



## "YEN CHECKING ACCOUNT CUSTOMER AGREEMENT" COMPARISON TABLE

(Revised text is underlined)

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Current wordings	New wordings
2. Deposits and Withdrawals, Etc.	2. Deposits and Withdrawals, Etc.
1~4(Omitted)	1~4(Omitted)
5. 6(1) (New)	5. When receiving or paying a check, SMBC
	Trust Bank shall deem correct and rely on the
	amount stated in the designated amount
	column regardless of whether any other
	amount is stated elsewhere on the check form.
	6. SMBC Trust Bank shall pay from the Yen
	Checking Account if a check is presented for
	payment.
	(1) SMBC Trust Bank may confirm whether the
	check has been actually drawn (including
	requesting the issuance of a document for the
	confirmation results) if a check is presented for
	<u>payment.</u>
	(2) If a check is presented to SMBC Trust Bank
	for payment through a Clearing House, the
	balance of the Yen Checking Account at 3:00
	p.m. on that day shall be deemed the funds
	available for payment.
7~8 (New)	7. The Depositor is required to use the form
	provided by SMBC Trust Bank when drawing a
	check on SMBC Trust Bank.
	(1) If any of the checks paid from this checking
	account are not actually drawn by the
	Depositor or it is suspected that they have
	been tampered with, the Depositor is required
	to contact SMBC Trust Bank immediately.

Current wordings	New wordings
	(2) SMBC Trust Bank shall provide the
	Depositor with a reasonable quantity of check
	forms at actual cost upon request.
	(3) Checks paid from this checking account
	may not be returned after three months from
	the date of payment.
	(4) If the period specified in the preceding item
	has passed and the Depositor requests paid
	checks to be returned, SMBC Trust Bank shall
	issue a copy of the checks in accordance with
	the prescribed procedures. However, this does
	not apply if the copy storage period specified
	by SMBC Trust Bank has expired.
	8. SMBC Trust Bank is not responsible for any
	damage caused from forgery, alteration, or
	diversion, so long as SMBC Trust Bank has
	deemed with due care that the presented check
	(including its image data sent to SMBC Trust
	Bank by electromagnetic record) has been
	made on the proper form mentioned in the
	preceding Paragraph. In addition, the same
	shall apply to damages caused by violation of
	this provision and the separately stipulated
	check usage.
9. Registration with Personal Credit	9. Registration with Personal Credit
Information Center	Information Center
In the event that any of the events set forth	(Deletion)
below occurs in respect of the Depositor,	
SMBC Trust Bank may have said event	
registered with the Personal Credit Information	
Center operated by the Bankers Association for	
five (5) years (or six (6) months in the case of	
(3) below), and a member of the Personal	
Credit Information Center and/or a member of	
its associated personal credit information	
agencies may use said information for the	

Current wordings	New wordings
purpose of member's own transactional	
decisions.	
(1) The termination of the Depositor's Yen	
Checking Account by virtue of attachments,	
provisional attachments, suspension of	
payments, bankruptcy, or any other events	
bearing a negative impact on the Depositor's	
credit.	
(2) The Depositor becomes subject to the	
suspension of transactions by the Clearing	
House.	
(3) The Depositor is listed on the "dishonored	
checks list" issued by the Clearing House.	
13. <u>(New)</u>	13. Clearing House Rules
	1. In addition to the terms of the General
	Agreement and the Account Agreement,
	Checking Transactions are also subject to the
	rules and regulations of the applicable Clearing
	House.
	2. When the applicable Clearing House
	implements emergency measures due to
	unavoidable circumstances such as natural
	disasters or other local/ national emergencies,
	then SMBC Trust Bank may take appropriate
	actions in accordance with these measures.
	3. SMBC Trust Bank is not responsible for any
	damage that may result from the actions taken
	in accordance with the preceding Paragraph.
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14. ( <u>New)</u>	14. Discrepancy
<u>(r.e)</u>	In the event that there is any discrepancy in the
	meaning between the English version and  Japanese version of Yen Checking Account
	Customer Agreement etc., the Japanese
	version shall prevail.
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Current wordings	New wordings
[CHECK USAGE]	[CHECK USAGE]
(New)	Please use the check form provided by your
(150M)	branch of SMBC Trust Bank ("Your Branch")
	only for your own Yen Checking Account with
	Your Branch, and do not use it for other
	checking accounts or give it to others.
	2. Please check the balance of your Yen
	Checking Account before drawing a check.
	Also, please note that you will be required to
	pay if a post-dated check is presented.
	3. When drawing a check, please clearly write
	down the amount, date of issue, etc., and use
	the seal or signature registered with SMBC
	Trust Bank when filling out seal/signature
	column. Also, please use an unerasable
	writing utensil to prevent falsification.
	4.(1) Please write the amount in the designated
	amount column.
	(2) When writing the amount in Arabic numerals
	(Arabic numerals, 1, 2, 3, etc.), please use a
	check-writer and put "¥" at the beginning and
	an ending mark such as "※" or "★" at the end.
	Also, print "," every three digits. And please do
	not write the amount in words elsewhere on the
	check form in this case.
	(3) When writing the amount in words, please
	do not use cursive letters and write clearly in
	block letters. Also include the word "Only"
	following the written amount.
	(4) Please do not write anything other than the
	items listed in paragraphs (2) and (3) in the
	designated amount column. In particular,
	please make sure that the name, seal,
	signature and duplication of the amount are not
	overlapped with the amount stated in the
	designated amount column.

Current wordings	New wordings
	5. If you have made an error in the amount,
	please void the check.
	If you correct items other than the amount,
	please write your seal or signature registered
	with SMBC Trust Bank beside the correction.
	Also, please make sure that the description of
	the correction and the seal do not overlap the
	amount and bank name column.
	6. Please do not use the bottom margin (clear
	band) of the check form.
	7. Please keep your check forms in a safe
	place. If they are lost or stolen, please report it
	immediately using the prescribed form by
	SMBC Trust Bank.
	8. When requesting check forms, please submit
	the prescribed request form after writing your
	seal or signature registered with SMBC Trust
	Bank.
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	9. If your signature is registered with SMBC
	Trust Bank, please sign instead of your seal.

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