

<Terms and Conditions of Foreign Currency Deposit Service>

By applying for Foreign Currency Deposit Service, SMBC Trust Bank (hereinafter referred to as "we", "our", "us", or the "Bank") assumes that you have agreed to "SMBC Trust Bank Customer Agreements" as well as the following terms and conditions.

1. Foreign Currency Deposit Service (the "Service") is a service for which we debit a certain amount of money of your choice from your Yen account (the "Source Account"), convert the Yen amount to a foreign currency designated by you at an exchange rate determined by the Bank, and deposit the converted amount to your PRESTIA MultiMoney Foreign Currency Savings Deposit on the same date of each month you select (the "Deposit Date").
2. An application for the Service shall be made by providing us with the prescribed application form specifying the foreign currency name, Source Account, Deposit Date, amount (either in Yen to be debited or the foreign currency to be deposited), etc. at the counter of a branch/mini-branch, by postal mail, via online banking or other means specified by the Bank. When sending an application by postal mail, the application needs to reach the Bank at least one month before the first Deposit Date.
3. There is no fixed term for the Service; the Service will continue until the Service is cancelled pursuant to 12 below.
4. The Source Account shall be a Yen Savings Account, Yen Checking Account, or PRESTIA MultiMoney Yen Savings Deposit account.
5. Neither a written request for a withdrawal nor a check is required for the debiting of Yen funds from the Source Account regardless of the provisions of the Yen Savings Account Customer Agreement, Terms and Conditions for PRESTIA MultiMoney Account Deposit and Yen Checking Account Customer Agreement of "SMBC Trust Bank Customer Agreements."
6. When the Deposit Date falls on a Saturday, Sunday, or a national holiday in Japan (including December 31 through January 3) or if the Deposit Date does not exist in a month, we will process the Service according to your instructions. In case that "following" business day was instructed and the immediately following business day falls within the next month, the deposit day will be in the next month.
7. The debit amount in Yen or the deposit amount in a foreign currency shall be the same amount each month. The amount you can choose is from 10,000 yen equivalent to 3 million yen equivalent per transaction. When the amount is specified in a foreign currency, transaction will be made even if the yen value of the foreign currency on a Deposit Date is less than 10,000 yen equivalent or exceeds 3 million yen equivalent.
8. When Yen is converted to a foreign currency in the Service or when the converted foreign currency is reconverted to Yen, an exchange rate prescribed by the Bank is used.
9. The debit from the Source Account will be made as follows:
 - 1) The required funds will be debited from the Source Account as long as there is sufficient balance in the account (the amount of unsettled checks, etc. deposited will be excluded from said balance until they are settled). No amount will be debited from any other accounts that you have.
 - 2) The required amount of funds in the Source Account shall be made available on the business day before the Deposit Date. If the balance in the Source Account is less than the required amount for the currency conversion on a Deposit Date, we will not make the currency conversion on such "Deposit Date."
 - 3) In the case where other debit(s) than the one for the Service is (are) to be effected on the same Deposit Date and the balance in the Source Account is insufficient for the total amount debited on the date, the Bank will decide, at its own discretion, whether to effect the debit for the Service and the order in which each debit will be effected.
 - 4) In case of a sudden change in circumstances such as a change in a country's policies, financial conditions or the occurrence of a disaster, incident, etc., the currency conversion for the Service may not be executed.
 - 5) Other than the foregoing, the Bank may not execute the currency conversion pursuant to the Service as a result of the occurrence of other inevitable circumstances.
10. The interest rate of PRESTIA MultiMoney Foreign Savings Deposit will apply to the foreign currency converted from Yen for the Service.
11. To amend the details of the Service (account, currency, Deposit Date, amount, etc.), you are first required to cancel the current Service and apply for a new Service.
12. Cancellation of the Service shall be handled as follows:
 - 1) Cancellation of Foreign Currency Deposit Service is available at branches, via PRESTIA Phone Banking, and by postal mail. It may take several days to complete the cancellation after the application of cancellation is submitted. Please note that in case the next Deposit Date is near to the application submission date, the cancellation may be completed after the next Deposit Date. If you cancel the Service by postal mail, please send the cancellation form well in advance so that it will arrive at the Bank at least one month prior to your designated cancellation date.
 - 2) You will receive the Service pursuant to the terms and conditions originally designated by you until we receive the cancellation request as prescribed in 1) above.
 - 3) When any of the items below applies with respect to you or your assets, the Bank is entitled to cancel the Service without following the cancellation procedures prescribed in 1) above. The Bank assumes no liability for the cancellation by this Paragraph, except in the case of negligence on SMBC Trust Bank for any loss or damage, or costs and expenses.
 - ① the Source Account has been closed;
 - ② you have breached these terms and conditions;
 - ③ it has become clear that you made a false statement at the time of application for the Service;
 - ④ an order or notice of provisional attachment, preservative attachment, or attachment has been dispatched;
 - ⑤ an inheritance has commenced;
 - ⑥ any of your Account Transactions have been limited, suspended or any of your Accounts have been terminated pursuant to Paragraph 3 of Article 10 of the General Agreement of "SMBC Trust Bank Customer Agreements";
 - ⑦ the Bank has determined, at its own discretion, that the Service should be cancelled with a rational reason.
13. SMBC Trust Bank may, whenever changes in financial or other circumstances occur or any other rational reason exists, make changes to any provision of the Terms and Conditions upon notification thereof not later than one (1) month prior to each said change by proper methods of notification such as notification at counters of Branches or on the website.