PRESTÍA

		Current wordings in		New wordings in
		"PRESTIA MULTIMONEY ACCOUNT		"PRESTIA MULTIMONEY ACCOUNT
		CUSTOMER AGREEMENT"		CUSTOMER AGREEMENT"
Article 3.	1.	Except for corporate customers that enter into	1.	Except for corporate customers that enter into
Overdraft	1.	separate agreements with SMBC Trust Bank,	1.	separate agreements with SMBC Trust Bank,
Overdian		only residents of Japan who are not younger		only residents of Japan who are not younger
		than <u>twenty (20)</u> years of age and who have		than <u>eighteen (18)</u> years of age and who have
		completed the procedures prescribed by SMBC		completed the procedures prescribed by SMBC
		Trust Bank are eligible for the Overdraft, and		Trust Bank are eligible for the Overdraft, and
		any other Depositor may not, regardless of the		any other Depositor may not, regardless of the
		"available credit line" as noted in the statement		"available credit line" as noted in the statement
		of account, use the Overdraft. The maximum		of account, use the Overdraft. The maximum
		amount of Overdraft shall be calculated by the		amount of Overdraft shall be calculated by the
		method provided in Paragraph 2 of this Article,		method provided in Paragraph 2 of this Article,
		based on the Deposits as collateral except for		based on the Deposits as collateral except for
		those deposits to be prescribed by SMBC Trust		those deposits to be prescribed by SMBC Trust
		Bank. The Overdraft shall be made by deposit		Bank. The Overdraft shall be made by deposit
		or the remittance of money to the Account of a		or the remittance of money to the Account of a
		Deposit designated in advance or shall be paid		Deposit designated in advance or shall be paid
		in cash. In the case of remittance of money to		in cash. In the case of remittance of money to
		another bank, the Depositor shall pay SMBC		another bank, the Depositor shall pay SMBC
		Trust Bank such remittance charge as SMBC		Trust Bank such remittance charge as SMBC
		Trust Bank shall prescribe. SMBC Trust Bank		Trust Bank shall prescribe. SMBC Trust Bank
		may, upon the Depositor's use of the Overdraft,		may, upon the Depositor's use of the Overdraft,
		request the Depositor to make a report to		request the Depositor to make a report to
		SMBC Trust Bank of the purpose of the		SMBC Trust Bank of the purpose of the
		Overdraft, whether he/she has any experience		Overdraft, whether he/she has any experience
		of loans or other similar transactions, and the		of loans or other similar transactions, and the
		status of his/her property, etc. In the event that		status of his/her property, etc. In the event that
		SMBC Trust Bank determines that it is not		SMBC Trust Bank determines that it is not
		appropriate for the Depositor to use the		appropriate for the Depositor to use the
		Overdraft, SMBC Trust Bank may refuse		Overdraft, SMBC Trust Bank may refuse
		permission for the Overdraft.		permission for the Overdraft.
		All the terms and conditions set out in PRESTIA		All the terms and conditions set out in PRESTIA
		MultiMoney Account Customer Agreement and		MultiMoney Account Customer Agreement and
		Terms and Conditions for PRESTIA MultiMoney		Terms and Conditions for PRESTIA MultiMoney
		Account Deposit shall become effective as of		Account Deposit shall become effective as of
		March 1, 2020.		<u>April 1, 2022</u> .

株式会社 SMBC 信託銀行 PRO-BKG0112TB2203