"YEN CHECKING ACCOUNT CUSTOMER AGREEMENT" COMPARISON TABLE

(Revised text is underlined)

Current wordings	(Revised text is underlined)		
Current wordings	New wordings		
Article 2. Deposits and Withdrawals, Etc.	Article 2. Deposits and Withdrawals, Etc.		
1. (Omitted)	1. (Omitted)		
2. Withdrawals may be made at the counter	2. Withdrawals may be made at the counter		
of a Branch handling the business of	of a Branch handling the business of		
withdrawal, by use of a cash card through an	withdrawal, by use of a cash card through an		
ATM of an associated financial institution, or	ATM of an associated financial institution, or		
by transfer to another Account, etc. via	by transfer to another Account, etc. via		
telephone, PRESTIA Online, PRESTIA	telephone, PRESTIA Online, PRESTIA		
Mobile, etc., but shall in any event be subject	Mobile, etc., but shall in any event be subject		
to the conditions set out below.	to the conditions set out below.		
(1) ~(3)(Omitted)	(1) ~(3) (Omitted)		
(4) SMBC Trust Bank may accept a request	(4) SMBC Trust Bank may accept a request		
for withdrawal through PRESTIA Online or	for withdrawal through PRESTIA Online or		
PRESTIA Mobile only when inputted User ID	PRESTIA Mobile only when inputted User ID		
and Password correspond with the User ID	and Password correspond with the User ID		
and Password registered with SMBC Trust	and Password registered with SMBC Trust		
Bank for PRESTIA Online and PRESTIA	Bank for PRESTIA Online and PRESTIA		
Mobile, respectively. In such a case, SMBC	Mobile, respectively (including the case		
Trust Bank may omit requesting the	where any conditions designated by SMBC		
Depositor to submit to SMBC Trust Bank a	Trust Bank are met). In such a case, SMBC		
withdrawal request form or a check, etc.	Trust Bank may omit requesting the		
	Depositor to submit to SMBC Trust Bank a		
	withdrawal request form or a check, etc.		
Article 10. Termination, etc.	Article 10. Termination, etc.		
1. When any of the items below applies	1. When any of the items below applies		
and when it is inappropriate to continue	and when it is inappropriate to continue		
with Transactions with the Depositor,	with Transactions with the Depositor,		
SMBC Trust Bank shall suspend the Yen	SMBC Trust Bank shall suspend the Yen		
Savings Account Transactions or, upon	Savings Account Transactions or, upon		
giving a notice to the Depositor,	giving a notice to the Depositor,		
terminate the Account. In cases where	terminate the Account. In cases where		
SMBC Trust Bank terminates the	SMBC Trust Bank terminates the		

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Current	wordings	

Account by notice, if SMBC Trust Bank sends a notice of termination to the name and address that the Depositor has reported to SMBC Trust Bank, such notice shall be deemed to arrive at the Depositor at the time when delivery would normally occur, and the Account will be terminated at the time, regardless of whether notice is delayed or is not delivered due to the fault of the Depositor.

- (i) (Omitted)
- (ii) In case the Depositor has been found out to fall under any of the categories of Boryokudan (organized crime: Organizations that encourage its members to engage collectively or habitually in violent, unlawful, etc., acts), Boryokudan-in (members of organized crime: Members of Boryokudan), Boryokudan jun kouseiin (quasimembers of Boryokudan: Parties who maintain relationships with, cooperate with, or engage in the maintenance or operation of Boryokudan by providing funds, weapons, etc., to Boryokudan or members of Boryokudan, but who are not themselves members), Boryokudan kankei kigyou (organized crimerelated companies: Companies run by members of Boryokudan, quasimembers, or former members

New wordings

Account by notice, if SMBC Trust Bank sends a notice of termination to the name and address that the Depositor has reported to SMBC Trust Bank, such notice shall be deemed to arrive at the Depositor at the time when delivery would normally occur, and the Account will be terminated at the time, regardless of whether notice is delayed or is not delivered due to the fault of the Depositor.

- (i) (Omitted)
- (ii) In case the Depositor has been found out to fall under any of the categories of, fall under any of an organized crime group; a member of an organized crime group; a former member of an organized crime group who has withdrawn from that group but less than 5 years have passed since; a quasimember of an organized crime group; a related company or association of an organized crime group; a corporate racketeer; a rogue person proclaiming himself/herself as a social activist; an organized special intellectual crime group; and any other person or entity equivalent to any of the foregoing ("Anti-Social Forces") or fall under any of the following categories:

Current wordings	New wordings
of Boryokudan, that maintain	
relationship with, cooperate with, or	
engage in the maintenance or	
operation of Boryokudan by	
providing funds to Boryokudan or	
by other means, or those	
companies that actively use	
Boryokudan in doing business, etc.,	
and cooperate in the maintenance	
or operation of Boryokudan),	
Sokaiya etc. (corporate racketeers:	
Sokaiya, Kaisha goro (corporate	
racketeers) and others who may	
potentially engage in violent,	
unlawful, etc., acts in an effort to	
seek illicit benefits from civil society	
and may threaten the safety of civil	
life), Shakai undo etc. hyobo goro	
(those forces claiming to be social	
movements: Groups or individuals	
who disguise themselves as/claim	
to be social movements or political	
activities and may potentially	
engage in violent, unlawful, etc.,	
acts to seek illicit benefits from civil	
society and may threaten the safety	
of civil life), Tokushu chino boryoku	
shudan etc. (special intellectual	
violent organizations: Groups or	
individuals, except those listed	
above, who use Boryokudan or	
their relationships with Boryokudan	
to engage in violent, unlawful, etc.,	
acts in an effort to seek illicit	
benefits from civil society and may	

	Current wordings		New wordings
thre	eaten the safety of civil life), or		
<u>thei</u>	r equivalents (hereinafter		
<u>coll</u>	<u>ectively "Boryokudan-in etc."),</u> or		
fall	under any of the following		
cate	egories:		
Α.	To have a relationship in which	Α.	an entity having such relationship
	it is deemed that Boryokudan-		with Anti-Social Forces that
	in etc. holds control over the		indicates the control of Anti-Social
	<u>management;</u>		Forces over the entity's
В.	To have a relationship in which		<u>management;</u>
	it is deemed that Boryokudan-	В.	an entity having such relationship
	in etc. is effectively involved in		with Anti-Social Forces that
	the management;		indicates the substantial
C.	To have a relationship in which		involvement of Anti-Social Forces in
	it is deemed that the Depositor		the entity's management;
	uses Boryokudan-in etc.	C.	an entity having such relationship
	unjustifiably, such as for the		with Anti-Social Forces that
	purpose of ensuring unjustified		indicates reliance on Anti-Social
	benefits to himself/herself,		Forces for the purpose of unfairly
	his/her company or a		benefiting itself or third parties, or o
	thirdparty, or for the purpose of		damaging third parties;
	inflicting harm to a third-party;	D.	an entity having such relationship
D.	To have a relationship in which		with Anti-Social Forces that
	it is deemed that the Depositor		indicates provision of funds,
	is engaged in providing funds		benefits or services from the entity
	etc. or benefits to Boryokudan-		to Anti-Social Forces; and;
	<u>in etc.;</u>	E.	an entity where any of the directors
Ε.	To have a relationship in which		and officers or other personnel
	an executive officer or a		substantially involved in its
	person effectively participating		management is engaged in socially
	in the management is		condemnable relationship with Anti-
	connected with Boryokudan-in		Social Forces.
	etc. in a socially reprehensible		
	ete: in a coolairy representatione		

 (iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party: A. <u>Violent demand;</u> B. <u>Unjustified demand beyond the legal liability;</u> C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. <u>Other acts equivalent to A through D above</u> (iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party: A. <u>Violent demand;</u> B. <u>Unjustified demand beyond the legal liability;</u> C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. <u>Other acts equivalent to A through D above</u> (iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party: A. <u>violent demands;</u> B. <u>undue demands beyond its legal entitlement;</u> C. the use of threatening statement or violence in connection with the transactions; D. acts damaging credibility of the other party's business through the spread of false information or the use of fraudulent practices; and 		Current wordings			New wordings
any of the following acts directly or by utilizing a third-party:any of the following acts directly or by utilizing a third-party:A.Violent demand;A.B.Unjustified demand beyond the legal liability;B.undue demands beyond its legal entitlement;C.Intimidating act or use of violence in transactions;C.the use of threatening statement or violence in connection with the transactions;D.Act of damaging the Bank's business by spreading false information, using fraudulent means or exercising force;D.E.Other acts equivalent to A through D aboveD.C.Uniter cats equivalent to A through D aboveor the use of fraudulent practices; and					
by utilizing a third-party: by utilizing a third-party: A. Violent demand; B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; D. E. Other acts equivalent to A through D above D. Violent demand; D. Act of false information determing fraudulent means or exercising force; D. acts damaging the determing fraudulent means or exercising force; D. Act of false information determing fraudulent means or exercising force; D. acts damaging the determing fraudulent determing deter	(iii) In c	(iii) In case the Depositor is engaged in		(iii) In case the Depositor is engaged in	
 A. Violent demand; B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above or the use of fraudulent practices; and 	any	of the following acts directly or	any of the following acts directly or		
 B. Unjustified demand beyond the legal liability; C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above B. undue demands beyond its legal entitlement; C. the use of threatening statement or violence in connection with the transactions; D. acts damaging credibility of the other party or obstructing the other party or obstructing the party's business through the spread of false information or the use of fraudulent practices; and 	by	utilizing a third-party:	by utilizing a third-party:		
legal liability; legal entitlement; C. Intimidating act or use of violence in transactions; C. the use of threatening statement or violence in connection with the connection with the transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; D. acts damaging credibility of the other party or obstructing the spread of false information to A through D above E. Other acts equivalent to A through D above or the use of fraudulent practices; and	А.	Violent demand;		Α.	<u>violent demands;</u>
 C. Intimidating act or use of violence in transactions; D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; E. Other acts equivalent to A through D above C. the use of threatening statement or violence in connection with the connection with the transactions; D. acts damaging credibility of the other party or obstructing the other party's business through the spread of false information or the use of fraudulent practices; and 	В.	Unjustified demand beyond the		В.	undue demands beyond its
violence in transactions; statement or violence in D. Act of damaging the Bank's connection with the credit or obstructing the Bank's transactions; business by spreading false D. information, using fraudulent other party or obstructing the means or exercising force; other party's business through E. Other acts equivalent to A the spread of false information through D above or the use of fraudulent practices; and		<u>legal liability;</u>			legal entitlement;
D. Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force; connection with the transactions; D. acts damaging credibility of the other party or obstructing the other party or obstructing the other party's business through E. Other acts equivalent to A through D above or the use of fraudulent practices; and	C.	Intimidating act or use of		C.	the use of threatening
credit or obstructing the Bank's transactions; business by spreading false D. information, using fraudulent other party or obstructing the means or exercising force; other party's business through E. Other acts equivalent to A through D above or the use of fraudulent practices; and practices; and		violence in transactions;			statement or violence in
business by spreading false information, using fraudulent means or exercising force;D.acts damaging credibility of the other party or obstructing the other party's business throughE.Other acts equivalent to A through D abovethe spread of false information or the use of fraudulent practices; and	D.	Act of damaging the Bank's			connection with the
information, using fraudulent other party or obstructing the means or exercising force; other party's business through E. Other acts equivalent to A the spread of false information through D above or the use of fraudulent practices; and practices; and		credit or obstructing the Bank's			transactions;
means or exercising force; other party's business through E. Other acts equivalent to A the spread of false information through D above or the use of fraudulent practices; and practices; and		business by spreading false		D.	acts damaging credibility of the
E. Other acts equivalent to A the spread of false information through D above or the use of fraudulent practices; and practices; and		information, using fraudulent			other party or obstructing the
through D above or the use of fraudulent practices; and		means or exercising force;			other party's business through
practices; and	E.	Other acts equivalent to A			the spread of false information
		through D above			or the use of fraudulent
					practices; and
E. any other act similar to any of				E.	any other act similar to any of
the foregoing					the foregoing

SMBC Trust Bank Ltd. 規改 03(英)2310