

Terms and Conditions for Direct Debit Account for Bill Payment

1. When a bill is sent to SMBC Trust Bank, we may debit the Depositor's account and pay the amount of the bill without giving notice to the Depositor.
In such case, notwithstanding the terms and conditions of the agreement for deposit account, SMBC Trust Bank may debit the Depositor's account and pay the amount of the bill without Depositor's procedure.
2. In case the amount of the bill should exceed the amount which may be withdrawn from the deposit account (including the amount within the limit made available by the overdraft account), SMBC Trust Bank may return the bill without giving any notice to the Depositor.
3. In case of cancellation of these terms and conditions for direct debit account, the Depositor must submit a request using methods specified by SMBC Trust Bank.
Furthermore, if there exists reasonable cause, such as no bill is received for a long period of time, without the above notice, SMBC Trust Bank may treat these terms and conditions as having been cancelled.
4. In case of any dispute should arise with regard to this direct debit account, SMBC Trust Bank shall not be held liable for any loss or damage, or costs and expense caused to the Depositor except for cases of negligence.
5. The matters not set out in these Terms and Conditions shall be subject to the rules / regulations prescribed, or the procedural customs adopted, by SMBC Trust Bank.

(Additional provisions for Tokyo Waterworks Bureau other than above provisions)

SMBC Trust Bank shall not issue receipts for any bill payment through direct debit.

In case an amount of reimbursement which a depositor will be entitled to receive, is remitted to the Depositor's account from the Waterworks Bureau, SMBC Trust Bank may deposit the reimbursed amount into the depositor's account.

All the terms and conditions set out in Terms and Conditions for Direct Debit Account for Bill Payment shall become effective as of September 11, 2023.

SMBC Trust Bank Ltd.

規約 10(英)2309