

“GENERAL ACCOUNT CUSTOMER AGREEMENT” COMPARISON TABLE

(Revised text is underlined)

Current wordings	New wordings
<p>Article 4. Charges</p> <p>1. The charges payable by a Depositor to SMBC Trust Bank in respect of an Account Transaction, such as account/transaction maintenance charges, shall be as prescribed by SMBC Trust Bank and may be debited by SMBC Trust Bank from any of the Accounts held by such a Depositor, which shall also apply in case SMBC Trust Bank has revised or newly established such charges.</p> <p>2. In the event that SMBC Trust Bank is unable to debit the charges payable by a Depositor in accordance with the preceding Paragraph, SMBC Trust Bank shall be entitled to limit or suspend Account Transactions to be effected by, or close any Account of, the Depositor at any time and in such a manner as SMBC Trust Bank will prescribe.</p> <p>All the terms and conditions set out in General Account Customer Agreement shall become effective as of November 4, 2022.</p>	<p>Article 4. Charges</p> <p>1. The charges payable by a Depositor to SMBC Trust Bank in respect of an Account Transaction, such as account/transaction maintenance charges, <u>account statement issuance charges</u>, shall be as prescribed by SMBC Trust Bank and may be debited by SMBC Trust Bank from any of the Accounts held by such a Depositor, which shall also apply in case SMBC Trust Bank has revised or newly established such charges.</p> <p>2. In the event that SMBC Trust Bank is unable to debit the charges payable by a Depositor in accordance with the preceding Paragraph, SMBC Trust Bank shall be entitled to limit or suspend Account Transactions to be effected by, or close any Account of, the Depositor at any time and in such a manner as SMBC Trust Bank will prescribe.</p> <p>All the terms and conditions set out in General Account Customer Agreement shall become effective as of <u>October 1, 2023</u>.</p>

SMBC Trust Bank Ltd.

規約 01(英)2310