

CONDITIONS OF FIXED AMOUNT AUTOMATIC REMITTANCE COMPARISON TABLE

(Revised text is underlined)

Current wordings	New wordings
<p>3. When the <u>designated day</u> of a month is a bank holiday or not available in a month, the remittance shall be effected as I select in this application.</p>	<p>3. When the <u>scheduled date</u> of a month is a bank holiday or not available in a month, the remittance shall be effected as I select in this application.</p>
<p>5. <(1)Omitted ></p> <p>-(2) The required funds and your required fees shall be made available on or before one banking day before the <u>designated day</u>. (Omitted)</p> <p>-(3) In the case two or more remittances are to be effected on the same <u>designated day</u> and the balance either in the designated account from which the required funds shall be debited or in the designated account from which the required fees shall be debited is less than the total required amount, I agree that your bank may decide not to effect any or all such remittances and shall have the discretion to choose which remittances, if any, to effect.</p> <p><(4)Omitted ></p>	<p>5. <(1)Omitted ></p> <p>-(2) The required funds and your required fees shall be made available on or before one banking day before the <u>scheduled date</u>. (Omitted)</p> <p>-(3) In the case two or more remittances are to be effected on the same <u>scheduled date</u> and the balance either in the designated account from which the required funds shall be debited or in the designated account from which the required fees shall be debited is less than the total required amount, I agree that your bank may decide not to effect any or all such remittances and shall have the discretion to choose which remittances, if any, to effect.</p> <p><(4)Omitted ></p>

<p>6. My deletion request can be accepted at any branches, mail or PRESTIA Phone Banking. <u>In this case I agree with the condition that my deletion will be effective from your next business day.</u></p>	<p>6. My deletion request can be accepted at any branches, <u>by</u> mail or PRESTIA Phone Banking. <u>I agree that it may take several days for the deletion to be processed after the deletion request was submitted. If the next scheduled date of the remittance is close to the submission date of the deletion request, the deletion may be processed after the next scheduled date. In case of the deletion request by mail, I agree that I must send the request to your bank at least one month before the scheduled date.</u></p>
<p>All the terms and conditions set out in CONDITIONS OF FIXED AMOUNT AUTOMATIC REMITTANCE shall become effective as of <u>JUN 23, 2022.</u></p>	<p>All the terms and conditions set out in CONDITIONS OF FIXED AMOUNT AUTOMATIC REMITTANCE shall become effective as of <u>Apr.10, 2026.</u></p>

SMBC Trust Bank Ltd.

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