

## TERMS AND CONDITIONS FOR ELECTRONIC DELIVERY OF DOCUMENTS RELATING TO LIABILITY PRODUCTS

These Terms and Conditions establish, as an alternative to delivery by SMBC Trust Bank of the documents prescribed in Article 2 in paper form, a method (hereinafter "Electronic Method") of delivery of the items required to be described in such document in the event they are provided to the customer by electronic delivery as prescribed in Article 1, among the methods using an electronic information processing system (referring to the electronic information processing system connecting by electronic transmission line the computer or smartphone (hereinafter "Terminal") for SMBC Trust Bank's use and the computer for customer's use.)

### Article 1. Electronic Delivery

Electronic Delivery shall mean to provide the customers with the items described in the Covered Documents by Electronic Method in place of delivery of paper document by: recording such items in SMBC Trust Bank's Website or PRESTIA Online / PRESTIA Mobile, an internet banking service site within SMBC Trust Bank's homepage (referring to the customer-specific page to appear after inputting the User ID and password; hereinafter the same) and by enabling the customer to download and view the items in a PDF file or such form specified by SMBC Trust Bank; sending the PDF file with such items recorded to customer's registered e-mail address in place of delivery of paper document.

### Article 1-2. Refusal of Transactions with Anti-social Forces

This Electronic Delivery may be requested only when the Customer does not fall into either Item 1 or Item 2 of Article 7, Paragraph 2. If the Customer falls into any of such items, SMBC Trust Bank shall not accept the request for Electronic Delivery from the Customer and may restrict or suspend the Electronic Delivery with the Customer.

### Article 2. Covered Documents

Covered Documents shall refer to the following documents that can be delivered by Electronic Delivery:

- ① Document Prior to Conclusion of Contract
- ② Document Upon Conclusion of Contract
- ③ Other documents that SMBC Trust Bank provides for and posts on the Website.

### Article 3. Agreement on and application for Electronic Delivery

1. When applying Electronic Delivery, the customer shall agree to Electronic Delivery in a manner prescribed by SMBC Trust Bank and accept these Terms and Conditions to make an application. The customer who does not agree to Electronic Delivery or does not accept these Terms and Conditions may not browse Covered Documents on PRESTIA Online / PRESTIA Mobile, etc. Such customer shall receive paper documents.
2. In case the customer agrees to Electronic Delivery, SMBC Trust Bank shall not in principle deliver by mail Covered Documents that are posted on PRESTIA Online / PRESTIA Mobile, etc. unless the customer makes a special request. If the customer wishes to receive paper Covered Documents, he/she shall request the delivery by mail via toll free number or receive them at a SMBC Trust Bank branch.
3. The Service shall be available only to those customers that have accepted PRESTIA Online Transactions Terms and Conditions.

### Article 4. Delivery of Covered Documents in Paper Form Due to SMBC Trust Bank's Reasons

Even after the customer accepts Electronic Delivery, SMBC Trust Bank may deliver paper Covered Documents instead of Electronic Delivery.

### Article 5. Method of Electronic Delivery

1. SMBC Trust Bank shall provide the documents in electronic form in following methods. The customer shall agree to use the latest "Acrobat Reader" distributed by Adobe to view the document in PDF format.
  - (i) Enabling the customer to view the described items recorded in a PDF format, or such form specified by SMBC Trust Bank, in the file in a computer used by SMBC Trust Bank and recording them in the customer's file in the Terminal used by the customer or in a data center, etc. contracted by the customer.
  - (ii) Sending the described items recorded in a PDF format, or such form specified by SMBC Trust Bank from SMBC Trust Bank's server and recording them in the customer's file in the Terminal used by the customer or in a data center, etc. contracted by the customer.
  - (iii) Enabling the customer to view the described items recorded in a PDF format or a graphic format in the customer's file in a computer used by SMBC Trust Bank.
2. When documents in electronic form, as provided in the preceding paragraph, Item (i) and Item (ii), are adopted, enough hard disk or device free space is necessary in the customer's Terminal to allow downloading Covered Documents.
3. Documents may be produced by printing out the Covered Documents delivered by Electronic Delivery with a printer, etc.
4. Covered Documents that are electronically delivered at PRESTIA Online / PRESTIA Mobile can also be viewed in PRESTIA Online / PRESTIA Mobile for 5 years from the date of transaction.

### Article 6. Confirmation Items Regarding Electronic Delivery <Deleted>

### Article 7. Suspension/Changes to Electronic Delivery

- (1) With a rational reason, SMBC Trust Bank may suspend or change Electronic Delivery at any time without prior notice to the customer. In the event of changes in laws and regulations, instructions from regulators, and other unavoidable circumstances, SMBC Trust Bank may suspend Electronic Delivery temporarily and deliver paper documents.
- (2) When any of the items below applies and when it is inappropriate to accept the request for Electronic Delivery from the Customer, SMBC Trust Bank shall refuse the request for Electronic Delivery or, upon giving a notice to the Customer, terminate the Electronic Delivery Agreement. In cases where SMBC Trust Bank terminates the Electronic Delivery Agreement by notice, if SMBC Trust Bank sends a notice of termination to the name and address that the Customer has reported to SMBC Trust Bank, such notice shall be deemed to arrive at the Customer at the time when delivery would normally occur, and the Electronic Delivery Agreement will be terminated at the time, regardless of whether notice is delayed or is not delivered due to the fault of the Customer.
  - (i) In case the Customer 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 kigyō (organized crime-related companies: Companies run by members of Boryokudan, quasimembers, or former members 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. hyōbo 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 threaten the safety of civil life), or their equivalents (hereinafter collectively "Boryokudan-in etc."), or fall under any of the following categories:
    - A. To have a relationship in which it is deemed that Boryokudan-in etc. holds control over the management;
    - B. To have a relationship in which it is deemed that Boryokudan-in etc. is effectively involved in the management;
    - C. To have a relationship in which it is deemed that the Customer uses Boryokudan-in etc. unjustifiably, such as for the purpose of ensuring unjustified benefits to himself/herself, his/her company or a third-party, or for the purpose of inflicting harm to a third-party;
    - D. To have a relationship in which it is deemed that the Customer is engaged in providing funds etc. or benefits to Boryokudan-in etc.;
    - E. 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.
  - (ii) In case the Customer is engaged in any of the following acts directly or 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;
    - E. Other acts equivalent to A through D above.
- (3) In addition to the cases set forth in the preceding paragraph, SMBC Trust Bank may, at its own discretion, terminate the Electronic Delivery agreement with a rational reason when it determines that the Electronic Delivery agreement should be terminated.
- (4) In addition to the cases set forth in the preceding paragraph, Electronic Delivery agreement will be terminated if it falls under the

below cases.

- A. PRESTIA Online or PRESTIA Mobile is terminated upon customer's request;
- B. Account used for User ID Registration for PRESTIA Online or PRESTIA Mobile is closed.

#### Article 8. Limitation of Liability

1. SMBC Trust Bank shall only be held liable for the customer's requests received by SMBC Trust Bank through the Terminal. If the service is delayed or become unavailable, or when there is any error or omission in the information sent by SMBC Trust Bank due to failures in communications equipment and lines, or disturbances etc. in the means of communications such as telephone disconnection, SMBC Trust Bank shall not be held responsible for any loss, damage, or expense incurred by the customer except for cases of negligence.
2. SMBC Trust Bank shall not be held liable for any loss, damage, or expense etc. caused to the customer due to the leakage of the customer's password, transaction's records and other information as a result of wiretapping on public or exclusive telephone lines or other data communication lines except for cases of negligence.
3. SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or expense etc. caused to the customer due to delay in or failure of the services, or any error or omission in information, etc. transmitted by SMBC Trust Bank and all of its affiliates or subsidiaries, that are caused by an access service provider or software except for cases of negligence.
4. SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, or expenses caused to the customer from computer viruses or related disturbances, etc. except for cases of negligence.
5. SMBC Trust Bank and all of its affiliates or subsidiaries shall not be held liable for any loss, damage, and expense caused to the customer from the use of this service except for cases of negligence.
6. In the event that SMBC Trust Bank terminates the Electronic Delivery agreement pursuant to Article 7, Paragraph 2, the Customer shall be liable for any loss or damage, or costs and expenses, and SMBC Trust Bank shall not be liable except in the case of negligence on SMBC Trust Bank for any loss or damage, or costs and expenses incurred by the Customer in connection with the termination.

#### Article 9. Amendments to Terms and Conditions

These Terms and Conditions may be amended due to a change of law or such necessary cases. Notice regarding amendment, content of Terms and Conditions after the change and the effective date, will be posted on SMBC Trust Bank's website or by other proper methods, prior to the effective date.

#### Article 10. Discrepancy

In the event that there is any discrepancy between the English and Japanese version of these Terms and Conditions, the Japanese version shall prevail.

All the terms and conditions set out in Terms and Conditions for Electronic Delivery of Documents Relating to Liability Products shall become effective as of October 19, 2020.

### PRESTIA MULTIMONEY FOREIGN CURRENCY SAVINGS DEPOSIT

Please read this document carefully. Before investing in foreign currency deposits, you should have a full understanding of the product, associated risks, and commissions described below.

The Yen-equivalent value you would receive may be less than the amount of Yen you initially deposited.

#### Risk of PRESTIA MultiMoney Foreign Currency Savings Deposit

There is no risk of loss of principal in the deposited foreign currency, but there is a possibility that **the Yen-equivalent value you receive including interest may be less than the original Yen-equivalent value of the deposited foreign currency** in case the exchange rate of the deposited foreign currency against Yen fluctuates and results in Yen appreciation.

#### Summary of Commission

The exchange rates that are used to convert Yen into foreign currency and vice versa include the exchange commission. An additional charge will be applied for handling of US dollar / Euro cash.

#### Other Conditions

Deposits in foreign currencies have country risks such as fluctuations in foreign currency rates, decreased liquidity, and the possibility for dysfunction in foreign exchange markets caused by changes in economic and political situations, as well as changes in regulations, etc. Certain transactions may also be restricted, such as a restriction on the withdrawal of deposits.

Particularly, emerging-market currencies such as South African Rand (ZAR), Chinese Yuan (CNY), Turkish Lira (TRY), Mexican Peso (MXN), etc. have higher risk than currencies of developed countries. With regard to currency exchange, deposits, withdrawals, etc., such transactions may be restricted due to changes in regulations, etc.

Furthermore, emerging-market currencies carry the risk of a high level of fluctuations in foreign currency rates due to the economic and political situation of countries which issue the currencies. Before transacting in emerging-market currencies, please be sure that you understand that transactions in these currencies have a relatively higher risk compared to transactions in the currencies of developed countries.

<b>Brief Description of Product</b>	<p>Deposit which is to be deposited in foreign currency. The savings interest rate (Savings interest rate is floating rate) determined by deposit currency is applied and interest is paid in the deposited foreign currency.</p> <p>Depositing / Withdrawing is to be made from / to foreign currency in principle. Depositing / Withdrawing from / to Yen is also accepted.</p>										
<b>Commission</b>	<ul style="list-style-type: none"> <li>The rate at which Yen is converted to another currency (TTS rate) and the rate at which a foreign currency is converted to Yen (TTB rate) each includes the foreign exchange commission prescribed by SMBC Trust Bank (please refer following commission table). As a result, <b>loss of principal and interest</b> may occur when the Yen does not fall against the foreign currency by a margin that exceeds the foreign exchange commission, not only in the case that the deposit currency depreciates against Yen.</li> <li>When you deposit / withdraw foreign currency cash, handling charges (2 yen per US dollar, 3 yen per Euro) will be applied. For more details, please refer to the Service Fee List.</li> </ul> <p style="text-align: center;"><b>〈Foreign Exchange Commission〉 *1</b></p> <table border="1" data-bbox="411 622 1505 931"> <thead> <tr> <th>Applicable Currencies</th><th>Commission (Yen per 1 foreign currency)</th></tr> </thead> <tbody> <tr> <td>USD・AUD・NZD・GBP・CAD・CHF・EUR・SGD・TRY</td><td>1 yen for conversion to or from 1 foreign currency; 2 yen for conversion to and from 1 foreign currency</td></tr> <tr> <td>HKD・ZAR・CNY*2</td><td>0.40 yen for conversion to or from 1 foreign currency; 0.80 yen for conversion to and from 1 foreign currency</td></tr> <tr> <td>NOK・SEK・DKK・MXN</td><td>0.30 yen for conversion to or from 1 foreign currency; 0.60 yen for conversion to and from 1 foreign currency</td></tr> <tr> <td>THB</td><td>0.08 yen for conversion to or from 1 foreign currency; 0.16 yen for conversion to and from 1 foreign currency</td></tr> </tbody> </table> <p>*1 Commission is subject to change without notice at any time.</p> <p>*2 SMBC Trust Bank handles Chinese Yuan offshore only and uses 'CNY' to denote RMB(Renminbi) funded in the offshore market, based on the currency code used on the global settlement system, while onshore RMB circulates in Mainland China.</p>	Applicable Currencies	Commission (Yen per 1 foreign currency)	USD・AUD・NZD・GBP・CAD・CHF・EUR・SGD・TRY	1 yen for conversion to or from 1 foreign currency; 2 yen for conversion to and from 1 foreign currency	HKD・ZAR・CNY*2	0.40 yen for conversion to or from 1 foreign currency; 0.80 yen for conversion to and from 1 foreign currency	NOK・SEK・DKK・MXN	0.30 yen for conversion to or from 1 foreign currency; 0.60 yen for conversion to and from 1 foreign currency	THB	0.08 yen for conversion to or from 1 foreign currency; 0.16 yen for conversion to and from 1 foreign currency
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THB	0.08 yen for conversion to or from 1 foreign currency; 0.16 yen for conversion to and from 1 foreign currency										
<b>Deposit Insurance</b>	Foreign currency deposits are not covered by deposit insurance.										
<b>Available To</b>	Individual customers and existing corporate customers.										
<b>Applicable Currencies</b>	Please refer to the Commission, Applicable Currencies of <b>〈Foreign Exchange Commission〉</b> table above. (Please note that there are cases where some currencies may not be offered due to the country's regulations and / or market conditions.)										
<b>Country Risk</b>	<p>Deposits in foreign currencies have country risks such as fluctuations in foreign currency rates, decreased the liquidity, and the possibility for dysfunction in foreign exchange markets caused by changes in economic and the political situations, as well as changes in the regulations, etc. Please be sure to understand the above risks before depositing in those currencies.</p> <p>In the case of ZAR, CNY, TRY, MXN, etc., SMBC Trust Bank may restrict the conditions of the transaction including the timing of deposits, withdrawals, etc. For emerging-market currencies, please refer to Other Conditions in the bold lines of page 1.</p>										
<b>Application Process</b>	<p>In the beginning, before accepting the deposit, we request you to conclude the PRESTIA MultiMoney Foreign Currency Savings Deposit Contract to confirm whether the Deposit is suitable based on your risk tolerance.</p> <p>Based on its results, there may be cases where we may not be able to conclude the contract or accept the deposit in foreign currency even in a case of receiving the funds by fund transfer. The application of the contract can be submitted either via online banking, branches/mini branches or Postal mail. It will take a few business days to conclude the contract.</p>										
<b>Term Availability</b>	No fixed deposit term										
<b>Making Deposits</b>	<b>Availability</b> Possible at any time										
	<b>Deposit amount</b> The second decimal place of one unit of the deposited foreign currency or above.										
	<b>Unit Of Deposit</b> The second decimal place of one unit of the deposited foreign currency.										
<b>Withdrawals</b>	Possible at any time										

Interest	Applicable Rates	Applicable interest rate will be changed according to market conditions without notice at any time and the new rate will be applied from the day on which the applicable rate is changed. (Savings interest rate is floating rate.) For the latest rates, please inquire at our branches, mini branches, PRESTIA Phone Banking, or check our website.
	Payment Method	The interest due is added to the deposited principal every month. The interest of the current month* is paid on the first business day of the following month. Withdrawing is available from the interest payment date. *Interest calculation term is from the interest payment date of previous month to a previous date of the interest payment date of the current month.
	Calculation Method	Interest shall be calculated daily on the final daily balance via the simple interest formula (non-compounding) based on 365 days a year. The minimum denomination for calculating interest is the second decimal place of one unit of the deposited foreign currency. (Interest is rounded down to the second decimal place.)
Tax	Tax On Interest	In principle, for individual customers, interest is subject to separate withholding taxation (20.315% (National tax 15.315% and Local tax 5%)*). For corporate customers, interest is subject to comprehensive income taxation and each amount withheld (15.315%(National tax 15.315% and Local tax 0%)*) can be credited in the returns of the Corporate Income Taxes. * The tax rate etc. may change in the future due to reasons such as revision of tax laws. The tax-exempt small-sum personal savings system (Maruyu) does not apply.
	Exchange-Rate Gains	For individual customers, it is subject to comprehensive income taxation. (To be declared as miscellaneous income for taxation purposes) * In principle, no declaration is necessary when a salaried employee has an annual income of 20 million yen or less and the total amount of income from sources other than employment or retirement income, such as foreign exchange gain, is 200,000 yen or less. For corporate customers, it is subject to comprehensive income taxation.
	Exchange-Rate Losses	For individual customers, it can be deducted from surplus miscellaneous income. For corporate customers, it is subject to comprehensive income taxation.
Special Contractual Additions		Not applicable
Transaction Channels and Contact Number		Branches and mini branches of SMBC Trust Bank Ltd. (belonging to PRESTIA) that are set up to handle said transactions. Certain branches and mini branches do not handle cash or check transactions. Certain transactions may not be available via online banking and PRESTIA Phone Banking. For details, please inquire at our branches, mini branches, or via PRESTIA Phone Banking (Domestic (toll-free): 0120-110-330; From overseas (toll-charged): 81-46-401-2100).
Designated Dispute Resolution Organization		Japanese Bankers Association Contact: JBA Customer Relations Center Phone: 0570-017109 or 03-5252-3772
Related Approved Investor Protection Association		None
Other Conditions		<ol style="list-style-type: none"> <li>1. During Market contingency etc. which SMBC Trust Bank regards it as necessary, we might suspend transactions in foreign currencies without prior notice.</li> <li>2. For currency exchange transactions in amounts equal to or higher than the certain amount specified by SMBC Trust Bank, the exchange rate which is determined by SMBC Trust Bank based on the prevailing market rate at the time of the said transaction which includes foreign exchange commissions (hereinafter referred to as the "Prevailing Market Rate") shall be applied. When transactions using online banking are available, the Prevailing Market Rate is applied in principle. The publicly-announced rate which includes foreign exchange commission applies to transactions in CNY, SEK, DKK, or MXN regardless of the transaction amount. These currencies above are not available during weekday nights and Japanese holidays.</li> <li>3. There are cases where Remittances of CNY, TRY, MXN, etc., may not be offered. Please inquire at the branches, etc.</li> <li>4. No foreign currency cash withdrawals at branches, other than in USD and EUR, are accepted.</li> <li>5. At SMBC Trust Bank PRESTIA, an account maintenance fee of 2,200 yen (including tax) will be deducted from your account on the second banking day of each month. You only need to meet one of certain conditions, such as Total Average Monthly Relationship Balance in the previous month, and this fee will be waived for the current month.</li> </ol>