

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

(Revised text is underlined)

Current wordings	<u>New wordings</u>
<p>2. Definitions</p> <p>The terms used in these Terms and Conditions for Transfer shall be defined as follows:</p> <p>① Overseas Remittances of Funds</p> <p><u>An Overseas Remittance of Funds shall mean a transaction set forth below as SMBC Trust Bank shall effect.</u></p> <p>a) <u>To transmit a Payment Order to a Bank Concerned in order to entrust said bank with the remittance of a fixed amount of funds to a deposit account of the recipient held with the head office or an overseas branch of SMBC Trust Bank, or another overseas financial institution as designated by the applicant for the remittance (direct deposit).</u></p> <p>b) <u>To issue an applicant for remittance a demand draft specifying overseas financial institution as the payer and the person designated by the applicant as the payee.</u></p> <p>② ~ 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. For remittance checks, SMBC Trust Bank shall also issue a remittance</u></p>	<p>2. Definitions</p> <p>The terms used in these Terms and Conditions for Transfer shall be defined as follows:</p> <p>① Overseas Remittances of Funds</p> <p><u>An Overseas Remittance of Funds shall mean a transaction which SMBC Trust Bank shall transmit a Payment Order to a Bank Concerned in order to entrust said bank with the remittance of a fixed amount of funds to a deposit account of the recipient held with the head office or an overseas branch of SMBC Trust Bank, or another overseas financial institution as designated by the applicant for the remittance (direct deposit) as SMBC Trust Bank shall effect.</u></p> <p>② ~ 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. The applicant shall keep this customer copy of overseas remittance</u></p>

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<p><u>check separately later.</u> The applicant shall keep this customer copy of overseas remittance application form in his/her custody because SMBC Trust Bank may request the applicant to submit the customer copy of overseas remittance application form to SMBC Trust Bank later in cases such as a cancellation of remittance. When a remittance agreement is established at branch counter or by telephone, 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) <u>Even after a remittance agreement comes into force pursuant to Paragraph 1 hereof, SMBC Trust Bank may terminate said agreement in the event that, before SMBC Trust Bank transmits a Payment Instruction to a Bank Concerned or provides the applicant with a demand draft.</u></p> <p>(i) ~ (iv) (Omitted)</p> <p>(4) ~ (7) (Omitted)</p>	<p>application form in his/her custody because SMBC Trust Bank may request the applicant to submit the customer copy of overseas remittance application form to SMBC Trust Bank later in cases such as a cancellation of remittance. When a remittance agreement is established at branch counter or by telephone, 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.</p> <p>"AGREEMENT FOR HANDLING FUND TRANSFER INSTRUCTION BY MAIL" is applied to the remittance instructions by the mail.</p> <p>(3) <u>Even after a remittance agreement comes into force pursuant to Paragraph 1 hereof, SMBC Trust Bank may terminate said agreement in the event that, before SMBC Trust Bank transmits a Payment Instruction to a Bank Concerned.</u></p> <p>(i) ~ (iv) (Omitted)</p> <p>(4) ~ (7) (Omitted)</p>
<p><u>5. Transmission of Payment Orders, Etc.</u></p> <p>(1) <u>When a remittance consignment agreement is concluded, SMBC Trust Bank shall transmit the Payment Order without delay to the Banks Concerned or issue a demand draft to the remittance applicant, based on the contents of</u></p>	<p><u>5. Transmission of Payment Orders, Etc.</u></p> <p>(1) <u>When a remittance consignment agreement is concluded, SMBC Trust Bank shall transmit the Payment Order without delay to the Banks Concerned, based on the contents of the remittance application form.</u></p>

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<p><u>the remittance application form, except for the cancellations defined in preceding Paragraph 3, Article 4.</u></p> <p>(2) ~ (5) (Omitted)</p>	<p><u>except for the cancellations defined in preceding Paragraph 3, Article 4.</u></p> <p>(2) ~ (5) (Omitted)</p>

SMBC Trust Bank Ltd. 規改(英)2211