



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

	(Revised text is underlined)
Current wordings	<u>New wordings</u>
2. Definitions The terms used in these Terms and Conditions for Transfer shall be defined as follows: ① Overseas Remittances of Funds An Overseas Remittance of Funds shall mean a transaction set forth below as SMBC Trust Bank shall effect. a) 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). b) 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. ② ~ ④ (Omitted)	2. Definitions The terms used in these Terms and Conditions for Transfer shall be defined as follows: ① Overseas Remittances of Funds 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. ② ~ ④ (Omitted)
4. Execution and Termination, etc. of Remittance Agreements	4. Execution and Termination, etc. of Remittance Agreements
(1) (Omitted)	(1) (Omitted)
(2) When SMBC Trust Bank accepts a transfer	(2) When SMBC Trust Bank accepts a transfer
request through an overseas remittance	request through an overseas remittance
application form, SMBC Trust Bank shall issue a	application form, SMBC Trust Bank shall issue
customer copy of overseas remittance	a customer copy of overseas remittance
application form, etc. For remittance checks,	application form, etc. The applicant shall keep
SMBC Trust Bank shall also issue a remittance	this customer copy of overseas remittance

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Current wordings	New wordings
check separately later. The applicant shall keep	application form in his/her custody because
this customer copy of overseas remittance	SMBC Trust Bank may request the applicant
application form in his/her custody because	to submit the customer copy of overseas
SMBC Trust Bank may request the applicant to	remittance application form to SMBC Trust
submit the customer copy of overseas	Bank later in cases such as a cancellation of
remittance application form to SMBC Trust Bank	remittance. When a remittance agreement is
later in cases such as a cancellation of	established at branch counter or by telephone,
remittance. When a remittance agreement is	SMBC Trust Bank shall list the details on a
established at branch counter or by telephone,	transaction statement specified by SMBC
SMBC Trust Bank shall list the details on a	Trust Bank. In the event that the Depositor
transaction statement specified by SMBC Trust	receives said statement of account, he/she
Bank. In the event that the Depositor receives	shall confirm the contents thereof immediately.
said statement of account, he/she shall confirm	The Depositor shall, if wishing to make an
the contents thereof immediately. The Depositor	inquiry in respect of the statement of account,
shall, if wishing to make an inquiry in respect of	be required to do so within three (3) months
the statement of account, be required to do so	from the date of preparation of said statement.
within three (3) months from the date of	SMBC Trust Bank may reject any such inquiry
preparation of said statement. SMBC Trust	made after said three-month period.
Bank may reject any such inquiry made after	"AGREEMENT FOR HANDLING FUND
said three-month period. "AGREEMENT FOR	TRANSFER INSTRUCTION BY MAIL" is
HANDLING FUND TRANSFER INSTRUCTION	applied to the remittance instructions by the
BY MAIL" is applied to the remittance	mail.
instructions by the mail.	(3) Even after a remittance agreement comes
(3) Even after a remittance agreement comes	into force pursuant to Paragraph 1 hereof.
into force pursuant to Paragraph 1 hereof,	SMBC Trust Bank may terminate said
SMBC Trust Bank may terminate said	agreement in the event that, before SMBC
agreement in the event that, before SMBC Trust	Trust Bank transmits a Payment Instruction to
Bank transmits a Payment Instruction to a Bank	a Bank Concerned.
Concerned or provides the applicant with a	(i) ~(iv) (Omitted)
demand draft.	
(i) ~(iv) (Omitted)	(4) ~ (7) (Omitted)
(4) ~ (7) (Omitted)	
5. Transmission of Payment Orders, Etc.	5. Transmission of Payment Orders, Etc. (1) When a remittance consignment
(1) When a remittance consignment agreement	agreement is concluded, SMBC Trust Bank
is concluded, SMBC Trust Bank shall transmit	shall transmit the Payment Order without delay
the Payment Order without delay to the Banks	to the Banks Concerned, based on the
Concerned or issue a demand draft to the	contents of the remittance application form,
remittance applicant, based on the contents of	

Current wordings	New wordings
the remittance application form, except for the	except for the cancellations defined in
cancellations defined in preceding Paragraph 3,	preceding Paragraph 3, Article 4.
Article 4.	(2) ~ (5) (Omitted)
(2) ~ (5) (Omitted)	
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