

(Japanese follows English)

The English translations used in the product descriptions are intended solely for customer convenience and shall be used for reference purpose only. Should there be any discrepancy between the Japanese and the English text, the Japanese text shall take precedence.

**Product Description of Power Support Plus Foreign Currency Time Deposits
to be confirmed prior to concluding
the Customer Agreement on Foreign Currency Deposit for *PowerFlex* Account**

(This is the pre-contract document to be delivered based on the laws and ordinances before concluding the aforementioned Agreement, and doubles as the product description of foreign currency deposits, etc.)

Please read this document carefully and understand fully the following before your application.

- ① This deposit is a foreign currency time deposit known informally as Power Support Plus. Foreign currency time deposit is defined as a deposit in foreign currency (currencies other than yen) whose deposit term is specified in advance, and cancellation before maturity is not permitted in principle.
- ② A “special contract that allows changing the currency eligible for the Deposit to another one at the discretion of a customer” is attached to the Deposit. The currency may be switched to another one (any currency from among Japanese yen, United States dollar, Euro, Canadian dollar, Great Britain pound, Australian dollar, and New Zealand dollar) any number of times for the period from the deposit date until the day before the maturity date, provided that the Bank-prescribed exchange rate including foreign exchange fee shall be applied for each change of currency. Accordingly, the more often the currency is switched, the greater are the risk of a loss of the principal and the amount of the loss.
- ③ Interest on the Deposit shall be paid in Japanese yen on interim interest payment date(s) and maturity date. The Bank-prescribed calculation formula shall be used to calculate interest in the deposited foreign currency, and the Bank-designated telegraphic transfer buying (TTB rate) which includes foreign exchange fee will apply to exchange interest amount from foreign currency to yen.
- ④ The Deposit may not, in principle, be cancelled before the maturity date. However, if the Bank deems it unavoidable and accepts the cancellation of the Deposit before the maturity date, the Bank shall pay only the residual amount after deducting the total amount of interim interest payments already made from the deposit principal based on the Bank-prescribed calculation method.
- ⑤ Foreign currency deposits entail the risk of foreign exchange rate fluctuation. When a customer places a deposit by exchanging yen into a foreign currency, the customer may incur exchange losses - in terms of yen - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into yen - would be smaller than the yen amount initially deposited.
- ⑥ Deposit in foreign currency cash is not accepted. Withdrawal in foreign currency cash is not accepted at the Bank branches.

Risk of principal being less than original investment due to exchange rate fluctuation:

- ⑦ When a customer places the Deposit by exchanging yen into a foreign currency, the customer may incur exchange losses - in terms of yen - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into yen - would be smaller than the yen amount initially deposited.

Fees and charges:

- ⑧ When a customer starts the Deposit in yen, the Bank-designated telegraphic transfer selling rate (TTS rate) which includes foreign exchange fee will apply to exchange a yen original investment to a foreign currency deposit principal. Then, the Bank-designated telegraphic transfer buying rate (TTB rate) which includes foreign exchange fee will apply to exchange the withdrawal amount from a foreign currency to yen. Therefore, there is a risk of principal being less than the original investment even if foreign exchange rates do not fluctuate.
- ⑨ Interest on the Deposit shall be paid in yen. Interest in a foreign currency on an interim interest payment date or the maturity date shall be converted to yen based on the Bank-designated telegraphic

transfer buying rate (TTB rate) including foreign exchange fee at the Bank-prescribed time on each interim interest payment date or the maturity date. If there is any change in currency, interest in a foreign currency on the date of currency change shall be converted to yen based on the Bank-designated telegraphic transfer buying rate (TTB rate) including foreign exchange fee at the Bank-prescribed time on the date of currency change. This conversion to yen shall be made each time the currency is switched.

- ⑩ A customer is allowed to switch the currency of the Deposit and convert the Deposit principal remitted into a foreign currency savings deposit to another foreign currency, provided however that those foreign currencies shall be currencies eligible for direct non-JPY cross currency exchange. The Bank-designated foreign exchange rate which includes foreign exchange fee will apply when switching a currency. Therefore, there is a risk of the principal being less than the original investment. Details can be found in the after-mentioned “Fees and Charges relating to Foreign Currency Deposits”.

Product description: Please read carefully and understand fully the following before your application.

1. Product name	Power Support Plus Foreign Currency Time Deposit (hereinafter the “Deposit”)
2. Product outline	<ul style="list-style-type: none"> • Foreign currency deposit (other than yen currency) that has a specified deposit term and must be held until the maturity date. • The currency may be switched to another one any number of times for the period from the deposit date until the day before the maturity date as described in 6 below. • Interest shall be paid in yen.
3. Eligibility	Individual customers with PowerFlex account
4. Deposit term	<p>Two deposit terms are available: six months and one year. The maturity date may not be changed irrespective of whether there is a currency change.</p> <ul style="list-style-type: none"> • The day corresponding to the deposit date “Corresponding Date” shall be treated as the maturity date, depending upon the duration. • If the deposit date is the last day of the month, or if there is no Corresponding Date, the end of the month corresponding to the deposit date shall be treated as the maturity date, depending on the duration.
5. Deposit method, Currency, Minimum deposit amount, and Deposit unit	<p>(1) Deposit method: Deposit shall be made in a lump sum anytime in the manner described below.</p> <ul style="list-style-type: none"> • A foreign currency which is exchanged from a PowerFlex yen savings deposit is remitted to the Deposit in the same currency. • A currency of a PowerFlex foreign currency savings deposit is remitted to the Deposit in the same currency. <p>(2) Currencies eligible for the Deposit: United States dollar (USD), Euro, (EUR), Canadian dollar (CAD), Great Britain pound (GBP), Australian dollar (AUD) and New Zealand dollar (NZD). If the currency is switched as described in 6. below, the currency eligible for the Deposit may be switched to yen.</p> <p>(3) Minimum deposit amount of USD, EUR, and GBP: 5,000 units in the respective currency Minimum deposit amount of CAD, AUD, and NZD: 10,000 units in the respective currency</p> <p>(4) Deposit unit: Unit of 1 fractional currency</p>
6. Switching currency during the deposit term	<ul style="list-style-type: none"> • The currency may be changed to another one (any currency from among Japanese yen, USD, EUR, CAD, GBP, AUD, and NZD) any number of times for the period from the deposit date until the day before the maturity date. However, switching currency on the deposit date using our online banking (Shinsei PowerDirect) is not available. • When switching currency, customers may not divide the Deposit principal to specify the currency to different currencies. • Currency cannot be switched on the maturity date. • Currency shall be switched based on the Bank-prescribed calculation upon applying the Bank-prescribed exchange rate including foreign exchange fee.
7. Treatment at maturity	<ul style="list-style-type: none"> • The principal shall be credited, without any change to the currency on the maturity date, into a <i>PowerFlex</i> savings deposit in the same currency. • Automatic renewal option is not available.
8. Interest	<p>(1) Applicable interest rate</p> <ul style="list-style-type: none"> • If there is no change in the currency, the interest rate (contractual interest rate) at the point-of-purchase for the deposit currency when the Deposit was placed shall apply until the maturity date. • If there is any change in the currency, the contractual interest rate for the changed currency on the date of change will apply on and after the date of change. For any inquiries about specific interest rates, contact one of our branches or the call center, Shinsei Power Call. <p>(2) Frequency of interest payment</p> <ul style="list-style-type: none"> • The Corresponding Date in the following month of the deposit date shall be the initial interim interest payment date. Thereafter, the Bank will pay interest in installments based on the Bank-prescribed calculation on the Corresponding Date (interim interest payment date) to

	<p>the deposit date in each month and the maturity date. If the deposit date is the last day of the month, or if it is the month in which there is no Corresponding Date, the end of the month shall be the interim interest payment date.</p> <p>(3) Calculation method</p> <ul style="list-style-type: none"> • Interest to be paid on interim interest payment date(s) or maturity date shall be the interest amount that is: calculated based on i) the number of days from the last interim interest payment date (or the deposit date in the case of the initial payment) to the day before the interim interest payment date or maturity date in question and ii) the applicable interest rate ; and converted to yen based on the Bank-prescribed calculation. • If there is any change in currency between the last interim interest payment date (or the deposit date in the case of the initial payment) and the day before the interim interest payment date or maturity date in question, the interest amount (in yen) to be paid on the relevant interim interest payment date or maturity date shall be calculated by adding the following two interest amounts: 1) the interest amount that is: calculated based on i) the number of days from the last interest calculation date of each change date (the last interest calculation date refers to the deposit date, an interim interest payment date, or a currency change date, which occurred most recently before the relevant currency change date; the same applies hereinafter) to the day before this currency change date and ii) the applicable interest rate; and converted to yen based on the Bank-prescribed calculation, and 2) the interest amount that is: calculated based on i) the number of days from the last currency change date before the interim interest payment date to the day before the interim interest payment date and ii) the applicable interest rate; and converted to yen based on the Bank-prescribed calculation. • When the currency eligible for the Deposit at the time of interest calculation is a foreign currency, the minimum denomination on which interest is calculated shall be a subordinate currency unit. If the currency eligible for the Deposit at the time of interest calculation is yen, the minimum denomination on which interest is calculated shall be one yen and calculation shall be made on a pro-rata basis with 365 days as one year. In such calculation, any fraction in foreign currencies shall be rounded off to the closest whole number while any fraction in yen shall be truncated. <p>(4) Interest payment method/currency</p> <ul style="list-style-type: none"> • Interest shall be paid only in yen irrespective of the type of currency eligible for the Deposit at the time of interest calculation by crediting it to the customer's <i>PowerFlex</i> yen savings deposit. <p>(5) Interest after maturity</p> <ul style="list-style-type: none"> • Upon maturity the funds in the Deposit shall be remitted into a <i>PowerFlex</i> savings deposit in the same currency, and the interest rate which applies to a <i>PowerFlex</i> savings deposit in the same currency shall apply.
9. Cancellation before maturity	<p>The Deposit may not, in principle, be cancelled before the maturity date. However, if the Bank deems it unavoidable and accepts the cancellation of the Deposit before the maturity date, the Bank shall pay only the residual amount after deducting the total amount of interim interest payments already made from the deposit principal based on the Bank-prescribed calculation method.</p>
10. Foreign-exchange rate fluctuation to be noted.	<ul style="list-style-type: none"> • When a customer places the Deposit by exchanging yen into a foreign currency, the customer may incur exchange losses - in terms of yen - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into yen - would be smaller than the yen amount initially deposited. • When a customer places the Deposit by exchanging another foreign currency, the customer may suffer exchange losses - in terms of the initially deposited currency - depending on the trends in the foreign exchange market, with the result that the funds to be repaid - when translated into the initially deposited currency - would be smaller than the initially deposited currency amount.
11. Exchange fee and other charges	<ul style="list-style-type: none"> • No fees will be charged when a customer places the Deposit by debiting his/her Foreign Currency Savings Deposit in the same currency or when principal or interest is credited to the customer's Foreign Currency Savings Deposit in the same currency; provided however, that when a customer places the Deposit by exchanging yen or by exchanging another foreign currency, the Bank-designated telegraphic transfer selling rate (TTS rate) which includes foreign exchange fee will apply to such exchange. When exchanging the repaid principal or interest from a foreign currency to yen, the Bank-designated telegraphic transfer buying rate (TTB rate) which includes foreign exchange fee will apply to such exchange. Therefore, there is a risk of the principal being less than the original investment even if foreign exchange rates do not fluctuate. • Interest in a foreign currency is converted to yen on an interim interest payment date or the maturity date based on the Bank-designated telegraphic transfer buying rate (TTB rate) including foreign exchange fee at the Bank-prescribed time on the interim interest payment date or the maturity date. Furthermore, if the currency is switched, interest in a foreign currency as of the currency switch date is converted to yen on each such occasion by applying the Bank-designated telegraphic transfer buying rate (TTB rate) which includes foreign exchange fee as of the Bank-designated time of the currency switch date.

	<ul style="list-style-type: none"> If the currency is switched or if the Deposit principal which was repaid and credited to a foreign currency savings account is exchanged to another foreign currency, (however, this shall be limited to exchange between the Bank-prescribed foreign currencies eligible for cross-foreign currency transactions), the Bank-prescribed exchange rate including foreign exchange fee shall apply to such exchange. Foreign exchange fee depends on a pair of currencies. Depending on deposit method and withdrawal method, other fees may be charged. For details, refer to the after-mentioned "Fees and Charges relating to Foreign Currency Deposits", contact the call center, Shinsei PowerCall, or visit your local branch.
12. Special contracts to be added	N/A
13. Tax	<ul style="list-style-type: none"> Interest is subject to 20.315% withholding tax (national tax 15.315% and local tax 5%). Foreign exchange gain is subject to aggregate taxation as miscellaneous income by filing an individual income tax return. Foreign exchange loss is deductible from miscellaneous income. <i>Maru-yu</i> (Tax exempt treatment on interest of small-size savings of certain people): N/A <p>For details, customers are advised to consult with a certified public accountant or a certified tax accountant on their own.</p>
14. Deposit insurance	Not covered by deposit insurance.
15. Designated dispute resolution body	<p>In case of trouble at financial transactions, dispute resolution organizations which are certified by the Financial Alternative Dispute Resolution System provides a resolution support framework for handling consumers' complaints and resolving disputes. Financial Alternative Dispute Resolution System is the system to settle disputes outside the court. Neutral mediators work for dispute parties to settle without judicial procedures.</p> <p>Contact: Consumer Relations Office of Japanese Bankers Association Phone numbers: 0570-017109, 03-5252-3772</p>
16. Certified investor-protection association	N/A
17. Other reference information	<ul style="list-style-type: none"> Any currency switching made shall not be indicated in customers' account statements. Any customers who wish to have the history of their currency switching are requested to contact one of branches or the call center, Shinsei Power Call. Deposit or withdrawal in foreign currency cash at the Bank branches or through ATMs is not accepted for foreign currency deposits. Withdrawal in foreign currency cash is not accepted at the Bank branches. There are some limitations on services of foreign currency deposit and withdrawal. Details can be found in the after-mentioned "Fees and Charges relating to Foreign Currency Deposits".
18. Financial institution that handles these time deposits	Shinsei Bank, Limited 4-3, Nihonbashi-muromachi 2-chome, Chuo-ku, Tokyo
19. Contact	Shinsei Bank branch or call center, Shinsei PowerCall, toll-free at 0120-456-860

Fees and Charges relating to Foreign Currency Deposits

(1) Deposit/Withdrawal method and fees

Deposit method	Fees
Remittance from <i>PowerFlex</i> yen savings account Remittance from <i>PowerFlex</i> another foreign currency deposit	<ul style="list-style-type: none"> The Bank-designated telegraphic transfer selling rate (TTS rate) which includes foreign exchange fee will apply when exchanging yen or other currencies to deposit currency. Refer to "(2) Foreign exchange fee" in this document, for foreign exchange fees which are included in TTS rate.
Deposit of a foreign currency a customer has received by fund transfer	The funds will first be credited into a <i>PowerFlex</i> foreign currency savings deposit and will be remitted to a <i>PowerFlex</i> foreign currency time deposit. Although no fees will be charged for this deposit/transfer, the Bank-designated handling fees will be charged when receiving the remitted foreign currency. For details, please confirm with a Bank branch or Shinsei PowerCall.

Withdrawal method	Fees
<ul style="list-style-type: none"> Withdrawals of yen in cash Remittance to yen savings account Remittance to foreign currency savings account held in another 	<ul style="list-style-type: none"> The funds in a <i>PowerFlex</i> foreign currency time deposit will first be remitted into a <i>PowerFlex</i> foreign currency savings deposit. The Bank-designated telegraphic transfer buying rate (TTB rate) which includes foreign exchange fee will apply when exchanging foreign currency to yen or

foreign currency	another foreign currency. Refer to “(2) Foreign exchange fee” in this document, for foreign exchange fees.
Fund transfer in foreign currency	<ul style="list-style-type: none"> • Fund transfer in foreign currency is not available at branches. • Application to GoRemit overseas remittance service must be made before making the remittances. • Remittance fees will be charged.

(2) Foreign exchange fee

● Exchange between Japanese yen and foreign currency

Maximum exchange fees for converting each currency are as follows;

5 yen per 1 U.S. dollar, 5 yen per 1 Euro, 5 yen per 1 Australian dollar, 5 yen per 1 New Zealand dollar, 5 yen per 1 Canadian dollar, 5.5 yen per Great Britain pound, and 5.5 yen per 1 currency unit of other currencies.

● Exchange between currencies eligible for a direct non-JPY cross currency exchange (Limited to instances where a currency eligible for a direct non-JPY cross currency exchange is switched into another currency eligible for a direct non-JPY cross currency exchange) (including instances where deposit currency is exchanged into another foreign currency by switching of currency)

Maximum exchange fees for converting each currency are calculated by multiplying the currency amount by 0.02.

※ The exchange fees stated above are the maximum amounts. When converting currency at the time of deposit or withdrawal, customers are urged to confirm the Bank-designated telegraphic transfer selling rate (TTS rate) or the Bank-designated telegraphic transfer buying rate (TTB rate) which includes foreign exchange fee.

パワーサポートプラス外貨定期預金<愛称:パワーサポートプラス>

契約締結前交付書面(兼外貨預金等書面)

(この書面は、法令等に基づく契約締結前交付書面兼外貨預金等書面です。)

下記事項をよくお読みいただき、十分ご理解のうえ、お申し込みください。

- ① この預金は、外貨定期預金です。外貨定期預金とは、外貨預金(円貨以外の通貨を預け入れる預金)のうち、あらかじめ預入期間を定め、原則として満期日前にお客さまからの解約の要求に応じないことを条件としている預金です。
- ② この預金には、「お客さまの判断により預入通貨を他の通貨に変更することができる特約」が付いています。お客さまは、預入日から満期日前日までの間、何度でも預入通貨を他の通貨(円、米ドル、ユーロ、カナダ・ドル、英ポンド、豪ドルまたはニュージーランド・ドルのうちいずれか)に変更することができます。ただし、通貨の変更を行う都度、為替手数料を含む当行所定の為替レートが適用されます。そのため通貨変更を多く行うほど、元本割れのリスクおよびその程度が大きくなる傾向にあります。
- ③ この預金の利息は、中間利払日および満期日に、円貨で支払われます(当行所定の計算により預入通貨建てで算出された利息金額が為替手数料を含む当行所定の買取為替レート(TTB レート)で円貨に交換されません。)
- ④ この預金は原則として満期日前に解約することはできません。ただし、当行がやむを得ないものと認めて満期日前にこの預金の解約に応じる場合には、当行所定の計算方法により預入元金から既に支払われた中間払利息の合計額を差し引いた残額のみ払い戻しに応じます。
- ⑤ 外貨預金には為替変動リスクがあります。この預金への預け入れを円貨から外貨に交換して行った場合、払戻元金を円換算すると、為替相場の動向によっては為替差損が生じ、円貨ベースで元本割れが生じるリスクがあります。
- ⑥ 外貨現金によるお預け入れ・店頭でのお引き出しはできません。

為替相場の変動による元本割れリスクについて

- ⑦ この預金への預け入れを円貨から外貨に交換して行った場合、払戻元金を円換算すると、為替相場の動向によっては為替差損が生じ、円換算後の払戻額が預入時払込円貨額を下回り、円貨ベースで元本割れが生じるリスクがあります。

手数料について

- ⑧ 円貨から預け入れの場合は、預入元金が為替手数料を含む当行所定の売渡為替レート(TTSレート)で外貨に交換されます。また、払戻元金を外貨から円貨に交換する場合には、為替手数料を含む当行所定の買取為替レート(TTBレート)が適用されます。このため、為替変動がなかった場合でも元本割れとなるリスクがあります。
- ⑨ この預金の利息は、円貨で支払われます。中間利払日または満期日における外貨建利息は、当該各中間利払日または満期日の当行所定の時間における為替手数料を含む当行所定の買取為替レート(TTB レート)で、円貨に交換されます。なお、通貨の変更があった場合、通貨変更日の当行所定の時間における為替手数料を含む当行所定の買取為替レート(TTB レート)で、通貨変更日における外貨建利息を、その都度、円貨に交換します。
- ⑩ 通貨変更を行う場合または外貨普通預金に払い戻された預入元金を当該通貨以外の外貨に交換する場合には(当行所定の外貨間取引対象通貨間の交換に限ります。)、為替手数料を含む当行所定の為替レートが適用されます。通貨の変更を多く行うほど、元本割れが生じるリスクおよびその程度が大きくなる傾向にあります。
詳しくは、後記「外貨預金に関わる手数料等について」をご参照ください。

[商品説明] 下記の事項をよくお読みいただき、十分ご理解のうえで、お申し込みください。

1. 商品名	パワーサポートプラス外貨定期預金(愛称:パワーサポートプラス)
2. 商品概要	<ul style="list-style-type: none"> 外貨預金(円貨以外の通貨を預け入れる預金)のうち、あらかじめ預入期間を定め、原則として満期日前にお客さまからの解約の要求には応じないことを条件としている預金です。 お客さまは、預入日から満期日前日までの間、何度でも、下記6. に従い、この預金の預入通貨を他の通貨に変更することができます。 利息は、円貨で支払われます。
3. 販売対象	パワーフレックス口座をお持ちの個人のお客さま
4. 預入期間	<p>6ヵ月または1年のうち、いずれかの期間をお選びいただきます。なお、通貨変更の有無にかかわらず、満期日の変更はできません。</p> <ul style="list-style-type: none"> 満期日は原則として預入期間(月)に応じた、預入日の応当日とします。 預入日が月末日の場合または預入日の応当日が存在しない場合には、預入期間(月)に応じた、預入日の属する月の応当日の末日を満期日とします。
5. 預入方法・預入通貨・最低預入金額・預入単位	<p>(1)預入方法 一括預入。ただし、次のいずれかの方法によります。</p> <ul style="list-style-type: none"> お客さまのパワーフレックス口座の円普通預金から預入通貨に交換後、同通貨のこの預金への振替入金 お客さまのパワーフレックス口座の外貨普通預金から同通貨のこの預金への振替入金 <p>(2)預入通貨 米ドル、ユーロ、カナダ・ドル、英ポンド、豪ドルまたはニュージーランド・ドルの中からお選びいただきます。また、下記6.に記載された通貨変更を行う場合には、預入通貨を円貨に変更することも可能です。</p> <p>(3)最低預入金額 米ドル、ユーロ、英ポンド : 5,000 基本通貨単位以上 カナダ・ドル、豪ドル、ニュージーランド・ドル: 10,000 基本通貨単位以上</p> <p>(4)預入単位 1 補助通貨単位</p>
6. 預入期間中の通貨変更	<p>お客さまは、預入日から満期日前日までの間、何度でも、この預金の預入通貨を他の通貨(円、米ドル、ユーロ、カナダ・ドル、英ポンド、豪ドルまたはニュージーランド・ドルのうちいずれか)に変更することができます。なお、新生パワーダイレクト(インターネットバンキング)による預入日当日の通貨の変更はできません。</p> <ul style="list-style-type: none"> 一回の通貨変更において、預入元本を分割し、それぞれについて別個の通貨への変更を指定することはできません。 満期日に通貨の変更を行うことはできません。 通貨の変更は、為替手数料を含む当行所定の為替レートを適用のうえ、当行所定の計算により行われます。
7. 満期処理方法	<ul style="list-style-type: none"> 満期日に、元金を満期日の通貨のまま、お客さまのパワーフレックス口座の同通貨の普通預金に入金します。 自動継続のお取り扱いはできません。
8. 利息	<p>(1)適用金利金利</p> <ul style="list-style-type: none"> 通貨の変更がない場合には、預入通貨の預入時における店頭表示の金利金利(約定金利金利)を満期日まで適用します。 通貨の変更があった場合には、変更日以降は変更日における変更後通貨の約定金利を適用します。具体的な金利金利については通貨変更の都度、店頭、または新生パワーコール等へお問い合わせください。 <p>(2)利払頻度</p> <ul style="list-style-type: none"> 預入日の翌月の応当日を初回の中間利払日とし、以降毎月の預入日の応当日(中間利払日)および満期日に当行所定の計算により分割して支払います。なお、預入日が月末日の場合または預入日の応当日が存在しない月の場合には、月末日を中間利払日とします。 <p>(3)計算方法</p> <ul style="list-style-type: none"> 中間利払日または満期日に支払う利息は、直前の中間利払日(初回は預入日)からその中間利払日または満期日の前日までの日数および適用金利により計算した利息額を、当行所定の計算により、円貨に換算して算出されます。 なお、直前の中間利払日(初回は預入日)からその中間利払日または満期日の前日までに通貨の変更があった場合には、各変更日において直前の利息計算日(当該変更日以前の預入日、中間利払日または変更日のうち当該変更日の直前の日をいいます。以下同じ。)から当該変更日の前日までの日数および適用金利により計算した利息額を当行所定の計算により円貨に換算した額と、直前の変更日から中間利払日または満期日の前日までの日数および適用金利により計算した利息額を当行所定の計算により円貨に換算した額とを加算することにより、その中間利払日または満期日にお支払いする利息額(円貨)を算出します。 利息計算時の預入通貨が外貨の場合については付利単位を1補助通貨単位とし、利息計算時の預入通貨が円貨の場合については付利単位を1円として、それぞれ1年を365日とする日割計

	<p>算を行います。この際、外貨については端数を四捨五入し、円貨については端数を切り捨てます。</p> <p>(4)利息支払方法・通貨</p> <ul style="list-style-type: none"> ・ 利息計算時における預入通貨の種類にかかわらず、円貨によるお支払のみとし、お客さまのパワーフレックス口座の円普通預金に入金することにより支払います。 <p>(5)満期日以降の利息</p> <ul style="list-style-type: none"> ・ 満期日以降にお客さまのパワーフレックス口座の預入通貨普通預金に入金されたこの預金の払戻元金にかかる利息は、当該通貨の普通預金金利を適用することにより計算されます。
9. 中途解約の取扱い	<p>この預金は、原則として満期日前に解約することはできません。</p> <p>ただし、当行がやむを得ないものと認めて満期日前に解約する場合には、当行所定の計算により預入元金から既に支払われた中間払利息の合計額を差し引いた残額のみ払い戻しに致します。</p>
10. 為替変動についてのご注意	<ul style="list-style-type: none"> ・ この預金への預け入れを円貨から外貨に交換して行った場合、払戻元金を円換算すると、為替相場の動向によっては為替差損が生じ、円換算後の払戻額が預入時払込円貨額を下回り、円貨ベースで元本割れが生じるリスクがあります。 ・ また、この預金への預け入れを預入通貨以外の外貨から預入通貨に交換して行う場合、為替相場の動向によっては、払戻元金を当初の外貨に換算すると当初の外貨ベースで元本割れが生じるリスクがあります。
11. 為替手数料およびその他手数料	<ul style="list-style-type: none"> ・ 預入通貨の外貨普通預金からこの預金への預け入れや、預入通貨の外貨普通預金への元金払い戻し・利息の入金に手数料はかかりません。ただし、円貨や預入通貨以外の外貨から交換して預け入れの場合、預入元金が為替手数料を含む当行所定の売渡為替レート(TTSレート)で外貨に交換されます。また、払戻元金もしくは利息を外貨から円貨に交換する場合には、為替手数料を含む当行所定の買取為替レート(TTBレート)が適用されます。このため、為替変動がなかった場合でも元本割れとなるリスクがあります。 ・ 中間払日または満期日における外貨建利息は、当該各中間払日または満期日の当行所定の時間における為替手数料を含む当行所定の買取為替レート(TTB レート)で、円貨に交換されます。なお、通貨の変更があった場合、通貨変更日の当行所定の時間における為替手数料を含む当行所定の買取為替レート(TTB レート)で、通貨変更日における外貨建利息を、その都度、円貨に交換します。 ・ 通貨変更を行う場合または外貨普通預金に払い戻された預入元金を当該通貨以外の外貨に交換する場合には(当行所定の外貨間取引対象通貨間の交換に限ります。)、為替手数料を含む当行所定の為替レートが適用されます。 ・ 為替手数料の料率は通貨の組み合わせにより異なります。また、預け入れ方法・引き出し方法によっては、別途手数料がかかることがあります。詳しくは、後記「外貨預金に関わる手数料等について」をご参照いただくか、店頭、または新生パワーコール等へお問い合わせください。
12. 付加できる特約事項	<p>ございません。</p>
13. 税金の概要	<p>利息 : 源泉分離課税(国税 15.315%、地方税 5%)として課税されます。</p> <p>為替差益: 雑所得として確定申告による総合課税の対象となります。</p> <p>為替差損: 黒字の雑所得から控除することができます。</p> <p>マル優 : お取り扱いはできません。</p> <p>詳しくは、お客さま自身で公認会計士や税理士にご相談ください。</p>
14. 預金保険	<p>預金保険の対象外です。ただし、預入通貨が円貨の場合には、預金保険の対象となります。</p>
15. 当行が契約している指定紛争解決機関	<p>お取引についてのトラブルなどは、金融ADR制度により指定された紛争解決機関における苦情処理・紛争解決の枠組みのご利用が可能です。金融ADR制度とは、裁判外紛争解決制度のことで、訴訟手続によらず、民事上の紛争を解決しようとする紛争の当事者のため、公正な第三者が関与して、その解決を図る手続きをいいます。</p> <p>一般社団法人全国銀行協会 連絡先 全国銀行協会相談室 電話番号 0570-017109 または 03-5252-3772</p>
16. 当行が対象事業者となっている認定投資者保護団体	<p>ございません。</p>
17. その他参考となる事項	<ul style="list-style-type: none"> ・ 通貨の変更を行った場合の変更取引はお取引レポートには表示されません。通貨変更の履歴等をご希望のお客さまは店頭、または新生パワーコール等へお問い合わせください。 ・ 外貨預金のお預け入れやお引き出しにつき、店頭やATMにおいて、外貨現金の取扱いはできません。このほか、外貨預金のお預け入れ方法・引き出し方法には制限がございます。詳しくは、「外貨預金に関わる手数料等について」をご参照ください。
18. 取扱銀行	<p>株式会社新生銀行 東京都中央区日本橋室町2-4-3</p>
19. お問い合わせ先	<p>窓口または下記までお問い合わせください。 新生パワーコール ☎0120-456-860</p>

外貨預金に関わる手数料等について

(1) お預け入れとお引き出しに関わる手数料等

お預け入れ方法	手数料等
円普通預金からのお振替 他の通貨の外貨預金からのお振替	円貨または他の通貨を預入通貨に交換する際には、為替手数料を含む当行所定の売渡為替レート(TTSレート)が適用されます。売渡為替レート(TTSレート)に含まれた為替手数料の金額については、下記をご参照ください。
到着した外貨送金でのお預け入れ	外貨普通預金に入金したうえで、この預金に振り替えます。お預け入れ・お振替に手数料はかかりませんが、外貨送金のお受け取りに当行所定の事務手数料がかかります。詳しくは窓口または新生パワーコールなどをご確認ください。
お引き出し方法	手数料等
円現金でのお引き出し	<ul style="list-style-type: none">この預金の元金を外貨普通預金に入金したうえでのお取扱いとなります。外貨を円貨または他の通貨に交換する際には、為替手数料を含む当行所定の買取為替レート(TTBレート)が適用されます。為替手数料の金額については、下記をご参照ください。
円普通預金へのお振替 他の通貨の外貨預金へのお振替	
外貨でのご送金に使用	

(2) 為替手数料(1 基本通貨あたり・片道)

●「円貨から外貨」および「外貨から円貨」への交換の場合

(この預金の外貨建利息額が円貨に換算される場合を含みます。)

1 米ドルあたり最大 5 円、1 ユーロあたり最大 5 円、1 豪ドルあたり最大 5 円、1 ニュージーランド・ドルあたり最大 5 円、1 カナダドルあたり最大 5 円、1 英ポンドあたり最大 5 円 50 銭、その他通貨の場合、1 通貨単位あたり最大 5 円 50 銭(片道)です。

●外貨間取引対象通貨から他の外貨間取引対象通貨に交換する場合 (当行所定の外貨間取引対象通貨間の交換に限ります。)

(通貨変更に伴い預入通貨を他の外貨に交換する場合を含みます。)

一方の通貨に最大片道 0.02 を乗じた金額が為替手数料としてがかかります。

※上記の為替手数料は上限額であり、お預け入れおよびお引き出しにおいて通貨を交換される際は、為替手数料を含んだ為替レートである当行所定の TTS レート、TTB レートをご確認ください。