

		Current wordings in “PRESTIA MULTIMONEY ACCOUNT CUSTOMER AGREEMENT”		New wordings in “PRESTIA MULTIMONEY ACCOUNT CUSTOMER AGREEMENT”
Article 2. Deposits and Withdrawals, Etc.	2.	(4) SMBC Trust Bank shall accept a request for withdrawal made by PRESTIA Online or PRESTIA Mobile only when the User ID and Password for PRESTIA Online and PRESTIA Mobile inputted through the communications equipment correspond with the registered User ID and Password. In such cases, SMBC Trust Bank may omit requesting the Depositor to submit to SMBC Trust Bank a withdrawal request form or a check, etc.	2.	(4) SMBC Trust Bank shall accept a request for withdrawal made by PRESTIA Online or PRESTIA Mobile only when the User ID and Password for PRESTIA Online and PRESTIA Mobile inputted through the communications equipment correspond with the registered User ID and Password <u>(including the case where any conditions designated by SMBC Trust Bank are met)</u> . In such cases, SMBC Trust Bank may omit requesting the Depositor to submit to SMBC Trust Bank a withdrawal request form or a check, etc.
Article 13. Termination, etc.	1.	(ii) In case the Depositor has been found out to fall under any of the categories of <u>Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kouseiin (quasimembers of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyuu (organized crime-related companies: Companies run by members of Boryokudan, quasimembers, or former members of Boryokudan, that maintain relationship with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds to Boryokudan or by other means, or those companies that actively use Boryokudan in doing business, etc., and cooperate in the maintenance or operation of Boryokudan), Sokaiya etc. (corporate racketeers: Sokaiya, Kaisha goro (corporate racketeers) and others who may potentially engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), Shakai undo etc. hyobo goro (those forces</u>	1.	(ii) In case the Depositor has been found out to fall under any of the categories of, <u>fall under any of an organized crime group; a member of an organized crime group; a former member of an organized crime group who has withdrawn from that group but less than 5 years have passed since; a quasi-member of an organized crime group; a related company or association of an organized crime group; a corporate racketeer; a rogue person proclaiming himself/herself as a social activist; an organized special intellectual crime group; and any other person or entity equivalent to any of the foregoing (“Anti-Social Forces”)</u> or fall under any of the following categories: A. <u>an entity having such relationship with Anti-Social Forces that indicates the control of Anti-Social Forces over the entity’s management;</u> B. <u>an entity having such relationship with Anti-Social Forces that indicates the substantial involvement of Anti-Social Forces in the entity’s management;</u> C. <u>an entity having such relationship with Anti-Social Forces that indicates reliance on Anti-Social Forces for the purpose of unfairly benefiting itself or third parties, or of damaging third parties;</u> D. <u>an entity having such relationship with Anti-Social Forces that indicates provision of funds, benefits or services from the entity to Anti-</u>

	<p><u>claiming to be social movements: Groups or individuals who disguise themselves as/claim to be social movements or political activities and may potentially engage in violent, unlawful, etc., acts to seek illicit benefits from civil society and may threaten the safety of civil life), Tokushu chino boryoku shudan etc. (special intellectual violent organizations: Groups or individuals, except those listed above, who use Boryokudan or their relationships with Boryokudan to engage in violent, unlawful, etc., acts in an effort to seek illicit benefits from civil society and may threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</u></p> <p>A. <u>To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;</u></p> <p>B. <u>To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;</u></p> <p>C. <u>To have a relationship in which it is deemed that the Depositor uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a thirdparty, or for the purpose of inflicting harm to a third-party;</u></p> <p>D. <u>To have a relationship in which it is deemed that the Depositor is engaged in providing funds etc. or benefits to Boryokudan-in etc.;</u></p> <p>E. <u>To have a relationship in which an executive officer or a person effectively participating in the management is connected with Boryokudan-in etc. in a socially reprehensible way.</u></p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. <u>Violent demand;</u></p> <p>B. <u>Unjustified demand beyond the legal liability;</u></p> <p>C. <u>Intimidating act or use of violence in transactions;</u></p> <p>D. <u>Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</u></p>	<p><u>Social Forces; and;</u></p> <p>E. <u>an entity where any of the directors and officers or other personnel substantially involved in its management is engaged in socially condemnable relationship with Anti-Social Forces.</u></p> <p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. <u>violent demands;</u></p> <p>B. <u>undue demands beyond its legal entitlement;</u></p> <p>C. <u>the use of threatening statement or violence in connection with the transactions;</u></p> <p>D. <u>acts damaging credibility of the other party or obstructing the other party's business through the spread of false information or the use of fraudulent practices; and</u></p> <p>E. <u>any other act similar to any of the foregoing</u></p>
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		Current wordings in “TERMS AND CONDITIONS FOR PRESTIA MULTIMONEY ACCOUNT DEPOSIT”	New wordings in “TERMS AND CONDITIONS FOR PRESTIA MULTIMONEY ACCOUNT DEPOSIT”
I. Foreign Currency Savings Deposit	2.	Interest on the Deposit Interest on the Deposit shall be calculated in relation to the final balance on each day (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) by SMBC Trust Bank in single units of the deposit currency or to two decimal places thereof at the rate <u>indicated over the counter</u> , and this month interest shall be incorporated into the principal of the deposit at the first business day of next month. The interest rate may change due to changes in financial circumstances, etc.	2. Interest on the Deposit Interest on the Deposit shall be calculated in relation to the final balance on each day (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) by SMBC Trust Bank in single units of the deposit currency or to two decimal places thereof at the rate <u>prescribed by SMBC Trust Bank</u> , and this month interest shall be incorporated into the principal of the deposit at the first business day of next month. The interest rate may change due to changes in financial circumstances, etc.
II. Foreign Currency Time Deposit	3.	(1) SMBC Trust Bank shall calculate interest on the Deposit at the rate <u>indicated over the counter</u> for the deposit term and as of the date of deposit (in the case of renewal, the latest renewal date).	3. (1) SMBC Trust Bank shall calculate interest on the Deposit at the rate <u>prescribed by SMBC Trust Bank</u> for the deposit term and as of the date of deposit (in the case of renewal, the latest renewal date).
V. PRESTIA MultiMone y Yen Savings Deposit		Interest on Deposits SMBC Trust Bank calculates the deposit interest according to the interest rate <u>specified</u> by SMBC Trust Bank with the minimum denomination on which interest is calculated being one Yen (JPY1) only when the daily final balance (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) is 1000 Yen (JPY1000) or more. For payment, interest up to the third Sunday of February and August is incorporated into the principal of the deposit at the next business day of calculation. The interest rate may change due to changes in financial circumstances, etc.	Interest on Deposits SMBC Trust Bank calculates the deposit interest according to the interest rate <u>prescribed</u> by SMBC Trust Bank with the minimum denomination on which interest is calculated being one Yen (JPY1) only when the daily final balance (the amount of any securities, etc. deposited shall be excluded from said balance until they are settled) is 1000 Yen (JPY1000) or more. For payment, interest up to the third Sunday of February and August is incorporated into the principal of the deposit at the next business day of calculation. The interest rate may change due to changes in financial circumstances, etc.
		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> .	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>October 23, 2023</u> .