

## **Additional Terms and Conditions for Online Banking Other Services and Authentication by Mobile Devices**

In using SMBC Trust Bank's online banking services and mobile device authentication, Users shall comply with these Additional Terms and Conditions for Online Banking Other Services and Authentication by Mobile Devices (these "**Additional Terms and Conditions**") in addition to the PRESTIA Online Transactions Terms and Conditions. In the event of any conflict between the PRESTIA Online Transactions Terms and Conditions and these Additional Terms and Conditions, these Additional Terms and Conditions shall prevail. Unless otherwise specified, the definitions in the PRESTIA Online Transactions Terms and Conditions shall also apply to these Additional Terms and Conditions.

### **Article 1 Services**

1. The various online banking services provided through PRESTIA Online / PRESTIA Mobile (the "Other Services") are referred to as the "**Services**." The contents of the Services shall be determined by SMBC Trust Bank and may be subject to change (including the case where the provision of the Services is discontinued) when SMBC Trust Bank deems it necessary.
2. With the Services, Users can request various services and transactions from SMBC Trust Bank using the device they operate. The available services and transactions shall be posted on the SMBC Trust Bank website.
3. In order to use the Services, Users are required to submit their email address and mobile phone number to SMBC Trust Bank, register a device that has the submitted mobile phone number ("**Mobile Device**"), and authenticate themselves using the Mobile Device.
4. Users shall use the Services at their own discretion and responsibility after fully understanding and accepting the content of these Additional Terms and Conditions. Users acknowledge that the Services may not be able to be used on some Mobile Devices.

### **Article 1-2 Rejection of transactions with Anti-Social Forces**

The Services may only be used when none of the items in Article 10, Paragraph 2 of the PRESTIA Online Terms and Conditions applies. If any of such items applies, SMBC Trust Bank may refuse to provide the Services and limit or suspend provision of services to such User.

### **Article 2 Logging in and logging out of the Services**

1. To use the Services, Users need to sign in to PRESTIA Online / PRESTIA Mobile and log in to the Services using the confirmation code that will be sent to the email address the User has already submitted to SMBC Trust Bank.
2. Logging out of the Services does not sign Users out from PRESTIA Online / PRESTIA Mobile at the same time. Users will need to sign out separately.

### **Article 3 Registration of Mobile Device**

1. When a User wishes to use the Services, the Mobile Device will be registered after authentication is completed by the method stipulated in Article 4, Paragraph 2.
2. Mobile Devices to be registered must be capable of receiving Short Message Service ("**SMS**") and have a contract with a mobile phone company in Japan.
3. Only one Mobile Device can be registered for the same User.

### **Article 4 Authentication by Mobile Device**

1. When a User registers a Mobile Device as described in Article 3 or applies for a procedure

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through the Other Services, authentication by the Mobile Device will be performed in the manner prescribed in Paragraph 2 for the purpose of identification of the User.

2. Authentication using SMS and authentication set up on the Mobile Device by the User (biometric authentication, password authentication, pattern authentication, or the like; collectively with authentication using SMS, “**Authentication by Mobile Device**”) will be performed. Authentication by Mobile Device uses a passkey, so please make sure that the passkey on the Mobile Device is available.
3. Upon successful completion of Authentication by Mobile Device, SMBC Trust Bank shall deem that the identity of the User has been verified.
4. The types of services that can be applied for in Other Services that require Authentication by Mobile Device shall be separately posted on the SMBC Trust Bank website.

#### **Article 5 Change of Mobile Device registration**

1. If a User changes the Mobile Device registered to use the Service, the User shall promptly change the Mobile Device registration.
2. When a User changes the registration of a Mobile Device, the User shall do so in a manner prescribed by SMBC Trust Bank.

#### **Article 6 Disclaimer**

1. Users shall, at their own responsibility, strictly manage their registered Mobile Devices, SIM cards for receiving SMS, settings, and the like, and shall not transfer, pledge, or otherwise grant to a third party any rights to the same or lend, possess, or allow others to use the same in connection with the use of Authentication by Mobile Device. SMBC Trust Bank shall not be liable for any loss or damage caused by a failure to manage the Mobile Device, the SIM card for receiving SMS, settings, or the like, except where there is a reason attributable to SMBC Trust Bank.
2. Users shall not register biometric information of third parties (including, but not limited to, relatives of the User, persons living with the User, and persons related to the User) on the Mobile Device used for the services, and shall not disclose the authentication method (biometric authentication, password authentication, pattern authentication, or the like) of the Mobile Device to third parties, and shall strictly manage the Mobile Device at their own responsibility.
3. SMBC Trust Bank shall not be liable for any loss or damage incurred by a User arising out of or in connection with a breach by the User of Paragraph 2, except where there is a reason attributable to SMBC Trust Bank.
4. In the event of any unauthorized use of the Mobile Device or any other such incident, SMBC Trust Bank shall treat as valid all applications made through the Procedures by a User who has registered a Mobile Device in the manner prescribed by SMBC Trust Bank and has used the Mobile Device and the SIM card for receiving SMS, settings, and the like for authentication, and SMBC Trust Bank shall not be liable for any loss or damage arising therefrom, except where there is a reason attributable to SMBC Trust Bank.
5. Even if a third party fraudulently registers a Mobile Device through impersonation or other means when accepting the registration of a Mobile Device by SMBC Trust Bank in accordance with these Additional Terms and Conditions, SMBC Trust Bank shall not be liable for any loss or damage caused thereby, except when there is a reason attributable to SMBC Trust Bank.

#### **Article 7 Other terms and conditions**

Matters not stipulated in these Additional Terms and Conditions shall be handled in accordance with the PRESTIA Online Terms and Conditions and other related terms and conditions.

## **Article 8      Modification of these Additional Terms and Conditions**

In the case of changes in the financial climate or other such circumstances or where SMBC Trust Bank otherwise reasonably deems it necessary, SMBC Trust Bank may modify the contents of the Services or these Additional Terms and Conditions as of such date as may be determined by SMBC Trust Bank by giving prior notice in a reasonable manner, such as by displaying notification at branch offices in Japan or on the website.

The above Additional Terms and Conditions for Online Banking Other Services and Authentication by Mobile Devices shall become effective as of November 13, 2023.

SMBC Trust Bank Ltd.

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