

“TERMS AND CONDITIONS FOR TRANSFERS (OVERSEAS REMITTANCES)” COMPARISON TABLE

(Revised text is underlined)

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

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<p>(5) In the case of termination of a remittance agreement as provided in the preceding paragraph, SMBC Trust Bank shall return to the applicant the Funds for Remittance, and the applicant shall affix his signature or seal/printed name to a form of receipt, etc. as SMBC Trust Bank shall prescribe by use of said signature or seal as he/she has used for an application for overseas remittance, and submit to SMBC Trust Bank said receipt together with a <u>statement of overseas remittance</u> as provided in Section 2. In such case, SMBC Trust Bank may request the applicant to produce the material necessary for verification of personal identity or to designate a guarantor in writing.</p> <p>(6)~(7) (Omitted)</p>	<p>applied to the remittance instructions by the mail.</p> <p>(3)~(4) (Omitted)</p> <p>(5) In the case of termination of a remittance agreement as provided in the preceding paragraph, SMBC Trust Bank shall return to the applicant the Funds for Remittance, and the applicant shall affix his signature or seal/printed name to a form of receipt, etc. as SMBC Trust Bank shall prescribe by use of said signature or seal as he/she has used for an application for overseas remittance, and submit to SMBC Trust Bank said receipt together with a <u>customer copy of overseas remittance application form</u> as provided in Section 2. In such case, SMBC Trust Bank may request the applicant to produce the material necessary for verification of personal identity or to designate a guarantor in writing.</p> <p>(6)~(7) (Omitted)</p>
<p>10. Changes in Application Contents</p> <p>(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.</p> <p>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>statement of foreign</u></p>	<p>10. Changes in Application Contents</p> <p>(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.</p> <p>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></p>

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