

# PRESTIA—the New Brand Launch

SMBC Trust Bank Ltd. (hereinafter SMBC Trust) integrated the retail banking business of Citibank Japan Ltd. (hereinafter Citibank Japan) on November 1, 2015. Since the integration, SMBC Trust has been operating the retail banking business under the new brand, PRESTIA, to retain the distinctive consumer business features developed by Citibank Japan and ensure clear differentiation from SMBC Trust's existing products and services.

## From November 1, 2015, PRESTIA, the bank that knows the world

At the time of the integration, PRESTIA's share of individual foreign currency deposits was approximately 20%<sup>\*1</sup>, which gives testimony to PRESTIA's responsiveness to customers' foreign currency asset needs.

<sup>\*1</sup> Estimation based on the market's size of the deposits in foreign currencies as of September 30, 2015. Calculated using the balance of foreign currency deposits held by households from "Amounts Outstanding of Deposits by Depositor (Domestically Licensed Banks)" by the Bank of Japan

### Strength in Foreign Currency Transactions

- Top-class level of foreign currency balances in Japan
- Wide foreign currency product lineup for customers interested in foreign currency investments or those not aware of their foreign currency needs
- Full range of settlement services in foreign currencies to support the lifestyle of customers with global access

### Multi-Channel Deployment

- Branch network encompassing Japan's major cities
- Manned call centers accessible from Japan and overseas 24 hours a day, 365 days a year
- Convenient overseas remittances and online banking for yen and foreign currency transactions and settlement

### Unsurpassed Consultation

- Consultation proposing asset management plans in line with customer needs and lifestyles, providing swift analysis and a wide variety of information

## Exclusive Services Offered to Selected Customers

The PRESTIA GOLD and PRESTIA GOLD PREMIUM programs offer preferential fees in accordance with account balances, asset management consultations with dedicated consultants, and a variety of special services.

### ■ PRESTIA GOLD

- PRESTIA GOLD Executives to support customers in asset management
- Preferential service fees

### ■ PRESTIA GOLD PREMIUM

- Relationship Managers to support customers in asset management
- Free or discounted service fees
- Exclusive products for PRESTIA GOLD PREMIUM customers (Mutual Funds, Bonds, and Loans)



## Distinctive Service Lineup

### ■ Foreign currencies' settlement services, such as cash cards that can be used overseas and overseas remittance

#### Banking Card

- Local currency withdrawals from Yen Savings Accounts available from over two million CDs and ATMs in more than 200 countries and regions

#### PRESTIA Gaika Cash Card

- U.S. Dollar withdrawals from U.S. Dollar Savings Accounts available from CDs and ATMs throughout the United States

#### Overseas Remittance

- Choice of channels: branches and mini branches, PRESTIA Phone Banking / PRESTIA Online

### ■ Wide variety of foreign currency products (Deposits, Mutual Funds, Insurance, and Intermediation of financial products)

- Foreign Currency Deposits (10 major currencies)
- Cross Currency Transactions\*<sup>2</sup>
- Structured Deposits with FX Option (Deposits can be made in foreign currencies.)
- Mutual Funds and Insurance in foreign currencies

\*<sup>2</sup> Transactions in which customers convert one foreign currency into another, for example, U.S. Dollar to Euro or Australian Dollar to British Pound

### ■ Market information from expert analysts

Information provided to assist customers in their asset management and foreign exchange transactions includes *PRESTIA Insight*, a publication containing views of financial markets by experienced analysts, and *PRESTIA Global Research Monthly Digest*, which describes SMBC Trust's outlook and economic and market trends.

### ■ Affiliate services

PRESTIA GOLD customers can directly contact PRESTIA GOLD dedicated operators in Japan from as many as 39 different countries and regions without being charged for the call. Citigold lounges at Citibank branches overseas are also available for their use.

New affiliated credit cards were launched in February 2016, PRESTIA Visa GOLD CARD and PRESTIA Visa PLATINUM CARD, as part of the business partnership with Sumitomo Mitsui Card Company Ltd.