

**“YEN CHECKING ACCOUNT CUSTOMER AGREEMENT” COMPARISON  
TABLE**

(Revised text is underlined)

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

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<p>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.</p> <p>(i) (Omitted)</p> <p>(ii) In case the Depositor has been found out to fall under any of the categories of <u>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 crime-related companies: Companies run by members of Boryokudan, quasimembers, or former members</u></p>	<p>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.</p> <p>(i) (Omitted)</p> <p>(ii) In case the Depositor has been found out to fall under any of the categories of, <u>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 quasi-member 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:</u></p>

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<p><u>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</u></p>	

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

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<p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. <u>Violent demand;</u></p> <p>B. <u>Unjustified demand beyond the legal liability;</u></p> <p>C. <u>Intimidating act or use of violence in transactions;</u></p> <p>D. <u>Act of damaging the Bank's credit or obstructing the Bank's business by spreading false information, using fraudulent means or exercising force;</u></p> <p>E. <u>Other acts equivalent to A through D above</u></p>	<p>(iii) In case the Depositor is engaged in any of the following acts directly or by utilizing a third-party:</p> <p>A. <u>violent demands;</u></p> <p>B. <u>undue demands beyond its legal entitlement;</u></p> <p>C. <u>the use of threatening statement or violence in connection with the transactions;</u></p> <p>D. <u>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</u></p> <p>E. <u>any other act similar to any of the foregoing</u></p>

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