

“YEN CHECKING ACCOUNT CUSTOMER AGREEMENT” COMPARISON TABLE

(Revised text is underlined)

Current wordings	New wordings
Article 2. Deposits and Withdrawals, Etc. 1. The Depositor may make deposits by means of fund transfers between Accounts held at any Branch. However, SMBC Trust Bank shall accept deposits made in cash, <u>travellers checks</u>, checks, etc. only at Branches that handle each such business. Deposits made by use of cash cards through an ATM of an associated financial institution that conducts the business of deposits shall be subject to the "Terms & Conditions for SMBC Trust Bank Banking Card" which SMBC Trust Bank shall prescribe. 2~8.(Omitted)	Article 2. Deposits and Withdrawals, Etc. 1. The Depositor may make deposits by means of fund transfers between Accounts held at any Branch. However, SMBC Trust Bank shall accept deposits made in cash, checks, etc. only at Branches that handle each such business. <u>In addition, SMBC Trust Bank shall not accept checks drawn on and payable at other financial institutions in Japan.</u> Deposits made by use of cash cards through an ATM of an associated financial institution that conducts the business of deposits shall be subject to the "Terms & Conditions for SMBC Trust Bank Banking Card" which SMBC Trust Bank shall prescribe. 2~8.(Omitted)

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