



"GENERAL ACCOUNT CUSTOMER AGREEMENT" COMPARISON TABLE

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

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