

Measures to be in compliance with the amendments to the "Act on Prevention of Transfer of Criminal Proceeds"

The amendments to "Act on Prevention of Transfer of Criminal Proceeds" (hereinafter "this law") will be effective as of Saturday, October 1, 2016. In accordance to the amendments to this law, Sumitomo Mitsui Trust Club Co., Ltd. will take the following measures.

1. The handling of identity verification documents without face photo such as the Health insurance card

If the submission process of the application for a credit card is implemented in person with an identity verification document without a face photo such as the health insurance card, the credit card and the contract verification documents will be sent later by simple registered mail to the applicant's home address.

2. The check of politically exposed persons in foreign countries ^(*1)

If the applicant is a politically exposed person in foreign countries, the applicant should declare it by himself.

In addition to the normal identity verification, additional identity verification documents should be submitted.

Please be aware that the Terms and Conditions for Diners Club Card / Sumi TRUST CLUB Card Membership has been amended in accordance with the amendments to this law.

Type of cards	Applicant	Required Documents
Individual card	Individual member	The submission of different identity verification documents from the identity verification documents submitted with the application form.
Corporate card	Corporate	The submission of different identity verification documents from the identity verification documents submitted with the application form.
Commercial card	The person responsible for the transactions (Representative, Administration representative)	
	Beneficial Owner	

If the applicant is a politically exposed person in foreign countries, it may take time for the issuance of the credit card.

The use of cashing services and card loan services will not be possible.

*1: The following persons described in 1. to 4. below are considered as a politically exposed person in foreign countries.

1. You are a "politically exposed foreign person" if you are or have been entrusted with a foreign function equivalent to any of the following public functions.

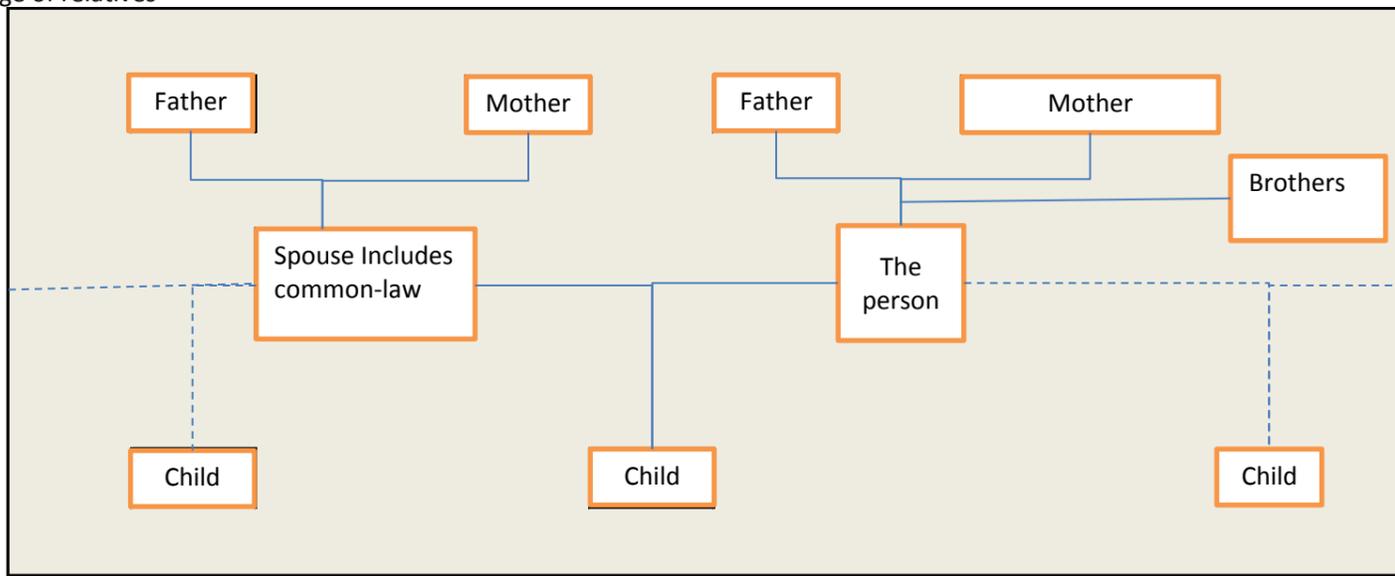
- Head of State or Head of Government
- Prime Minister, other Minister of State or Vice Minister of State
- Chairman of the House of Representative, Vice-chairman of the House of Representative, President of the House of Councilors or Vice President of the House of Councilors
- Justice of the Supreme Court
- Ambassador Extraordinary and Plenipotentiary, Envoy Extraordinary and Minister Plenipotentiary, Ambassador on Special Mission, Representative of the Government or Plenipotentiary.
- Chief of Staff, Joint Staff; Vice Chief of Staff, Joint Staff; Chief of Staff, G.S.D.F.; Vice Chief of Staff, G.S.D.F.; Chief of Staff, M.S.D.F.; Vice Chief of staff, M.S.D.F.; Chief of Staff, A.S.D.F. or Vice Chief of Staff, A.S.D.F.
- Board member of Central Bank
- Executive of the corporation that must receive approval of the cabinet for the budget through voting .

2. The above No.1 has been applicable to you in the past.

3. You have a family who holds any of the positions prescribed above (e.g. spouse including a partner who is not legally married but has a common-law marriage to you, parents, children, siblings and the spouse's parents and children) (*2)

4. If the beneficial Owner of the corporation falls under the above 1. to 3.

*2: Range of relatives



3. Changes in the check contents for the beneficiary controller of the corporation

In accordance to the amendments to this law, the beneficial Owner of the corporation shall be identified even if this person is an individual person.

The beneficial Owner should be an individual person considered the real controller of the business activities of the corporation. Therefore, generally the corporation is not the beneficial Owner.

※As an exception, the beneficial Owner of a subsidiary of the government, local authorities or public listed company are themselves and they are regarded as individual person.

4. Changes in the check manner of the person responsible for the transactions (Representative, Administration representative) of the corporation

The following will be implemented, authority confirmation of the corporation by phone call to the head office, or if the person is the representative of the corporation and it is registered.

The previous manner of confirmation by submitting the employee ID card will not be sufficient after the amendments to this law.

For further information, please contact:

■ Call Center **Toll Free 0120-003-081** (24 hours a day, 365 days a year)
From mobile phones: **03-6770-2800**

September 30, 2016
Sumitomo Mitsui Trust Club Co., Ltd.