

Special Interest Rates for USD / AUD Time Deposit

**USD / AUD
Time Deposit
(3-month)**

4.5% p.a.
(After tax 3.58% p.a.)

* Applicable only to foreign currency funds transferred from other financial institutions in Japan
(excluding Sumitomo Mitsui Banking Corporation (SMBC) and SMBC Nikko Securities Inc.)

About Campaign

Campaign Period	October 1, 2026 (Thu) to December 30, 2026 (Wed)												
Eligible Customers	Individual customers with SMBC Trust Bank PRESTIA banking accounts												
Transaction Channels / Deadlines	Branches: Until the end of business hours on December 30, 2026 (Wed) PRESTIA Phone Banking: Transactions completed by 20:00 on December 30, 2026 (Wed) *Online banking: INELIGIBLE												
Eligible Products	USD / AUD time deposit (3-month)												
Eligibility Conditions	Open a USD / AUD time deposit (3-month) using foreign currency funds newly transferred from another financial institution in Japan within 3 months before opening the time deposit. *Funds deposited from Sumitomo Mitsui Banking Corporation (SMBC) and SMBC Nikko Securities Inc. are ineligible. *Please note that if you make a withdrawal (including withdrawals for purchasing investment products, etc.) from a newly deposited foreign currency deposit during the campaign period and before making an applicable time deposit, such withdrawal amount will be deducted from the campaign funds. *In case you sent foreign currency to your account but it was received in yen, the funds may be eligible for the campaign. Please ask our staff. *Making a USD / AUD time deposit using other currencies through a cross currency transaction is also eligible for this campaign.												
Transaction Amount	• USD time deposit: Minimum of 30,000 USD equivalent per transaction • AUD time deposit: Minimum of 30,000 AUD equivalent per transaction												
Benefits	<table><tr><td></td><td>USD Time Deposit (3-month) Special Interest Rate</td></tr><tr><td></td><td>AUD Time Deposit (3-month) Special Interest Rate</td></tr></table>		USD Time Deposit (3-month) Special Interest Rate		AUD Time Deposit (3-month) Special Interest Rate	<table><tr><th>Base Interest Rate (As of September 15, 2026)</th></tr><tr><td>2.7% p.a. (After tax 2.15% p.a.)</td></tr><tr><td>2.5% p.a. (After tax 1.99% p.a.)</td></tr></table>	Base Interest Rate (As of September 15, 2026)	2.7% p.a. (After tax 2.15% p.a.)	2.5% p.a. (After tax 1.99% p.a.)	<table><tr><th>Campaign rate</th></tr><tr><td>4.5% p.a. (After tax 3.58% p.a.)</td></tr></table>	Campaign rate	4.5% p.a. (After tax 3.58% p.a.)	Foreign Currency Time Deposit Interest Simulator 
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Foreign Currency Deposits entail some risks such as loss of principal in Japanese yen.
 For more information, please see the **Notes about Foreign Currency Deposits** on the back side.

Notes about this campaign

●Cancellation of Foreign Currency Time Deposit is not allowed before maturity, including those that have rolled over automatically, except when SMBC Trust Bank determines that cancellation is unavoidable. In the event that cancellation is determined unavoidable, the depositor may be required to pay a settlement fee due to changes in financial circumstances, etc. ●Interest rates are annual pretax interest rates. In principle, interest is subject to a 20.315% withholding tax (National tax 15.315% and Local tax 5%) for individual customers. Comprehensive income taxation applies to corporate customers. The tax rate etc. may change in the future due to reasons such as revision of tax laws. ●Intermediary banks that process your transfer may charge a separate fee. If the amount received is less than the eligible amount, this campaign cannot be applied. ●In order to receive the stated benefits, transactions must be completed by the deadline. The process may take a while. Please plan your transaction well in advance. ●This campaign may not be combined with other programs or campaigns. ●Note that this campaign may be discontinued or changed (including its content or duration) at any time without prior notice. Also note that similar campaigns may be held after this one has ended. ●Please note that cancellations are not accepted after transactions have been completed. ●Interest rates and exchange rates may fluctuate due to market conditions. Please check the latest information at our branches or via the bank's Website, etc.

<Notes about the special interest rate>

●The Time Deposit that is cancelled before maturity will not be eligible for this campaign. ●The special interest rate for Foreign Currency Time Deposit will be applied until the first maturity date. In the case of auto-renewal, the interest rate for the same Foreign Currency Time Deposit term and the currency on offer on each maturity date shall apply. ●When auto-renewal for Foreign Currency Time Deposit does not apply, the principal and interests accumulated will be deposited to PRESTIA MultiMoney Foreign Currency Savings Deposit and the applicable interest rate for the currency in the account will apply after the maturity date. ●Please contact your nearest tax office for details about how the interest earned should be handled in terms of taxation.

Notes about Foreign Currency Deposits

Please read the latest "Information Memorandum" before making transactions. This document is available at our branches, etc.

Risk of loss of principal

- Foreign currency deposits entail a risk of FX fluctuations. Due to the market volatility, the amount in yen that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal.
- The TTS rate (the rate at which yen is converted into foreign currency) and the TTB rate (vice-versa) are different (e.g. for US dollar, the difference is 2 yen per dollar). As a result, the amount in yen (including interest) that you receive may be smaller than the amount in yen at the time of deposit, resulting in a loss of principal, even if foreign exchange rates do not fluctuate.

Commissions

- Foreign exchange commission: TTS rate and TTB rate include a foreign exchange commission set by SMBC Trust Bank.(For US dollars, maximum of 1 yen per dollar to convert one way (i.e., from yen to dollar or dollar to yen) and 2 yen per dollar if converting into and subsequently out of yen or dollar.)
- Foreign currency cash handling fee: Fee is charged on each deposit or withdrawal of cash in a foreign currency (2 yen per US dollar, and 3 yen per Euro).
- Because other transaction fees for fund transfer etc. differ according to each transaction, we can't list all beforehand.
- For more details, please contact our branches or call us, or see the Service Fee List.

Other considerations

- Customers performing foreign currency deposit transactions for the first time (including receiving the funds in foreign currency by fund transfer) will be required to conclude a PRESTIA MultiMoney Foreign Currency Savings Deposit Contract. The application process will take a few business days, so please apply well in advance at branches, via online banking, or by mail.
- Foreign Currency Deposits are not covered by any deposit insurance.
- Please receive and read the latest "Information Memorandum" (Pre-Contract Document) within one year before investing in Foreign Currency Time Deposit.

Company Name: SMBC Trust Bank Ltd.

◎At SMBC Trust Bank PRESTIA, we use profiling (a series of questions related to asset management) to understand the amount of risk you are able to accept. The answers received in profiling, and the risk acceptable to the customer, are expressed numerically as a "customer risk tolerance (risk score)". Please be aware that investment in a product is not possible if the customer risk score is below the product risk level. It's required that you conduct Personal Profiling and have the Risk Score 1 or higher within one year before investing in this product.

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

For inquiries, please visit our branch or call us.

0120-110-330 (Toll-free) | From overseas **81-46-401-2100** (Charges apply)

Service hours: Weekdays 8:00 - 20:00 (JST)

Campaign page

