

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.

Appendix

Issue date	Deemed due date
January, 15th	July, 15th
March, 31st	September, 30th **

**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.			