

Implementation of FATCA and Additional Due Diligence

Starting from July 1, 2014, due to the requirements of Foreign Account Tax Compliance Act (FATCA) of the United States and the agreements between the governments of Japan and the U.S., we are required to conduct additional due diligence to confirm whether you are a U.S. person (e.g., U.S. taxpayer).

If you are identified reportable under FATCA (e.g. you are a U.S. taxpayer, etc.), we are required to periodically report the information related to your accounts to the U.S. Internal Revenue Service (IRS).

We sincerely appreciate your understanding and cooperation on this matter.

1. When does the Bank make an inquiry for FATCA?

- (1) Opening a depositary account or other similar account
- (2) When there is a change in your profile that may give rise to the possibility of your U.S. tax obligations (address change, etc.)
- (3) Other



2. How does the Bank conduct due diligence?

We will ask you to fill out the form for that purpose. We will confirm whether you are a U.S. taxpayer based on the certification* you make on that form.

* Certification may not be necessary from all customers.



3. What if you are reportable under FATCA?

If the result of the due diligence shows that you are reportable, we will ask for your U.S. taxpayer identification number, as well as your written consent* that the Bank reports the information related to your account to the IRS.

* We may not be able to provide banking service if you are unable to give us such consent.

Please feel free to contact our personnel for further details.

THE SANJO SHINKIN BANK