

“GENERAL ACCOUNT CUSTOMER AGREEMENT” COMPARISON TABLE

(Revised text is underlined)

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

SMBC Trust Bank Ltd.

規改1(英)2210