



SMBC

**SUMITOMO MITSUI
BANKING CORPORATION**
GLOBAL INSTITUTIONAL BANKING DEPARTMENT

**TERMS AND CONDITIONS
for International Correspondent Banks**

October 2010

Your World Business Partner

1. BANK ACCOUNTS:

(1) Statement by MT950 / Mail	subject to arrangement
(2) Account Maintenance	subject to arrangement
(3) Debit/Credit Entries	subject to arrangement
(4) Interest on Credit Balance	none
(5) Interest on Debit Balance	subject to arrangement

2. CLEAN PAYMENTS:

(1) To Firms and Individuals:	
Payment with exchange:	US\$20.- per item
Payment without exchange (in Yen):	1/20% per payment (Min. Yen 2,500.-)
Payment without exchange (in Other Currency):	US\$20.- per item
(2) Others (Cancellation/Amendment/Transfer etc.):	Yen 5,000.- per item
(3) Payment (in Yen) towards SMBC overseas branches	subject to arrangement with each branch

3. COLLECTIONS:

(1) Clean Items	
On our bank:	free
On other banks:	Yen 2,000.- per item
On firms and individuals:	Yen 2,500.- per item
(2) Documentary Items	
On banks:	free
On firms and individuals:	1/10% (Min. Yen 3,000.-, Max. Yen 9,000.-)
(3) Unpaid or Returned Items:	actual costs, if any, are to be added the above charges

4. COMMERCIAL LETTERS OF CREDIT:

(1) Advising of Credit:

Preliminary advising: Yen 1,500.-

Advising without engagement on our part: Yen 6,000.-

Passing forward: Yen 6,000.-

(2) Adding our Confirmation: subject to arrangement

(3) Advising of Amendment: Yen 3,000.-

(Increases and extensions of credit confirmed by us are subject to additional ad valorem commissions.)

(4) Payment

Under documentary credit: 1/10% for each payment
(Min. Yen 3,000.-)

Under clean credit: Yen 3,000.- for each payment

(If an acceptance commission is charged, no payment commission is due.)

(5) Acceptance: subject to arrangement

(6) Clean Reimbursement: Yen 10,000.- for each item

5. MISCELLANEOUS ITEMS:

Issuing of Balance Certificate: Yen 2,000.- for each item

6. GENERAL NOTE:

(1) For all transactions, out-of-pocket expenses are to be added to the above-mentioned charges.

(2) These terms and conditions supersede any previously quoted and are subject to change without notice.

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