

“TERMS AND CONDITIONS FOR TRANSFERS” COMPARISON TABLE

(Revised text is underlined)

Current wordings	New wordings
<p>3. Conclusion of Transfer Agreements</p> <p>(1) (Omitted)</p> <p>(2) <u>When a transfer agreement at a branch is established via transfer request form according to Paragraph above, SMBC Trust Bank shall issue a bank statement and the applicant shall verify its content. The transfer applicant shall carefully retain this Customer Copy of Fund Transfer, etc. since it certifies the conclusion of the transfer agreement.</u> In the event that a transfer agreement is concluded upon a transfer request <u>by telephone</u>, SMBC Trust Bank shall note the contents of the agreement in the 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. Conclusion of Transfer Agreements</p> <p>(1) (Omitted)</p> <p>(2) <u>When SMBC Trust Bank accepts a transfer request through a transfer application form at a branch counter, SMBC Trust Bank shall issue a customer copy of transfer application form, etc.</u> In the event that a transfer agreement is concluded upon a transfer request <u>at a branch counter or by telephone according to the preceding paragraph</u>, SMBC Trust Bank shall note the contents of the agreement in the 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>5. Transfer of Instruments, etc.</p> <p>(1) (Omitted)</p> <p>(2) When SMBC Trust Bank accepts a transfer application to a recipient's account held with</p>	<p>5. Transfer of Instruments, etc.</p> <p>(1) (Omitted)</p> <p>(2) When SMBC Trust Bank accepts a transfer application to a recipient's account held with</p>

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<p>the head office or a branch of SMBC Trust Bank in Japan and when SMBC Trust Bank agrees to accept a check or other instruments as the Transfer Funds, etc., SMBC Trust Bank shall issue a <u>Customer Copy of Fund Transfer</u>, etc., stating acceptance of the check or instruments, to the applicant and transmit a transfer notice, stating acceptance of the instruments, to the destination bank before the settlement is confirmed. However, SMBC Trust Bank may also transmit a transfer notice to the destination bank after the settlement of the instruments is confirmed.</p> <p>(3) (Omitted)</p> <p>(4) The dishonored instruments shall be returned to the applicant by the handling Branch. The applicant shall sign and/or affix his seal to a receipt prescribed by SMBC Trust Bank and submit it together with the <u>Customer Copy of Fund Transfer</u>, etc. to the handling Branch. SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.</p> <p>(5) When the handling Branch checks with due care and accepts that the <u>Customer Copy of Fund Transfer</u>, etc. submitted to SMBC Trust Bank are identical with those issued by SMBC Trust Bank, and returns the instruments to the applicant, SMBC Trust Bank shall not be held responsible for any loss caused by said instruments.</p>	<p>the head office or a branch of SMBC Trust Bank in Japan and when SMBC Trust Bank agrees to accept a check or other instruments as the Transfer Funds, etc., SMBC Trust Bank shall issue a <u>customer copy of transfer application form</u>, etc., stating acceptance of the check or instruments, to the applicant and transmit a transfer notice, stating acceptance of the instruments, to the destination bank before the settlement is confirmed. However, SMBC Trust Bank may also transmit a transfer notice to the destination bank after the settlement of the instruments is confirmed.</p> <p>(3) (Omitted)</p> <p>(4) The dishonored instruments shall be returned to the applicant by the handling Branch. The applicant shall sign and/or affix his seal to a receipt prescribed by SMBC Trust Bank and submit it together with the <u>customer copy of transfer application form</u>, etc. to the handling Branch. SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.</p> <p>(5) When the handling Branch checks with due care and accepts that the <u>customer copy of transfer application form</u>, etc. submitted to SMBC Trust Bank are identical with those issued by SMBC Trust Bank, and returns the instruments to the applicant, SMBC Trust Bank shall not be held responsible for any loss caused by said instruments.</p>
<p><u>7. Changes in Application Contents</u></p> <p>(1) When a transfer applicant intends to amend an application's contents after the transfer agreement is concluded, the applicant shall proceed with the below correction procedure at a counter of the handling Branch.</p>	<p><u>7. Changes in Application Contents</u></p> <p>(1) When a transfer applicant intends to amend an application's contents after the transfer agreement is concluded, the applicant shall proceed with the below correction procedure at a counter of the handling Branch.</p>

Current wordings	New wordings
<p>However, when the transfer applicant intends to change the amount of transfer or the financial institution or its branch to which funds are to be transferred, SMBC Trust Bank shall accept said changes according to the reverse transfer procedures defined in Article 8 Paragraph 1 of the Terms and Conditions for Transfers.</p> <p>① The applicant shall sign and/or affix his seal to a revised application form prescribed by SMBC Trust Bank and submit it together with the <u>Customer Copy of Fund Transfer</u>, etc. 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.</p> <p>② (Omitted)</p> <p>(2)~(3) (Omitted)</p>	<p>However, when the transfer applicant intends to change the amount of transfer or the financial institution or its branch to which funds are to be transferred, SMBC Trust Bank shall accept said changes according to the reverse transfer procedures defined in Article 8 Paragraph 1 of the Terms and Conditions for Transfers.</p> <p>① The applicant shall sign and/or affix his seal to a revised application form prescribed by SMBC Trust Bank and submit it together with the <u>customer copy of transfer application form</u>, etc. 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.</p> <p>② (Omitted)</p> <p>(2)~(3) (Omitted)</p>
<p><u>8. Reverse Transfers</u></p> <p>(1) When a transfer applicant intends to withdraw the transfer application after the transfer agreement is concluded, the applicant shall proceed with the following reverse transfer procedures at a counter of the handling Branch.</p> <p>① The applicant shall sign and/or affix his seal to a reverse transfer application form prescribed by SMBC Trust Bank and submit it together with the <u>Customer Copy of Fund Transfer</u>, etc. to the handling Branch. The bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.</p> <p>② (Omitted)</p> <p>③ The reversed transfer funds shall be returned to the applicant in the manner specified on the reverse transfer application form. When the applicant is to receive the transfer money in cash, the applicant shall sign</p>	<p><u>8. Reverse Transfers</u></p> <p>(1) When a transfer applicant intends to withdraw the transfer application after the transfer agreement is concluded, the applicant shall proceed with the following reverse transfer procedures at a counter of the handling Branch.</p> <p>① The applicant shall sign and/or affix his seal to a reverse transfer application form prescribed by SMBC Trust Bank and submit it together with the <u>customer copy of transfer application form</u>, etc. to the handling Branch. The bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing.</p> <p>② (Omitted)</p> <p>③ The reversed transfer funds shall be returned to the applicant in the manner specified on the reverse transfer application form. When the applicant is to receive the</p>

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<p>and/or affix his seal to a receipt prescribed by SMBC Trust Bank and submit it together with the <u>Customer Copy of Fund Transfer</u>, etc. to the handling Branch. SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing. (2)~(3) (Omitted)</p>	<p>transfer money in cash, the applicant shall sign and/or affix his seal to a receipt prescribed by SMBC Trust Bank and submit it together with the <u>customer copy of transfer application form</u>, etc. to the handling Branch. SMBC Trust Bank may ask the applicant to either produce an identification document prescribed by SMBC Trust Bank or designate a guarantor in writing. (2)~(3) (Omitted)</p>
<p>12. No Transfers or Pledges</p> <p>The <u>Customer Copy of Fund Transfer</u>, etc. and the applicant's rights in this transaction shall be neither transferred nor pledged.</p>	<p>12. No Transfers or Pledges</p> <p>The <u>customer copy of transfer application form</u>, etc. and the applicant's rights in this transaction shall be neither transferred nor pledged.</p>

SMBC Trust Bank Ltd. 規改 2(英)2202