

Risk Disclosure for Multi Currency Deposits

- Foreign Currency Deposit carries foreign exchange fluctuation risk. Due to foreign exchange fluctuation, the actual yen equivalent amount in foreign currency could be smaller than the original amount in JPY at the time of foreign currency deposit contract (i.e. there is a risk of loss of principal on yen basis).
- When you convert yen into a foreign currency (at the time of deposit), or a foreign currency into yen (at the time of withdrawal), [a one-way foreign currency exchange fee](#) is levied for each currency designated by the Bank(e.g. 1.00 Yen per 1 U.S. Dollar). Therefore, even if there is no foreign exchange fluctuations, there is a risk that the actual yen equivalent amount in foreign currency could be smaller than the original amount in JPY at the time of foreign currency deposit contract(i.e. there is a risk of loss of principal on yen basis) due to our two-way (selling and buying) foreign currency exchange fee in converting the amount back to original currency(e.g. 2.00 Yen per 1 U.S. Dollar).
- Singapore Dollar, Mexican Peso, South African Rand, Russian Ruble, Turkish Lira, Danish Krone, Norwegian Krone, Swedish Krona, Czech Koruna, Hungarian Forint, Polish Zloty, UAE Dirham, Kuwaiti Dinar, Thai Baht and Chinese yuan are the currencies of the emerging countries. In general, these currencies have a lower supply and are less traded in the market compared with the currencies of the developed countries. Therefore, they involve the risk of substantial fluctuation in the exchange rates, or even the impossibility of transacting foreign exchange due to the market condition or political situation in the relevant country, among other factors.
- Please note that the CNY is a currency subject to exchange control. There is a risk that the exchange rate may fluctuate considerably due to the currency policy of the Chinese government or changes in the economic and political environment. It is also possible that, depending on the situation, exchanging the CNY to another currency may not be allowed.
- Deposits with the Bank in Japan are not protected by the Deposit Insurance System in Japan.

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Cancellation for Foreign Currency Deposit

- In principle, pre-maturity cancellation is not allowed, including after automatic renewal for Foreign Currency Deposit. If, however, the Bank deems it as necessary, the interest rate to be applied for the period from the start date to the cancellation date will become zero, thus only the principal amount will be credited to the Multi-Currency Savings Account of the same currency.
- As for Foreign Currency Time Deposit of Turkish Lira, South African Rand and Chinese yuan, Pre-maturity cancellation is not allowed, including after automatic renewal. If the Bank deems that there are circumstances that are truly unavoidable (e.g. inheritance, bankruptcy, substantial part of the assets being lost or damaged by force majeure such as natural disaster, or other material changes in the status of the customer) and agrees to the cancellation before maturity by the customer, the interest rate to be applied for the period from the deposit date to the cancellation date shall become 0% (zero percent), and only the principal will be credited to the Multi Currency Savings Account of the same currency.

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