

"PRESTIA ONLINE TRANSACTIONS TERMS AND CONDITIONS" COMPARISON TABLE

(Revised text is underlined)

Current wordings	New wordings
<p>Article 1. Services</p> <p>1~3 (Omitted)</p> <p><u>Article 1-2. Refusal of Transactions with Anti-social Forces</u></p> <p><u>These Services may be used only when the User does not fall into either Item 1 or Item 2 of Article 10, Paragraph 2. If the User falls into any of such Items, SMBC Trust Bank shall not provide the Services for the User and may restrict or suspend the Services with the User.</u></p>	<p>Article 1. Services</p> <p>1~3 (Omitted)</p> <p><u>Article 1-2. Refusal of Transactions with Anti-social Forces, etc.</u></p> <p><u>When the applicant for the use of the Services falls into any items of Article 10, Paragraph 2, at the time of application, SMBC Trust Bank may refuse the application of the Services.</u></p>
<p>Article 6. Receipt and Cancellation of Orders for Sale or Purchase of Mutual Funds</p> <p>1. All orders for the sale or purchase of mutual funds shall be deemed to have been received by SMBC Trust Bank upon SMBC Trust Bank's receipt of the transmission of order details entered by the User via <u>a telecommunications terminal</u> or other means. Sale and purchase orders received by SMBC Trust Bank <u>by 15:00</u> on a Business Day shall be handled by SMBC Trust Bank within said day, and those received after <u>15:00</u> shall be handled on the following Business Day. The User shall pay funds for the purchase of the mutual funds by transfer from the PRESTIA MultiMoney Savings Account, Yen Savings Account or other accounts defined by SMBC Trust Bank, and SMBC Trust Bank shall credit funds for the sale of the mutual funds to the Yen Savings Account or PRESTIA MultiMoney Savings Account.</p> <p>2~8 (Omitted)</p>	<p>Article 6. Receipt and Cancellation of Orders for Sale or Purchase of Mutual Funds</p> <p>1. All orders for the sale or purchase of mutual funds shall be deemed to have been received by SMBC Trust Bank upon SMBC Trust Bank's receipt of the transmission of order details entered by the User via <u>terminals</u> or other means. Sale and purchase orders received by SMBC Trust Bank <u>by the time prescribed by SMBC Trust Bank</u> on a Business Day shall be handled by SMBC Trust Bank within said day, and those received after <u>the time limit specified by SMBC Trust Bank</u> shall be handled on the following Business Day. The User shall pay funds for the purchase of the mutual funds by transfer from the PRESTIA MultiMoney Savings Account, Yen Savings Account or other accounts defined by SMBC Trust Bank, and SMBC Trust Bank shall credit funds for the sale of the mutual funds to the Yen Savings Account or PRESTIA MultiMoney Savings Account.</p> <p>2~8 (Omitted)</p>

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<p data-bbox="231 293 687 322">Article 10. Suspension of the Services</p> <p data-bbox="231 342 400 371">1 (Omitted)</p> <p data-bbox="231 392 783 1066">2. When any of the items below applies and when it is inappropriate to continue with the Services to the User, SMBC Trust Bank shall suspend the Services or, upon giving a notice to the User, terminate the Services. In cases where SMBC Trust Bank terminates the Services by notice, if SMBC Trust Bank sends a notice of termination to the contact information that the User has reported to SMBC Trust Bank, such notice shall be deemed to arrive at the User at the time when delivery would normally occur, and the Services will be terminated at the time, regardless of whether notice is delayed or is not delivered due to the fault of the User.</p> <p data-bbox="279 1077 767 1283">(i) When it has become clear that the User made false statements with regard to representations and warranties at the time of application for account opening.</p> <p data-bbox="279 1294 783 2016">(ii) In case the User 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 7/8 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</u></p>	<p data-bbox="817 293 1334 322">Article 10. Suspension of the Services, etc.</p> <p data-bbox="817 342 986 371">1 (Omitted)</p> <p data-bbox="817 392 1369 1066">2. When any of the items below applies and when it is inappropriate to continue with the Services to the User, SMBC Trust Bank shall suspend the Services or, upon giving a notice to the User, terminate the Services. In cases where SMBC Trust Bank terminates the Services by notice, if SMBC Trust Bank sends a notice of termination to the contact information that the User has reported to SMBC Trust Bank, such notice shall be deemed to arrive at the User at the time when delivery would normally occur, and the Services will be terminated at the time, regardless of whether notice is delayed or is not delivered due to the fault of the User.</p> <p data-bbox="865 1077 1353 1283">(i) When it has become clear that the User made false statements with regard to representations and warranties at the time of application for account opening.</p> <p data-bbox="865 1294 1369 2016">(ii) In case the User 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</u></p>

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<p> <u>themselves members), Boryokudan kankei kigyō (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. hyōbo goro (those forces 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</u> </p>	<p> <u>Forces"), or fall under any of the following categories:</u> </p>

Current wordings	New wordings
<p>equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:</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 User 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 User 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 User is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. <u>Violent demand;</u></p>	<p>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></p> <p>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></p> <p>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></p> <p>D. <u>an entity having such relationship with Anti-Social Forces that indicates provision of funds, benefits or services from the entity to Anti-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 User is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. <u>violent demands;</u></p>

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<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>E. <u>Other acts equivalent to A through D above.</u></p> <p>3~5 (Omitted)</p> <p>All the terms and conditions set out in PRESTIA Online Transactions Terms and Conditions shall become effective as of <u>November 24, 2020.</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> <p>3~5 (Omitted)</p> <p>All the terms and conditions set out in PRESTIA Online Transactions Terms and Conditions shall become effective as of <u>November 5, 2024.</u></p>

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