

“YEN CHECKING ACCOUNT CUSTOMER AGREEMENT” COMPARISON TABLE

(Revised text is underlined)

Current wordings	New wordings
<p>2. Deposits and Withdrawals, Etc.</p> <p>1 ~ 4(Omitted)</p> <p>5. 6(1) <u>(New)</u></p> <p>7~8 <u>(New)</u></p>	<p>2. Deposits and Withdrawals, Etc.</p> <p>1 ~ 4(Omitted)</p> <p>5. <u>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.</u></p> <p>6. <u>SMBC Trust Bank shall pay from the Yen Checking Account if a check is presented for payment.</u></p> <p><u>(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 payment.</u></p> <p><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.</u></p> <p>7. <u>The Depositor is required to use the form provided by SMBC Trust Bank when drawing a check on SMBC Trust Bank.</u></p> <p><u>(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.</u></p>

Current wordings	New wordings
<p data-bbox="225 1413 686 1447">9. Registration with Personal Credit</p> <p data-bbox="225 1462 472 1496">Information Center</p> <p data-bbox="225 1520 791 1962"><u>In the event that any of the events set forth 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</u></p>	<p data-bbox="818 136 1366 259"><u>(2) SMBC Trust Bank shall provide the Depositor with a reasonable quantity of check forms at actual cost upon request.</u></p> <p data-bbox="818 282 1350 405"><u>(3) Checks paid from this checking account may not be returned after three months from the date of payment.</u></p> <p data-bbox="818 427 1382 730"><u>(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.</u></p> <p data-bbox="818 801 1386 1290"><u>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.</u></p> <p data-bbox="818 1413 1278 1447">9. Registration with Personal Credit</p> <p data-bbox="818 1462 1062 1496">Information Center</p> <p data-bbox="818 1520 938 1554"><u>(Deletion)</u></p>

Current wordings	New wordings
<p>[CHECK USAGE]</p> <p><u>(New)</u></p>	<p><u>[CHECK USAGE]</u></p> <p><u>1. Please use the check form provided by your 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.</u></p> <p><u>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.</u></p> <p><u>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.</u></p> <p><u>4.(1) Please write the amount in the designated amount column.</u></p> <p><u>(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.</u></p> <p><u>(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.</u></p> <p><u>(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.</u></p>

Current wordings	New wordings
	<p><u>5. If you have made an error in the amount, please void the check.</u></p> <p><u>If you correct items other than the amount, please write your seal or signature registered with SMBC Trust Bank beside the correction.</u></p> <p><u>Also, please make sure that the description of the correction and the seal do not overlap the amount and bank name column.</u></p> <p><u>6. Please do not use the bottom margin (clear band) of the check form.</u></p> <p><u>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.</u></p> <p><u>8. When requesting check forms, please submit the prescribed request form after writing your seal or signature registered with SMBC Trust Bank.</u></p> <p><u>9. If your signature is registered with SMBC Trust Bank, please sign instead of your seal.</u></p>

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