



"TERMS AND CONDITIONS FOR TRANSFERS (OVERSEAS REMITTANCES)" COMPARISON TABLE

		(Revised text is underlined)
Current wordings		New wordings
4. Execution and Termination, etc. of Remittance Agreements		4. Execution and Termination, etc. of Remittance Agreements
(1) (Omitted)		(1) (Omitted)
(2) In the event that a remittance agreement at		(2) When SMBC Trust Bank accepts a transfer
a branch comes into force, SMBC Trust Bank		request through an overseas remittance
shall provide the applicant with a statement of		application form, SMBC Trust Bank shall issue
overseas remittance, etc. For remittance		a customer copy of overseas remittance
checks, SMBC Trust Bank shall also issue a		application form, etc.
remittance check. The applicant shall keep <u>said</u>		For remittance checks, SMBC Trust Bank shall
statement in his/her custody because SMBC		also issue a remittance check separately later.
Trust Bank may request the applicant to submit		The applicant shall keep this customer copy of
said statement to SMBC Trust Bank later in		overseas remittance application form in his/her
cases such as a cancellation of remittance.		custody because SMBC Trust Bank may
When a remittance agreement is established		request the applicant to submit the customer
by telephone, SMBC Trust Bank shall list the		copy of overseas remittance application form to
details on a transaction statement specified by		SMBC Trust Bank later in cases such as a
SMBC Trust Bank. In the event that the		cancellation of remittance. When a remittance
Depositor receives said statement of account,		agreement is established at branch counter or
he/she shall confirm the contents thereof		by telephone, SMBC Trust Bank shall list the
immediately. The Depositor shall, if wishing to		details on a transaction statement specified by
make an inquiry in respect of the statement of		SMBC Trust Bank. In the event that the
account, be required to do so within three (3)		Depositor receives said statement of account,
months from the date of preparation of said		he/she shall confirm the contents thereof
statement. SMBC Trust Bank may reject any		immediately. The Depositor shall, if wishing to
such inquiry made after said three-month		make an inquiry in respect of the statement of
period. "AGREEMENT FOR HANDLING FUND		account, be required to do so within three (3)
TRANSFER INSTRUCTION BY MAIL" is		months from the date of preparation of said
applied to the remittance instructions by the		statement. SMBC Trust Bank may reject any
mail.		such inquiry made after said three-month
(3)~(4) (Omitted)		period. "AGREEMENT FOR HANDLING FUND
		TRANSFER INSTRUCTION BY MAIL" is

Current wordings	New wordings
	applied to the remittance instructions by the
	mail.
	(3)~(4) (Omitted)
(5) In the case of termination of a remittance	(5) In the case of termination of a remittance
agreement as provided in the preceding	agreement as provided in the preceding
paragraph, SMBC Trust Bank shall return to the	paragraph, SMBC Trust Bank shall return to the
applicant the Funds for Remittance, and the	applicant the Funds for Remittance, and the
applicant shall affix his signature or seal/printed	applicant shall affix his signature or seal/printed
name to a form of receipt, etc. as SMBC Trust	name to a form of receipt, etc. as SMBC Trust
Bank shall prescribe by use of said signature or	Bank shall prescribe by use of said signature or
seal as he/she has used for an application for	seal as he/she has used for an application for
overseas remittance, and submit to SMBC	overseas remittance, and submit to SMBC
Trust Bank said receipt together with a	Trust Bank said receipt together with a
statement of overseas remittance as provided	customer copy of overseas remittance
in Section 2. In such case, SMBC Trust Bank	application form as provided in Section 2. In
may request the applicant to produce the	such case, SMBC Trust Bank may request the
material necessary for verification of personal	applicant to produce the material necessary for
identity or to designate a guarantor in writing.	verification of personal identity or to designate
(6)~(7) (Omitted)	a guarantor in writing.
	(6)∼(7) (Omitted)

10. Changes in Application Contents

(1) When a remittance applicant intends to amend the contents of a remittance consignment agreement already concluded, the applicant shall proceed with the procedures stated below at a counter of the handling Branch. However, when the remittance applicant intends to amend the amount of the remittance, the procedures for reverse transfer defined in the next article shall apply to the amendment.

① A remittance applicant who intends to amend the content of a remittance shall sign and/or seal an amendment application form prescribed by SMBC Trust Bank with the same signature and/or seal used in the foreign remittance application form, and produce it together with the statement of foreign

10. Changes in Application Contents

(1) When a remittance applicant intends to amend the contents of a remittance consignment agreement already concluded, the applicant shall proceed with the procedures stated below at a counter of the handling Branch. However, when the remittance applicant intends to amend the amount of the remittance, the procedures for reverse transfer defined in the next article shall apply to the amendment.

① A remittance applicant who intends to amend the content of a remittance shall sign and/or seal an amendment application form prescribed by SMBC Trust Bank with the same signature and/or seal used in the foreign remittance application form, and produce it together with the <u>customer copy of overseas</u>

Current wordings	New wordings
remittance, etc. defined in Article 4 Paragraph 2	remittance application form, etc. defined in
hereof. In this case, SMBC Trust Bank may ask	Article 4 Paragraph 2 hereof. In this case,
the applicant to either produce an identification	SMBC Trust Bank may ask the applicant to
document prescribed by SMBC Trust Bank or	either produce an identification document
designate a guarantor in writing. When a	prescribed by SMBC Trust Bank or designate a
demand draft has been issued to the	guarantor in writing. When a demand draft has
remittance applicant, the applicant shall submit	been issued to the remittance applicant, the
that demand draft to SMBC Trust Bank.	applicant shall submit that demand draft to SMBC Trust Bank.
② (Omitted)	② (Omitted)
(2)~(3) (Omitted)	(2)∼(3) (Omitted)
11. Reversed Transfers	11. Reversed Transfers
(1) When a remittance applicant withdraws an	(1) When a remittance applicant withdraws an
application after the remittance consignment	application after the remittance consignment
agreement has been concluded, the applicant	agreement has been concluded, the applicant
shall proceed with the reverse transfer	shall proceed with the reverse transfer
procedures described below at a counter of the	procedures described below at a counter of the
remittance-handling Branch.	remittance-handling Branch.
①The applicant shall sign and/or affix his seal	The applicant shall sign and/or affix his seal
to a reverse transfer application form	to a reverse transfer application form
prescribed by SMBC Trust Bank, with the same	prescribed by SMBC Trust Bank, with the same
signature and/or seal used on the foreign	signature and/or seal used on the foreign
remittance application form, and submit it	remittance application form, and submit it
together with the statement of foreign	together with the customer copy of foreign
remittance, etc. defined in Paragraph 2 of	remittance application form, etc. defined in
Article 4 to SMBC Trust Bank. SMBC Trust	Paragraph 2 of Article 4 to SMBC Trust Bank.
Bank may ask the applicant to either produce	SMBC Trust Bank may ask the applicant to
an identification document prescribed by SMBC	either produce an identification document
Trust Bank or designate a guarantor in writing.	prescribed by SMBC Trust Bank or designate a
When a remittance check has been issued to	guarantor in writing. When a remittance check
the remittance applicant, the applicant shall	has been issued to the remittance applicant,
submit said demand draft to SMBC Trust Bank.	the applicant shall submit said demand draft to
②~③ (Omitted)	SMBC Trust Bank.
(2)~(3) (Omitted)	②∼③ (Omitted)
	(2)~(3) (Omitted)

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