

GLOBAL PASS (多通貨Visaデビット一体型キャッシュカード) 申込書 (切替専用) GLOBAL PASS (Multi Currencies Visa Debit with Cash Card) Application (for switching)

バンキングカード規定 / GLOBAL PASS 会員規約 (関連規約を含みます。) / ANAマイレージクラブGLOBAL PASS 会員規約のサービス内容を確認し、理解したうえで、GLOBAL PASS / ANAマイレージクラブGLOBAL PASSを申込みます。

I apply for GLOBAL PASS/ANA MILEAGE CLUB GLOBAL PASS upon reading and understanding the Banking Card Terms and Conditions/the GLOBAL PASS Membership Terms and Conditions(including related terms and conditions) /the ANA MILEAGE CLUB GLOBAL PASS Membership Terms and Conditions.

注意事項をご参照のうえ、太枠内に必要事項をご記入ください。
Please refer to the Notices and fill in the information within the bold lines.

日付 Date	20	/	/
届出印または届出署名 Registered Seal or Registered Signature			

□座名義人 Account Holder's Name Mr. Ms. 様	お取引支店名 Branch Name	科目 Account Type 円普通預金口座 Yen Savings Account	□座番号 Account No.
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GLOBAL PASS (多通貨Visaデビット一体型キャッシュカード) 発行依頼 Request for issuance of GLOBAL PASS (Multi Currencies Visa Debit with Cash Card)

本人カード Account Holder Card ※代理人カードを保有している場合は裏面もご記入ください。
Please fill in the reverse page, if you have a Supplementary Card.

カード種類 Card Type	<input type="checkbox"/> GLOBAL PASS	<input type="checkbox"/> ANAマイレージクラブ GLOBAL PASS ANA MILEAGE CLUB GLOBAL PASS
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暗証番号	国内キャッシュカード用暗証番号 (国内ATMから円でのお引き出し・お振込やJ-Debitのご利用) PIN for the domestic cash card (Withdrawing at domestic ATM and using J-Debit) デビット用暗証番号(海外ATMや国内・海外でのお買い物等に使用する暗証番号) Debit PIN(PIN for Overseas ATM and Shopping in Japan and Overseas)	<ul style="list-style-type: none"> ●国内ATMから円でのお引き出し・お振込みやJ-Debitのご利用は、現在のキャッシュカード用暗証番号を継続してお使いいただけます。 ●Current cash card PIN required for withdrawing at domestic ATM and using J-Debit does not change, you can use the same cash card PIN as before. ●デビット用暗証番号は、海外ATMからの現地通貨のお引き出し、世界中のVisa加盟店やインターネットでの国内・海外でのお買物等の際に必要となります。 ●デビット用暗証番号は現在のキャッシュカード用暗証番号と同じ暗証番号が設定されます。 ●デビット用暗証番号をお忘れになるとカードの再発行(有料)が必要になります。 ●Debit PIN will be required for withdrawing local currency at overseas ATM and shopping at VISA member stores as well as through the Internet shopping around the world. ●Debit PIN shall be the same PIN as your current cash card PIN. ●If you forget your Debit PIN, your card needs to be re-issued (fee charged).
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ANAマイレージクラブお客様番号 ANA Number	10桁 10-digit	ANAマイレージクラブ GLOBAL PASS をご選択されたお客様で、ANAマイレージクラブお客様番号をお持ちの場合はご記入ください。 If you have selected ANA MILEAGE CLUB GLOBAL PASS and already have an ANA Number, please fill in the number.
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外貨フルバック GAIKA FULL BACK	<input type="checkbox"/> 利用する ON <input type="checkbox"/> 利用しない OFF ※選択の無い場合は、「利用する」に同意したものとみなします。 *If you do not check the check box, it is considered that you agree to "ON". 外貨フルバックとは、プレスティア マルチマネー 対象通貨でのお買い物やご出金時に外貨残高が不足している場合等に、円普通預金口座からご利用金額全額を決済するサービスです。 ●「利用する」にした場合、対象通貨の残高が不足時にご利用金額を当行所定のレートで円換算のうえ、全額円普通預金口座から決済され、外貨残高からは差し引かれません。 ●「利用しない」にした場合、対象通貨の残高が不足している時には、取引は不成立になりますので、プレスティアマルチマネー口座の対象通貨へ預入後にご利用ください。円普通預金口座からは差し引かれません。 Gaika Full Back will let you use the balance from your Yen Savings Account for the full amount of withdrawal/payment in shopping if the withdrawal/payment amount in shopping in a foreign currency exceeds the foreign currency balance in your PRESTIA MultiMoney Account and so on. ●"Status On": The withdrawn /paid amount will be converted to yen at SMBC Trust Bank's specified exchange rate, and the full amount will be withdrawn from Yen Savings Account. Your foreign currency balance will not be affected. ●"Status Off": Transaction will be rejected if the transaction amount in a foreign currency exceeds the balance. Please deposit sufficient amount into PRESTIA MultiMoney Account of this currency and try again. The balance of your Yen Savings Account will not be affected.
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銀行使用欄 Bank Use Only

受付 / /	印鑑署名照合	受付承認	C-indicator 確認	カード発行 (84204)					
			<input type="checkbox"/> あり <input type="checkbox"/> なし(別紙要)	本人		家族①		家族②	
				記帳	承認	記帳	承認	記帳	承認
カード回収 () 枚	受付時住所変更	記帳日 / /	<input type="checkbox"/> あり <input type="checkbox"/> なし	受付支店名 Branch Name	受付担当者名 Personal Banker				



<代理人カードを保有している場合 If you already have a Supplementary Card>

- GLOBAL PASS(本人カード)のお申込みをされた場合、既にお持ちの代理人カードは**約2か月後にご利用いただけなくなります**。引き続き代理人カードをご利用予定の方は、こちらから家族カードをお申込みください。
- 家族カードは**16歳以上**(高校生は申込み可)のご家族からお申込みいただけます。
- 本人カードと家族カードの外貨フルバックの設定は同一となります。
- 家族カードは本人カードと一緒に登録先住所に送付されます。
- Current Supplementary cards will be disabled automatically approximately 2 months** after Account holder applies for GLOBAL PASS. If you wish to continue using supplementary cards, please newly apply for it by filling the box below.
- Family cards are available for those who are **16 years old or older** (High school students are eligible to apply).
- Gaika Full Back setting applies to account holder and family cards.
- The family card will be sent to your registered address along with the account holder card.

家族カード(1枚目) 1st Family Card			
氏名 Name	フリガナ	生年月日 Date of Birth	大 昭 平 西 暦 年 Year 月 Month 日 Day
口座名義人との続柄 Relationship with account holder	<input type="checkbox"/> 親 Parent <input type="checkbox"/> 配偶者 Spouse <input type="checkbox"/> 子 Child <input type="checkbox"/> その他 Other ()	性別 SEX	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
暗証番号	国内キャッシュカード用暗証番号(国内ATMから円でのお引出し・お振込やJ-Debitのご利用) PIN for the domestic cash card (Withdrawing at domestic ATM and using J-Debit)	●国内ATMから円でのお引出し・お振込みやJ-Debitのご利用は、 現在のキャッシュカード用暗証番号を継続してお使いいただけます 。 ● Current cash card PIN required for withdrawing at domestic ATM and using J-Debit does not change, you can use the same cash card PIN as before.	
	デビット用暗証番号(ご家族の海外ATMや国内・海外でのお買い物等に使用する暗証番号) Debit PIN(PIN for Overseas ATM and Shopping in Japan and Overseas (Family))	●デビット用暗証番号は現在のキャッシュカード用暗証番号と同じ暗証番号が設定されます。 ● デビット用暗証番号をお忘れになるとカードの再発行(有料)が必要になります 。 ● Debit PIN shall be the same PIN as your current cash card PIN. ● If you forget your Debit PIN, your card needs to be re-issued (fee charged).	
ANAマイレージクラブお客様番号 ANA Number	10桁 10-digit	<small><<本人カードでANAマイレージクラブGLOBAL PASSを選択した場合のみご記入ください。>> <small><<家族がANAマイレージクラブお客様番号を既にお持ちの場合はご記入ください。>> <Please fill out the following if an account holder has selected ANA MILAGE CLUB GLOBAL PASS> Please fill out ANA Number If Family Card holder has ANA MILAGE CLUB MEMBERSHIP. </small> </small>	

家族カード(2枚目) 2nd Family Card			
氏名 Name	フリガナ	生年月日 Date of Birth	大 昭 平 西 暦 年 Year 月 Month 日 Day
口座名義人との続柄 Relationship with account holder	<input type="checkbox"/> 親 Parent <input type="checkbox"/> 配偶者 Spouse <input type="checkbox"/> 子 Child <input type="checkbox"/> その他 Other ()	性別 SEX	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
暗証番号	国内キャッシュカード用暗証番号(国内ATMから円でのお引出し・お振込やJ-Debitのご利用) PIN for the domestic cash card (Withdrawing at domestic ATM and using J-Debit)	●国内ATMから円でのお引出し・お振込みやJ-Debitのご利用は、 現在のキャッシュカード用暗証番号を継続してお使いいただけます 。 ● Current cash card PIN required for withdrawing at domestic ATM and using J-Debit does not change, you can use the same cash card PIN as before.	
	デビット用暗証番号(ご家族の海外ATMや国内・海外でのお買い物等に使用する暗証番号) Debit PIN(PIN for Overseas ATM and Shopping in Japan and Overseas (Family))	●デビット用暗証番号は現在のキャッシュカード用暗証番号と同じ暗証番号が設定されます。 ● デビット用暗証番号をお忘れになるとカードの再発行(有料)が必要になります 。 ● Debit PIN shall be the same PIN as your current cash card PIN. ● If you forget your Debit PIN, your card needs to be re-issued (fee charged).	
ANAマイレージクラブお客様番号 ANA Number	10桁 10-digit	<small><<本人カードでANAマイレージクラブGLOBAL PASSを選択した場合のみご記入ください。>> <small><<家族がANAマイレージクラブお客様番号を既にお持ちの場合はご記入ください。>> <Please fill out the following if an account holder has selected ANA MILAGE CLUB GLOBAL PASS> Please fill out ANA Number If Family Card holder has ANA MILAGE CLUB MEMBERSHIP. </small> </small>	

<注意事項 Notices>

- ※デビットカードのお取引の目的は、生計費決済のみとなります。(例:お買物、旅行等のお支払)
海外でお引出しをされる資金の使途は、海外における滞在費等(宿泊代、交通費、食事代、その他衣食住関係費、身の回り品や土産品の購入費、学費、医療費など)に限られます。
- ※GLOBAL PASSをお申込みいただくと、**下記のカードが約2か月後にご利用いただけなくなります**。
 - GLOBAL PASSにお切り替えいただく円普通預金口座のキャッシュカード
 - 口座から発行される代理人カード
 - すべてのプレステリア外貨キャッシュカード(代理人カードを含む)
- ※デビット用暗証番号をお忘れになるとGLOBAL PASSの再発行(有料)が必要になります。
- ※The purpose of the debit card transaction is for livelihood settlement only. (Example: Payment for shopping, travel etc.)
Furthermore, funds withdrawn overseas are used only to cover costs associated with your overseas stay (e.g. accommodation expenses, travel expenses, dining expenses, other living expenses, purchase of personal items and gifts, school fees, medical expenses).
- ※Please note that the **following cards will be disabled automatically approximately 2 months** after the GLOBAL PASS application.
 - Yen Savings Account cash card from which you switch to GLOBAL PASS
 - Supplementary cards issued from your account
 - All PRESTIA Gaika Cash Cards (including family cards)
- ※If you forget your Debit PIN, your GLOBAL PASS needs to be re-issued (fee charged).

<GLOBAL PASSのお届けについて>

当行で不備なく書類を受領後、約1週間で簡易書留にてGLOBAL PASSが届きます。(到着日は郵便事情により前後しますので、あらかじめご了承ください。)
海外の登録先住所でお受取りの場合:GLOBAL PASSは安全のためご利用いただけない状態で発送いたします。GLOBAL PASS受領後、ご利用開始のために口座名義人ご本人よりT-PIN(電話取引用暗証番号)をご用意のうえ、プレステリアホン パンキングへご連絡ください。

<Delivery of your GLOBAL PASS>

After we receive your application-form(*1), your GLOBAL PASS will be delivered to your registered address by Registered Mail in approximately one week(*2).

*1 - Application-form needs to be complete with no correction required.

*2 - Delivery date may vary depending on postal situation.

Receiving at your registered overseas address : Your GLOBAL PASS will be sent as blocked status for safety. To activate your GLOBAL PASS, please contact PRESTIA Phone Banking from the account holder after receipt of the GLOBAL PASS to unblock.(T-PIN is required)



Notices for using GLOBAL PASS

■PINS

GLOBAL PASS has two types of PINs; one for the Debit PIN for Shopping / Overseas ATM and the other for Domestic Cash Card PIN.

- ◆ If you forget the Debit PIN or enter incorrect the Debit PIN multiple times, GLOBAL PASS must be reissued. [Reissuance fee of 1,100 yen (including tax)]

■GAIKA FULL BACK

This service allows you to make settlements by covering the full amount with your Yen Savings account if the balance of the transacting foreign currency in your PRESTIA MultiMoney account is insufficient.

- ◆ The total transaction amount will be converted into Japanese yen at a rate obtained by adding the predefined commission fee (3%) to the exchange rate determined by Visa. However, when a Visa merchant store or a company that owns an overseas ATM determines the charge amount by converting the transaction amount into Japanese yen using its own exchange rate, then the total transaction amount will be deducted from your Yen Savings Deposit account whether or not you have chosen to use the GAIKA FULL BACK service.
- ◆ You can set “On” or “Off” to GAIKA FULL BACK.
- ◆ If GAIKA FULL BACK status is “Off” and your balance of the relevant currency is insufficient, or if GAIKA FULL BACK status is “On” but the balance of your Yen Savings Account is insufficient, you will not be able to shop at Visa merchant stores overseas or withdraw from overseas ATMs.
- ◆ When an additional withdrawal is made at a merchant due to rebill after cancellation, split charges or the difference in bills, or when only final value (“Fixed”) was charged without a confirmation of the validity of your debit card when used, the amount may be withdrawn from the corresponding foreign currency deposit regardless of the GAIKA FULL BACK setting. When the balance is short in the account, we will exchange the equivalent amount of the insufficient funds into the foreign currency from Japanese Yen and debit it if your balance of your Yen Savings Deposit account is enough, or please deposit into your debit card settlement account if you do not have enough balance.
- ◆ GAIKA FULL BACK may not be applicable to certain transactions depending on the processing systems used at Visa merchants.

■Unavailable transactions

GLOBAL PASS cannot be used for:

- ◆ Recurring transactions (transactions with scheduled monthly deduction)
 e.g. landline and mobile phone bills, electricity/gas/water charges, newspaper, Internet provider, flat rate on-demand services, etc.
- ◆ Transactions where the settlement amount is determined depending on the consumption after the card is presented
 e.g. highway tolls, gas stations, etc.
- ◆ Offline transactions
 e.g. in-flight sales, some taxis and vending machines, etc.
- ◆ Online casino transactions

* In addition to the above, you may be unable to use GLOBAL PASS due to circumstances of individual merchants.

■Directions for using overseas ATMs

- ◆ If an ATM swallows your card or your cash when you are overseas, immediately explain your situation to a local financial institution and ask them to return your card or cash. Solving such a problem after returning to Japan may be difficult.
- ◆ Use of GLOBAL PASS while overseas is limited to individuals. The purpose of use of funds withdrawn overseas will be limited to expenses for the overseas stay (charges and expenses for accommodation, transportation, meal or other expenses relating to basic necessities, costs of personal items and gifts, tuition fees and medical expenses, etc.)

■Other notices

- ◆ The GAIKA FULL BACK service will not be applied when the sales confirmation notice cannot be linked to the initial usage information.
- ◆ Any discrepancies between the spending information received from the merchant store where the card was used and the sales confirmation notice sent at a later date by the merchant due to foreign exchange rate differences, etc. will be adjusted through either a deposit or a deduction. In some cases, billing and payment may take place at a later date for the store's reasons.
- ◆ At some merchant stores, transactions in amounts exceeding the settlement account balance may be processed. In such cases, your transaction will be completed, but SMBC Trust Bank will make the payment on your behalf due to insufficient balance in your settlement account, and you will be requested to make a deposit into your settlement account as soon as possible. Please note that, if we are unable to deduct the transaction amount for a certain period after the occurrence of an insufficient balance, we may use procedures / methods we find appropriate to cover the obligations or your GLOBAL PASS membership qualification may be cancelled.
- ◆ In the event of cancellation or return, a refund will be provided with the designated method after the spent amount has been deducted from your settlement account. Note that refunds may require some time. In addition, if you cancel the transaction you made overseas and settled in Japanese yen or return the item purchased in such transaction, the refund amount will once again be converted into Japanese yen at a rate obtained by adding the predefined commission fee (3%) to the exchange rate determined by Visa. If the refund amount is less than the original transaction amount, the customer must bear the difference. In addition, in case of cancellation/return or transaction in GAIKA FULL BACK, it may be refunded in foreign currency.
- ◆ You will not be able to change the settlement account you choose when applying. If you wish to do so, you will have to cancel your existing GLOBAL PASS and apply for a new card.
- ◆ SMBC Trust Bank may block your card if your GLOBAL PASS is used or may be used illicitly.
- ◆ Service contents may change without notice.
- ◆ Make sure to go through your Bank Statements and Usage Statements, and contact PRESTIA Phone Banking if you find any suspicious transactions. You can view your Bank Statements on PRESTIA Online and your Usage Statements on the member's website.
- ◆ If the settlement account is cancelled, the total cash back amount at the time of cancellation (planned deposit amount) will be completely invalidated.
- ◆ If the name printed on your card differs from the name on your passport, your card may not be accepted as the payment such as at hotel.

* "GLOBAL PASS" and "GAIKA FULL BACK" are registered trademarks of SMBC Trust Bank Ltd.

Don't forget apply for a GLOBAL PASS family card if you have a supplementary card.

Notice: Overseas Use of GLOBAL PASS

⚠ Even if you have foreign currency balance, your transaction may be debited in Japanese yen.

Dynamic Currency Conversion (DCC) provided by merchants is a **different service** from GAIKA FULL BACK provided by SMBC Trust Bank. When you select DCC, **the transaction amount is converted to Japanese yen by the merchant and deducted from Yen Savings account** even if your GAIKA FULL BACK setting is OFF.

«What is DCC (Dynamic Currency Conversion) ?»

DCC service, which gives you an option to choose the settlement currency from local currency, Japanese yen or other currency (e.g. Euro in UK), may be provided when shopping and withdrawing cash overseas as well as shopping online at overseas sites. If you choose a currency other than local currency, the transaction may be deducted in Japanese yen from your account. SMBC Trust Bank does not have the authority to change DCC transactions into foreign currency transactions or GAIKA FULL BACK transactions, so please **pay close attention to the display on ATMs or payment terminals when making transactions** (see display examples on the next page).

* Some merchants and ATMs may charge in Japanese yen without displaying the screen to select the currency. (Examples to be shown on the screen) "DCC" "CONVERSION" "Exchange Rate" "Wholesale Rate" "MARKUP" "JPY" "Home Currency"

* The foreign exchange rate applied in DCC transactions for Japanese yen or other currency is set by the merchant and is often unfavorable compared to the rate offered by banks or credit card companies.

GAIKA FULL BACK

This service allows you to make settlements by covering the full amount with your Yen Savings account if the balance of the transacting foreign currency in your PRESTIA MultiMoney Foreign Currency Savings account is insufficient.

■ Please register before using GLOBAL PASS overseas



PRESTIA Alert Service

By registering for PRESTIA Alert Service you will receive e-mail alerts for every shopping and cash card usage. If you notice any transactions that you are not aware of, call us immediately and we will support you to avoid further damages.

* For what to keep in mind when using GLOBAL PASS overseas, please see our website.



■ Please confirm upon completing the transaction

Please confirm the currency that you selected matches the final settlement currency via the merchant's terminal display, ATM screen or your transaction receipt. If your payment was settled in Japanese yen or another currency despite your request to pay in the local currency, please immediately request the merchant directly for the correction.

* Verification of the settlement currency and the amount withdrawn are available via online banking and the PRESTIA Alert Service.

■ Using overseas ATM: Withdrawal from Japanese yen instead of the local currency

⚠ You may see a screen like an image below and are required to choose a settlement currency at some ATMs.

Some merchants and ATMs may **charge in Japanese yen** without displaying the screen to select the currency.



- **CASH WITHDRAWAL** : Withdrawal amount (100DKK)
- **TRANSACTION FEE** : Surcharge fee *1 (30DKK)
- **TOTAL AMOUNT** : Sum in local currency (130DKK)
- **TERMINAL EXCHANGE RATE** : Exchange rate *2 (0.0561DKK/1JPY)
- **TRANSACTION AMOUNT WITH COMMISSION** :
 (Amount withdrawn from your Yen Savings account with commission : 2,317JPY)

■ Withdrawn from Yen Savings account.

ACCEPT CONVERSION

The transaction amount is calculated based on the exchange rate determined by ATM (i.e. not by SMBC Trust Bank) even if GAIKA FULL BACK option is OFF.

■ The transaction at the exchange rate displayed on the screen will be canceled.

DECLINE CONVERSION

Also, there is a chance that in the course of declining the transaction, the amount may be deducted from Yen Savings account. However, the same amount is to be refunded to your account. Some ATMs may proceed to another step of withdrawal in the local currency even after choosing DECLINE CONVERSION, while some may terminate your transaction then.

If you would rather withdraw from existing PRESTIA MultiMoney Foreign Currency Savings Deposit (i.e. DKK), decline the transaction, and find other ATM that allows you to withdraw in the local currency (i.e. DKK).

■ Shopping: Settling purchases overseas

Available currencies for purchase settlement are displayed on the transaction terminal screen (see the figure below). You may be asked to choose the preferred currency before making a transaction, and the merchant may select the settlement currency.



1 USD = 116.1051 JPY : Currency exchange rate *2
 (This includes a 3.5% service fee, included in the exchange rate)

- **4,035JPY** : Amount if Withdrawn from Yen Savings account
- **34.75USD** : Amount if Withdrawn from PRESTIA MultiMoney Foreign Currency Savings Deposit
 (How to select specific selection of your preferred currency may vary by terminals.)

■ Select JPY

Withdrawn from Yen Savings account.

The transaction amount is calculated based on the exchange rate determined by the local merchant (i.e. not by SMBC Trust Bank) even if GAIKA FULL BACK option is OFF.

■ Select USD

Withdrawn from PRESTIA MultiMoney US Dollar Savings Deposit.

If you prefer to pay in the local currency, please confirm with the merchant that the payment is settled in the local currency.

*1 PRESTIA DIGITAL GOLD / GOLD / GOLD PREMIUM customers are entitled for reimbursement when fulfilling the following conditions.

- When withdrawing from Yen Savings account, its balance is 5,000 yen or above.
- When withdrawing from PRESTIA MultiMoney Foreign Currency Savings Deposit, the balance of respective currency is 5,000 yen equivalent or above.
 The conversion to yen will be calculated with the TTB rate as of the reimburse date.

*2 The exchange rate is determined by ATM owners and is different from that of SMBC Trust Bank.

* You cannot check the balance at overseas ATMs.