracy of Personal Data

We strive to keep customer data accurate and up-to-date to the extent necessary for the achievement of the purposes of use. If any of your information changes, please inform us in writing.

5. Safety Control Measures of Personal Data

We have taken necessary and proper safety control measures to prevent leakage, loss, or impairment of customers' personal data, etc. Please call the contact number below when you have any inquiry about the safety control measures that we have implemented:

【Contact Number for Inquiries about Your Personal Information】

03-6854-6800

Business hours: 9:00-17:00 (excluding Saturdays, Sundays, public holidays, year-end and new-year holidays)

6. About Disclosure Request

1. Contact Point	SMBC Trust Bank Ltd.
2. Personal Data Items that are subject to disclosure requests and other procedures	① The stored personal information Name, address, telephone number, date of birth, workplace (company name, occupation, and telephone number), transaction balances (type of account, account number, balance), information related to transaction history, and other pertinent data ② Records of provision to third party
3. Required Document	Application form as prescribed by SMBC Trust Bank Ltd. (Disclosure Request form for Personal Information/ Request for Correction of My Personal Information/ Request for Stop the Usage of Personal Information)
4. Identity Verification	The method prescribed by SMBC Trust Bank Ltd. (Checking identity verification documents, reconciliation of signature/seal impression, etc.)
5. Fee	Disclosure request for basic information specified in 2. above: 1,100 yen (including tax) Disclosure request for information other than above: 3,300 yen (including tax)
6. Notification	Send to the registered address by mail (As for a corporate client-related individual such an employee, send to the address written in the identification document) or email on request
7. Required lead time	1 week or more (depending on the disclosure items)
8. In Case of Proxy	Submission of a power of attorney and verification of an identification document for the proxy will be required. Please contact us for details.
9. Purpose of using the personal information acquired during the course of disclosure request	We will use the personal information we obtain during the course of the request for disclosure for investigations for the disclosure, verification of identity of the customer and his/her proxy, fee collection, and our response to the disclosure request.

We will not comply with the disclosure request for disclosure of stored personal information or records of provision to third party, if any of the following matters applies. If we decide not to disclose the relevant information, we will inform you of the decision with the reason. Even if we decide noncompliance, we will charge you the prescribed fee.

10. Noncompliance

1. Where we cannot confirm your identity;
2. Where we cannot confirm your proxy's right to represent you;
3. Where the prescribed request document is flawed;
4. Where you fail to pay the relevant fee by the end of the prescribed payment period;
5. Where the information item requested is not the personal information or records of provision to third party;
6. Where the disclosure could harm the life, body, property, or other rights or interests of yourself or a third party;
7. Where records of provision to third party which are requested to be disclosed falls under those specified by the relevant cabinet order as those for which the interests of others in the public interest would be harmed if its existence or nonexistence were known
8. Where the disclosure could seriously impede the proper execution of our business;
9. Where the disclosure would violate other laws and regulations.

7. Provision and Use of Personal Information by Personal Credit Information Agencies and Their Members

① With regard to provision and use of personal information by personal credit information agencies, we have obtained the consent from our customers pursuant to Paragraph 1, Article 27 of the Act on the Protection of Personal Information through application forms, agreements, etc. as shown below:

- (1) If your personal information is registered with personal credit information agencies of which SMBC Trust Bank Ltd. is a member as well as with other personal credit information institutions in cooperation with the said agencies (including details of agreements, repayment conditions as registered by each member of the agencies and institutions, and bankruptcy, etc. on the official gazette), we may use your personal information to make a decision on whether to give credit (in terms of repayment ability or the relocated address; provided, however, pursuant to Article 13-6-6 of the Ordinance for Enforcement of the Banking Act, usage of information on the repayment ability is limited to investigations of the repayment ability; hereinafter the same shall apply)
- (2) The following personal information (including its historical records) is registered with personal credit information agencies of which SMBC Trust Bank Ltd. is a member, and the members of the agencies and other personal credit information institutions in cooperation with the said agencies use the information to make decisions on their own credit transactions.

Registered Information	Registration Period
Personal information such as name, date of birth, sex, address (including whether mails are delivered to you), telephone number, company to work for, etc.	As long as any piece of the information is registered
Agreement details such as the amount of debt, date of borrowing, date of final repayment (including facts such as delinquency, payment by subrogation, enforced collection, cancellation, and full repayment)	During the term of the agreement and a period not more than 5 years from the date of termination of the agreement (from the date of the full repayment if the debt is not fully repaid)
Date of access to the personal credit information agencies of which SMBC Trust Bank Ltd. is a member, contents of agreements or application, etc.	A period not more than 1 year from the date of access
Information on the official gazette	A period not more than 7 years from the date of adjudication of bankruptcy
The fact that the relevant matter is under investigation following a complaint about registered information	The period of investigation
Information declared by the customer that his/her ID material has been lost, stolen or self-control of loan.	A period not more than 5 years from the date of declaration

② We jointly use personal data pursuant to Item 3, Paragraph 5, Article 27 of the Act on the Protection of Personal Information as shown below. As for the agreements entered into after the full enactment of the act (April 1, 2005), we have obtained the customers' consent as stated in ① above.

- (1) Personal Data Used Jointly
Information published on the official gazette (name, address, fact and date of bankruptcy, etc.)
- (2) Scope of Joint Users
Members of the Japan Bankers Personal Credit Information Center (JBPCIC) and the Japanese Bankers' Association (JBA)

(Note) JBPCIC is a personal credit information agency established and operated by the JBA. Its membership is as follows:

- a. Full member of the JBA
- b. Banks other than those categorized as a. above or financial institutions regarded as equivalent to banks by law
- c. Governmental financial institutions and their equivalents
- d. Credit guarantee associations established pursuant to the Credit Guarantee Association Act (Act No. 196 of August 10, 1953)
- e. Corporations engaging in the credit-granting business for individuals and having been recommended by the members falling under a.-c. above

(3) Purpose of Joint Usage

Determination by the members of JBPCIC for their own credit transactions

(4) Name of Entity Responsible for Management of Personal Data:

The JBA

Please refer to the website below for further information including the address or representative of the JBA

<https://www.zenginkyo.or.jp/en/>  

- 3 In addition to the purposes above, the above-mentioned personal information may be mutually provided or used by personal credit information agencies and their members to the extent necessary for the protection and proper use of personal information, such as maintenance of its accuracy and recency, dealing with complaints, and monitoring by the personal credit information agencies of the status of their members' compliance with the agencies' rules.
- 4 The personal credit information agencies of which SMBC Trust Bank Ltd. is a member are shown below. The criteria for membership of each agency, name of the members, etc. are published on their respective websites. Please note that disclosure to customers of the information registered with the agencies is made by the agencies themselves.

Japan Bankers Personal Credit Information Center

<https://www.zenginkyo.or.jp/en/>  

1-3-1, Marunouchi, Chiyoda-ku, Tokyo 100-8216

Tel: 03-3214-5020

Its main members are financial institutions and their affiliates.

Japan Credit Information Reference Center Corp.

<https://www.jicc.co.jp/> (Japanese only)  

Sumitomo Fudosan Ueno Building.5, 1-10-14, Kitaueno, Taito-ku, Tokyo 110-0014

Tel: 0570-055-955

Main members are companies engaging in the credit-granting businesses such as money-lending, credit business, leasing business, guarantee business, financial institution-related business, etc.

Credit Information Center Corp.

<https://www.cic.co.jp/en/>  

(Designated credit information agency under the Installment Sales Act)

Shinjuku First West 15F, 1-23-7, Nishi-Shinjuku, Shinjuku-ku, Tokyo 160-8375

Tel: 0120-810-414

Main members are companies engaging in credit businesses such as installment sales.

8. Outsourcing of Handling of Personal Information

We outsource handling of personal data to the extent necessary for the achievement of the purposes of using personal information in, for example, the cases shown below. When outsourcing to a third-party provider located in a foreign country, we confirm that appropriate measures for protecting personal information have been taken by methods such as investigating the legislation of personal information protection in the country, and we appropriately supervise the third-party providers as necessary to ensure appropriate handling and protection of personal information.

- 1 Custody and management of securities, etc. in relation to our business activities and operations ancillary to those activities;
- 2 Management of documents at external warehouses;
- 3 Administration relating to sending of bank statements;
- 4 Business operations relating to external transactions such as foreign exchange;
- 5 Administration relating to sending of direct mail;
- 6 Business operations relating to operations and maintenance of information systems.

Please call the contact number below if you wish to obtain information about the country that a third-party provider is located or status about supervision of a third-party provider located in a foreign country, etc.;

【Contact Number for Inquiries about Your Personal Information】

03-6854-6800

Business hours: 9:00-17:00 (excluding Saturdays, Sundays, public holidays, year-end and new-year holidays)

9. Provision of Personal Data to Third Party in a Foreign Country


When it is necessary to provide personal data to third party in a foreign country, we will do so in accordance with laws and regulations by proper procedures. In case we provide customer's information to third party in a foreign country with customer's consent, we provide customers with information about the legislation of personal information protection in the country to the extent possible. If a third party is subsequently identified, we will provide additional information to the extent possible according to a request from a customer, so please call the contact number below.

【Contact Number for Inquiries about Your Personal Information】

03-6854-6800

Business hours: 9:00-17:00 (excluding Saturdays, Sundays, public holidays, year-end and new-year holidays)

10. Individual Related Information

We handle individual related information properly in accordance with law. For further information about how we handle "cookies", etc., please refer to ["About handling of cookies and other online data"](#)  on our website.

11. Co-Use of Personal Information

1 Joint use of information on bounced checks/notes

We jointly use personal data as stated below.

If we revise the way of the joint use, we will announce the details of the revision in advance:

(1) Co-Use of Information on Dishonored Checks/Notes

We jointly use the information on the drawer of a dishonored check/note (the underwriter of a dishonored bill of exchange) and on the applicant for opening a current account as stated below:

Name of the drawer (in case of a corporation, its name, name of its representative, and title of the representative); Trade name of the drawer, if any; Address (in case of a corporation, the location of the corporation, including the postal code); Name of the applicant for opening a current account (in case of a corporation, name of the corporation, name of its representative, title of the representative, and its trade name (if any)); Date of birth; Occupation; Capital (only when the drawer is a corporation); Type and face value of the check/note; Type of reports; Dishonored check/note report (1st time dishonor) or Transaction suspension report (transaction suspension disposition); Date of exchange (date of presentation); Paying bank (including its department or branch); Payee bank (including its department or branch); Reason for the dishonor; Date of suspension of transactions with the relevant bank.

(Note) If the information related to "Name of the drawer (in case of a corporation, its name, name of its representative, and title of the representative)", "Trade name of the drawer, if any" and "Address (in case of a corporation, the location of the corporation, including the postal code)" written on the dishonored check/note is different from the information registered with the paying bank, the information written on the dishonored check/note shall also be co-used.

(2) Scope of Co-Users

"The Electronic Clearing House" operated by the Japanese Bankers Association, [financial institutions participating in "the Electronic Clearing House"](#) 

(3) Purpose of Joint Use

Ensuring the smooth circulation of checks/notes and forming decisions on their own credit transactions at financial institutions.

(4) Name, Address and Name of Representative of Entity Responsible for Management of Personal Data

The Japanese Bankers Association

1-3-1, Marunouchi, Chiyoda-ku, Tokyo, 100-8216, Japan

[the name of the representative](#)  ▶

2 Joint use by SMBC Group

We jointly use personal information in accordance with Article 27-5-3 of the Act on the Protection of Personal Information to strengthen cooperation with companies of SMBC Group to provide various value-added products and services, and to enhance business and risk management for the overall group.

Note that joint usage is limited to the necessary extent and carried out under a set platform so as to not unfairly hurt the interests of its clients. Aside from the Act to Protect Personal Information, we also handle the joint use of personal information in accordance with other laws, including the Financial Instruments and Exchange Law, or confidentiality obligation in individual contract, should they stipulate restrictions on joint usage.

- (1) Personal information that is jointly used
 - a. Information on attributes (client and family information including address, name, date of birth, workplace, occupation, title, telephone number and other contact information)
 - b. Financial information (including income, expenses, assets, and liabilities)
 - c. Information on transactions (including types of financial products and services, transaction amounts, contract dates, and transaction needs)
 - d. Information essential to managing transactions (including number of branch where transaction was conducted, account number and other numbers used for management, transaction records, sequence of events, financing, and other information used to render decisions)
- (2) Scope of joint usage
The Sumitomo Mitsui Financial Group, and the consolidated subsidiaries and equity-method affiliates listed in its securities filings that have already made disclose in accordance with Article 23-5-3 of the Act on the Protection of Personal Information.
- (3) Purpose of joint usage
 - a. Planning and development of various products and services that meet customer needs and individual recommendations and notifications to customers of these various products and services.*1 *2
 - *1 Including distribution of advertisements for products and services that meet customer needs based on analysis of customer information, such as transaction history and website browsing history.
 - *2 Including the planning and development of various products and services that meet the needs of other customers and the use as statistical information for recommendations and notifications.
 - b. Proper execution as a group of business and risk management, including grasping and controlling various risks
- (4) Name of entity responsible for managing personal information
SMBC Trust Bank Ltd.
- (5) Other
Clients who no longer wish to receive direct mails, notifications, and other contact stemming from the joint use of this information, should call either of the following numbers and request they no longer be contacted.

【Contact Number for Inquiries about Your Personal Information】

03-6854-6800

Business hours: 9:00-17:00 (excluding Saturdays, Sundays, public holidays, year-end and new-year holidays)

12. Certified Personal Information Protection Organization

SMBC Trust Bank Ltd. is a member of the following certified personal information protection organizations. They accept complaints/requests for advice regarding the handling of personal information by their members.

Trust Companies Association of Japan (Shintaku Sodansho)

<http://www.shintaku-kyokai.or.jp/en/> 

【Contact for complaints/requests for advice】 Tel: 03-6206-3988 or 0120-817335 (Toll-free)

All Banks Personal Data Protection Council

<http://www.abpdpc.gr.jp/> 

【Contact for complaints/requests for advice】 Tel: 03-5222-1700 or please contact your neighborhood Consumer Relations Office of the JBA

Personal Information Consultation Office of the Japan Securities Dealers Association

<http://www.jsda.or.jp/en/> 

【Contact for complaints/requests for advice】 Tel: 03-6665-6784

Japan Investment Advisers Association

http://www.jiaa.or.jp/index_e.html 

【Contact for complaints/requests for advice】 Tel: 03-3663-0505

The Investment Trusts Association, Japan

<http://www.toushin.or.jp/> 

【Contact for complaints/requests for advice】 Tel: 03-5614-8440

Our Handling of Specific Personal Information

In accordance with the "Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure"(hereinafter referred to as "My Number Act"), etc., we treat your My Number and personal information that contains the number (collectively referred to as "Specific Personal Information") as follows:

1. Approach to Specific Personal Information

In handling the Specific Personal Information, we comply with applicable laws, regulations, guidelines, etc., and the "Declaration of Protection of Personal Information" and "Our Handling of Personal Information" that we established and disclosed, as well as our internal rules. Further, we will continuously review and improve the way of handling the Specific Personal Information.

2. Purposes to Use Specific Personal Information

In obtaining your My Number, we will notify or disclose the purpose(s) of use, and use it only to the extent necessary for the achievement of the purpose(s). We will not use your My Number for the purposes other than those permitted by the My Number Act. We may use your My Number for the following purposes:

- 1 Preparation of legally-required documents on interest, etc.
- 2 Preparation of legally-required documents on financial instrument transactions
- 3 Processing of application/notification of accounts opening relating to financial instrument transactions
- 4 Preparation of legally-required documents on securities agency operations
- 5 Preparation of legally-required documents on life-insurance contracts, etc.
- 6 Preparation of legally-required documents on nonlife-insurance contracts, etc.
- 7 Preparation of legally-required documents on payment for transfer of equities or trust beneficiary interests
- 8 Preparation of legally-required documents on futures trading
- 9 Preparation of legally-required documents on trading of gold ingots, etc.
- 10 Processing of application of tax-exempt savings system
- 11 Preparation of legally-required documents on transactions under trust agreements
- 12 Preparation of legally-required documents on overseas funds transfer
- 13 Preparation of legally-required documents on payments of remunerations, etc.
- 14 Preparation of certificates of payments of fees for the use of real estate
- 15 Preparation of certificates of payments of compensation for real estate, etc.
- 16 Preparation of certificates of payments of fees for sales, purchases or leases of real estate, etc.
- 17 Preparation of numbering of saving account
- 18 Processing of applications to register, change, cancel, etc. accounts to receive public funds
- 19 Processing of requests to provide information about savings accounts in the event of disasters and inheritances

3. Security Measures

We implement appropriate security measures to prevent the Specific Personal Information from being leaked, lost, or damaged. We also provide necessary and appropriate supervision to the staff of SMBC Trust Bank Ltd., and outsourcing service providers (including sub-contractors) who handle the Specific Personal Information.

Joint Use of Corporate Client Information

At SMBC Group, the guidelines for handling the joint use of information pertaining to corporations, unincorporated associations and other similar concerns, which are SMBC Group clients, are the same as those in the section "Handling of a Client's Personal Information." The purpose of the joint use of corporate client information is to strengthen cooperation between group companies to provide various products and services, and to enhance business and risk management for the overall group.

Clients who no longer wish to receive direct mails, notifications, and other contact stemming from the joint use of this information, should call either of the following numbers and request they no longer be contacted.

【Contact Number for Inquiries about Your Personal Information】

03-6854-6800

Business hours: 9:00-17:00 (excluding Saturdays, Sundays, public holidays, year-end and new-year holidays)

As of September 2024

Products and services featured here may not be purchasable or able to be provided to customers for various reasons determined by SMBC Trust Bank.
We kindly request your understanding in advance.

株式会社SMBC信託銀行

登録金融機関： 関東財務局長（登金）第653号

加入協会： 日本証券業協会、一般社団法人投資信託協会、一般社団法人日本投資顧問業協会、一般社団法人第二種金融商品取引業協会
古物営業法に基づく表示： 東京都公安委員会許可 第301081705184号

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株式会社SMBC信託銀行 OTH3022TB2409

Our Initiatives to Combat Money Laundering and Terrorist Financing

In recent years, the importance of anti-money laundering and combating the financing of terrorism (“AML/CFT”) has been growing as a priority issue that both Japanese and international community needs to address. In such circumstances, the Financial Services Agency has developed and issued the “Guidelines for Anti-Money Laundering and Combating the Financing of Terrorism” in February 2018 to provide essential elements on effective AML/CFT measures for financial institutions.

Considering the above, we promise and declare the followings to every stakeholder in view of the importance of the prevention of money laundering and terrorist financing.

SMBC Trust Bank’s Three Promises

1 We position the prevention of money laundering and terrorist financing as one of our most important business challenges, and build a company-wide management framework accordingly.

2 We comply with the applicable laws and regulations relating to AML/CFT.

3 We never tolerate money laundering and terrorist financing and will never be involved with them.

Requests to Customers

We may cause you the following troubles and inconveniences through our measures to prevent money laundering and terrorist financing. Your understanding of the measures and cooperation with them would be greatly appreciated.

✓ **We may ask you matters not covered by application forms.**

Other than basic matters such as name, address, contact number, and birth date, we may ask you in detail your attributes such as occupation, purpose/background of the transaction, source of funds, and use of funds, etc.

✓ **We may ask you to show some evidence.**

We may ask you to show us your driver’s license or other ID, or evidence of the background, details, or legality of your transactions.

✓ **We may restrict your transactions or decline your request.**

If you do not provide requested information or for other reasons, we may decline your request for a new account, restrict/suspend/close your existing account, decline individual transactions such as overseas remittances or foreign exchanges, or it may take some time to check the transactions you request.

About the Monthly Account Maintenance Fee

SMBC Trust Bank PRESTIA automatically withdraws a monthly account maintenance fee of 2,200 yen (including tax) from your account on the second business day of each month.

However, this fee is waived if any one of the conditions below is satisfied.

[Conditions for a waiver of the monthly account maintenance fee]

	Transactions eligible for a fee waiver	Conditions
1	Total Average Monthly Relationship Balance	The Balance for the previous month is equivalent to 500,000 yen or more.
2	Total Average Monthly Relationship Balance (foreign currency portion)	The Balance in foreign currency for the previous month is equivalent to 200,000 yen or more.
3	Loans	Having a loan balance as of the end of the previous month (excluding PRESTIA MultiMoney Credit).
4	PRESTIA MultiMoney Credit	Having a PRESTIA MultiMoney Credit loan balance as of the specific time on the final business day of the previous month designated by SMBC Trust Bank.
5	Affiliated credit card of SMBC Trust Bank	Being the credit card holder as of the 25th of the previous month (or if the 25th falls on Sat/Sun/national holiday, as of the previous business day).
6	Foreign Currency Deposit Service	Having applied for Foreign Currency Deposit Service and deposited certain times after the initial withdrawal.

◎ Regardless of the above conditions, monthly account maintenance fees are waived for the first three months for all customers, including the month in which the account was opened.

(Example) If you opened an account in January:

Jan.	Feb.	Mar.	Apr.	May
Free	Free	Free (A fee waiver judgement is to be made)	Fee withdrawn (Free if you meet any one of the conditions for fee waiver in March)	Fee withdrawn (Free if you meet any one of the conditions for fee waiver in April)

◎ Different conditions are applied to customers eligible for various other preferential programs. Please contact us for more details.

◎ “[Total Average Monthly Relationship Balance](#)” is the sum of the average monthly balances of each product in your SMBC Trust Bank PRESTIA accounts. Your Total Average Monthly Relationship Balance is written in your bank statement.