

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