

APPLICATION FOR NON-RESIDENT
FOREIGN CURRENCY DEPOSIT ACCOUNT

To: THE HACHIJUNI BANK,LTD.

Date: _____

I/We hereby request you to open on your books a "Non-Resident Foreign
Currency Deposit Account" in my name.

NAME _____
(PLEASE PRINT)

ADDRESS _____
(PLEASE PRINT)

SIGNATURE _____
(Please see the regulations described below.)

REGULATIONS CONCERNING
NON-RESIDENT FOREIGN CURRENCY DEPOSIT ACCOUNT

1. Any and all transactions in respect of this deposit account shall be carried out in compliance with the Foreign Exchange and Foreign Trade Law and other applicable laws and regulations of Japan.
2. Any and all deposits into and withdrawals from this deposit account shall be made in compliance with these Regulations and other procedures as prescribed by the Bank. These Regulations shall take priority over any other agreements and/or regulations, if any, applicable to this deposit account.
3. Withdrawals from this deposit account in cash in the applicable foreign currency may be disallowed at the Bank's convenience.
4. Interest accruing from this deposit account shall be paid on the prescribed date in accordance with the rate and method of calculation as determined by the Bank, provided that the rate of interest and other matters may be altered as circumstances warrant.
5. Any and all commissions payable in connection with the transactions made through this deposit account, commissions payable in connection with the transfer of the balance of this deposit account, and other interest and charges if any, shall be paid to the Bank at the rate determined by the Bank on each such occasion, or may be deducted from the balance of this deposit account or the principal on the date as prescribed by the Bank.
6. In the event of transfer of the balance of this deposit account to an account at any branch of the Bank or at another bank, or in the event of conversion to another currency, the procedures determined by the Bank shall apply.
7. The seal impressions or signatures to be affixed on the Demand Withdrawal from as prescribed the Bank or other documents hereunder shall be submitted to the Bank in advance. In the event the appointment of an attorney-in-

fact is necessary, the name, address and seal impression or signature of such attorney-in fact shall be submitted to the Bank.

8. Should the signed or sealed Demand for Withdrawal, the seal submitted to the Bank hereunder, the pass book and/or any certificate hereunder be lost, should the seal be altered or the depositor's address be changed, or should any change have occurred in respect of the matters which may affect the transactions hereunder such as the change in the residential status, these facts shall be notified to the Bank, and the prescribed procedures shall be taken accordingly. The Bank will not assume any responsibility for any loss or damages arising out of any accident whatsoever which occurred prior to the notification mentioned above.
9. In the event that the Bank has taken due care in verifying and ascertaining the signature or seal impression appearing on the Demand for Withdrawal form to be the genuine signature or seal impression previously submitted to the Bank, the Bank will not assume any responsibility for any loss or damages whatsoever arising out of theft, forgery and the like of the signature or the seal.
10. This deposit account may not be assigned or pledged without the Bank's consent in writing upon prior written request.
11. In the case of a current account, the following provisions shall apply, in addition to the foregoing provisions:
 - (1) Withdrawals from this current account shall not be made by means of a check, a promissory note or a Bill of Exchange, but by utilizing the Demand for Withdrawal form.
 - (2) No interest shall accrue on this current account
12. When there is a change in any laws and regulations or instructions given by supervisory authority, or other cause arises whichever it may require amendment(s) to be made to these Regulations, these Regulations will be amended under Article 548-4 of the Civil Code, in which event. The Bank will, prior to the effective date of such amendment (s) make publicly known such that the amendment(s) will be made with the text of these Regulations in relevant part so amended and the effective date thereof on the Bank's homepage or in another manner.

(N.B)

- Provisions and stipulations of these Regulations shall be interpreted in accordance with the Japanese text, of which this is the English translation.
- The Japanese text is set forth on the reverse side hereof.

銀行使用欄 (For Bank use only)

(外貨預金非居住者口座開設依頼書)

検 印	受付印

非居住者外貨預金規定

1. この預金取引は外国為替及び外国貿易法その他の日本の法律に基づいて処理させていただきます。
2. この預金の預入れおよび払出しに関しては、この規定によるほか当行所定の手続きによるものとします。またこの預金に関する他の約定または規定があるときは、この規定がそれらに優先するものとします。
3. この預金からの当該外国通貨による払出しは、当行の都合により応じられないことがあります。
4. この預金の利息は当行所定の利率、計算方法により、所定の時期に計算してお支払い致します。ただし事情により利率等を変更することがあります。
5. この預金を通じて行われる取引に伴う手数料、預金残高振替に伴う手数料その他諸利息、諸費用については、当行所定の料率により取引の都度お支払いいただくか、所定の時期に預金残高より引き落とすか、または元本から差引きます。
6. この預金残高を他の銀行もしくは、他の支店へ振替える場合または異種通貨間の振替の場合には、当行所定の手続きにより行います。
7. 当行所定の払戻請求書および諸届用紙に使用する署名または印鑑は、あらかじめ当行にお届け下さい。また必要により代理人をおく時は、その氏名、住所および署名または印鑑をお届け下さい。
8. 署名済または押捺済の払戻請求書、お届け出の印章、通帳、証書などを失われたとき、改印もしくは転居などのとき、または居住性の変更など取引に影響ある事項に変更があったときには当行に届け出て下さい。
この届け出の前に生じた損害については当行は責任を負いません。
9. 払戻請求書および諸届書類面の署名または印影を、あらかじめお届け出の署名または印鑑と相当の注意をもって照合し、相違ないものと認めて取扱いましたうへは、署名または印章の偽造盗用その他のより、どのような損害が生じましても、当行はその責めを負いません。
10. この預金は事前に書面による申し出を受け、当行が書面により承諾した場合を除き譲渡または質入れすることは出来ません。
11. 当座預金の場合は、上記のほか下記によります。
 - (1) この預金からの払出しは小切手または手形によらず、払出請求書によって下さい。
 - (2) この預金には利息をお付け致しません。
(この規定の意味は和文の規定によって決定されるものとします。)
12. 本規定は、法令の変更または監督官庁の指示、その他必要な事由が生じたときに、民法第 548 条の 4 に基づき変更されることがあります。なお、変更を行う旨および変更後の規定の内容ならびにその効力発生時期は、効力発生時期が到来するまでに当行ホームページへの掲載等により周知します。

以 上