

“Terms and Conditions for Direct Debit Account for Bill Payment” COMPARISON TABLE

(Revised text is underlined)

Current wordings	<u>New wordings</u>
<p>6. <u>SMBC Trust Bank, whenever any rational reason exists, may amend these Terms and Conditions without giving prior notice to the Depositor as of the date designated by SMBC Trust Bank. SMBC Trust Bank shall notify the Depositor the changes in such a manner as prescribed.</u></p>	<p>6. <u>(Deletion)</u></p>

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