

		Current wordings in “U.S. DOLLAR SAVINGS ACCOUNT CUSTOMER AGREEMENT”		New wordings in “U.S. DOLLAR SAVINGS ACCOUNT CUSTOMER AGREEMENT”
Article 2. Deposits and Withdrawals, Etc.	2.	(4) SMBC Trust Bank may accept a request for withdrawal through PRESTIA Online or PRESTIA Mobile only when inputted User ID and Password correspond with the User ID and Password registered with SMBC Trust Bank for PRESTIA Online and PRESTIA Mobile, respectively. In such a case, SMBC Trust Bank may omit requesting the Depositor to submit to SMBC Trust Bank a withdrawal request form or a check, etc.	2.	(4) SMBC Trust Bank may accept a request for withdrawal through PRESTIA Online or PRESTIA Mobile only when inputted User ID and Password correspond with the User ID and Password registered with SMBC Trust Bank for PRESTIA Online and PRESTIA Mobile, respectively <u>(including the case where any conditions designated by SMBC Trust Bank are met)</u> . In such a case, SMBC Trust Bank may omit requesting the Depositor to submit to SMBC Trust Bank a withdrawal request form or a check, etc.
Article 3. Interest on Deposits		Interest on deposits shall be calculated in units of one cent (1¢), for the daily balance of a U.S. Dollar Account as of the end of a day (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) which is not less than one cent (1¢), at the prevailing interest rate <u>displayed at a Branch counter</u> and this month interest shall be incorporated into the principal of the deposit at the first business day of next month. SMBC Trust Bank may change the interest rate due to changes in financial circumstances, etc. Interest shall be calculated for the actual number of days based on the rate of interest prescribed by SMBC Trust Bank.		Interest on deposits shall be calculated in units of one cent (1¢), for the daily balance of a U.S. Dollar Account as of the end of a day (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) which is not less than one cent (1¢), at the prevailing interest rate <u>prescribed by SMBC Trust Bank</u> and this month interest shall be incorporated into the principal of the deposit at the first business day of next month. SMBC Trust Bank may change the interest rate due to changes in financial circumstances, etc. Interest shall be calculated for the actual number of days based on the rate of interest prescribed by SMBC Trust Bank.
Article 4. Termination, etc.	1.	(ii) In case the Depositor has been found out to fall under any of the categories of <u>Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kouseiin (quasimembers of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyuu (organized crime-related companies:</u>	1.	(ii) In case the Depositor has been found out to fall under any of the categories of, <u>fall under any of an organized crime group; a member of an organized crime group; a former member of an organized crime group who has withdrawn from that group but less than 5 years have passed since; a quasi-member of an organized crime group; a related company or association of an organized crime group; a corporate racketeer; a rogue person proclaiming himself/herself as a social activist; an organized special intellectual crime group; and any other person or entity equivalent to any of the foregoing (“Anti-Social Forces”)</u> or fall under any of the following categories:

	<p><u>Companies run by members of Boryokudan, quasimembers, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Sokaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</u></p> <p><u>A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</u></p> <p><u>B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</u></p> <p><u>C. To have a relationship in which it is deemed that the Depositor uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a thirdparty, or for the purpose of inflicting harm to a third-party;</u></p> <p><u>D. To have a relationship in which it is deemed that the Depositor is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</u></p>	<p><u>A. an entity having such relationship with Anti-Social Forces that indicates the control of Anti-Social Forces over the entity's management;</u></p> <p><u>B. an entity having such relationship with Anti-Social Forces that indicates the substantial involvement of Anti-Social Forces in the entity's management;</u></p> <p><u>C. an entity having such relationship with Anti-Social Forces that indicates reliance on Anti-Social Forces for the purpose of unfairly benefiting itself or third parties, or of damaging third parties;</u></p> <p><u>D. An entity having such relationship with Anti-Social Forces that indicates provision of funds, benefits or services from the entity to Anti-Social Forces; and;</u></p> <p><u>E. an entity where any of the directors and officers or other personnel substantially involved in its management is engaged in socially condemnable relationship with Anti-Social Forces.</u></p> <p><u>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</u></p> <p><u>A. violent demands;</u></p> <p><u>B. undue demands beyond its legal entitlement;</u></p> <p><u>C. the use of threatening statement or violence in connection with the transactions;</u></p> <p><u>D. acts damaging credibility of the other party or obstructing the other party's business through the spread of false information or the use of fraudulent practices; and</u></p> <p><u>E. any other act similar to any of the foregoing</u></p>
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	<p>All the terms and conditions set out in U.S. Dollar Savings Account Customer Agreement shall become effective as of <u>October 1, 2019.</u></p>	<p>All the terms and conditions set out in U.S. Dollar Savings Account Customer Agreement shall become effective as of <u>October 23, 2023.</u></p>