Notice Regarding Handling Period of Overseas Check Collection / Individual Collection

Dear Customers,

Thank you very much for banking with SMBC Trust Bank.

We would like to notify our Handling period of Overseas Check Collection / Individual collection as below.

Please check the expiry date and the issue date of your checks, and make sure to complete the procedures well in advance.

<Our Handling period>

	Expiry date	Our Handling period		
(1)	Within 6 months	Until 15 calendar days prior to the expiry date on the check		
(2)	More than 6 months	Until 15 calendar days prior to the "deemed" due date.		
	Unstated	*We consider 6 months from the issuance as the due date.		

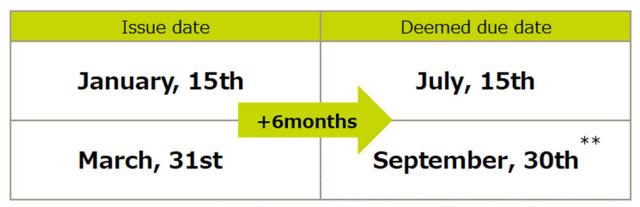
^(*) See Appendix for the details

If your check is NOT within our handling period, please ask the issuer for re-issuance or wire transfers.

For other requirements or any inquiries please contact our Branch.

Thank you for your understanding, and we appreciate your continued support.

SMBC Trust Bank Ltd.



^{**}Last day of the month if the relevant month has no day with the same number.

Even if the expiry date on the check exceeds 6 months from the issuance or unstated, the following applies.

MON	TUE	WED	THU	FRI	SAT	SUN	
	Final day of handling	-14 Days	-13 Days	-12 Days	-11 Days	-10 Days	
-9 Days	-8 Days	-7 Days	-6 Days	-5 Days	-4 Days	-3 Days	
-2 Days	-1 Day	Deemed due (expiry) date	Please confirm the deemed due date (expiry date on the check) and make sure to complete the procedures within our handling period.				