SMBC Wealth



About Campaign

Campaign Period	November 16, 2026 (Mon) to January 29, 2027 (Fri) *Please note that the campaign may end early once the total amount reaches the predetermined limit.
Eligible Customers	Individual customers with SMBC Trust Bank PRESTIA banking accounts
Eligible Products	USD Time Deposit (3-month)
Source Funds	Japanese Yen ⚠ Applications are accepted at our branches or by phone. Online banking transactions are ineligible for this campaign. ⚠ Please note that you cannot open a time deposit under this campaign on the same day that your foreign currency funds are converted into Japanese yen.
Transaction Amount	Deposit Amount: JPY 10 million to JPY 500 million *One-time offer per person during the campaign period.
Benefits	**The following special interest rate will be applied until the first maturity date.** **USD Time Deposit (3-month) : Special Interest Rate** **Base Interest Rate** (As of November 9th, 2026) **2.7% p.a.** (After tax 2.15% p.a.) ▶ **Campaign Rate** **10% p.a.** (After tax: 7.96% p.a.) ※ ENJOY PLUS or ENJOY PLUS Gold are not applicable for the same fund. **As the Free FX Commission Program applies, no foreign exchange commission will be charged when converting Yen into USD.** ●Above 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. The tax rate etc. may change in the future due to reasons such as revision of tax laws. ● 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.
Transaction Channels / Deadlines	●Branches: Until the end of business hours on January 29, 2027 (Fri) ●PRESTIA Phone Banking: Transactions completed by 20:00 on January 29, 2027 (Fri) *Internet banking transactions are not eligible. *Please note that the campaign may be terminated once the total amount reaches the predetermined limit.

Please read the next page as well.

PRESTIA
SMBC TRUST BANK

Notes about this campaign

- **Cancellation of Foreign Currency Time Deposit is not allowed before maturity, including those that have rolled over automatically, except that SMBC Trust Bank determines cancellation is unavoidable. In the event that cancellation is determined unavoidable, depositor may be required to pay settlement fee due to changes in financial circumstances, etc.**
- **Limited to one eligible USD time deposit per customer during the campaign period.**
- 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 might 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.

< 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 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 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 taxations.

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.

Campaign page

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)

As of November, 2026
SMBC Trust Bank Ltd. ACQ3226TCI2611