



"GENERAL ACCOUNT CUSTOMER AGREEMENT" COMPARISON TABLE

(Revised text is underlined)

Current wordings	New wordings
15. Indemnity, Etc.	15. Indemnity, Etc.
1. In the event that SMBC Trust Bank has	1. In the event that SMBC Trust Bank has
examined with reasonable care a signature or	examined with reasonable care a signature or
seal appearing on checks, withdrawal request	seal (including its image data sent to SMBC
forms, or forms of various notifications, or	Trust Bank by electromagnetic record)
personal identification number inputted through	appearing on checks, withdrawal request
equipment such as a telephone or a PIN PAD,	forms, or forms of various notifications, or
against the signature, seal or personal	personal identification number inputted through
identification number registered with SMBC	equipment such as a telephone or a PIN PAD,
Trust Bank, and has treated each of them as	against the signature, seal or personal
corresponding with those registered, SMBC	identification number registered with SMBC
Trust Bank shall not be liable for any loss or	Trust Bank, and has treated each of them as
damage, or costs or expenses, incurred by the	corresponding with those registered, SMBC
Depositor as a result of said forms, etc. being	Trust Bank shall not be liable for any loss or
forged or counterfeited, or if the person making	damage, or costs or expenses, incurred by the
the call or inputting personal identification	Depositor as a result of said forms, etc. being
number into the PIN PAD was not the	forged or counterfeited, or if the person making
Depositor.	the call or inputting personal identification
	number into the PIN PAD was not the
	Depositor.
2∼6. (Omitted)	2∼6. (Omitted)

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