

# Ordinary Savings Account

## **Article 1. Name**

The name of the Ordinary Saving Account is "Personal Account" of Stanley Barrel Bank Limited (hereinafter referred to as "The Bank")

## **Article 2. Currency**

Personal Accounts can be opened and used via USD (US Dollar), EUR (Euro), and JPY (Japanese Yen) currencies.

## **Article 3. Acceptance**

Acceptance to an Ordinary Savings Account will be based upon a deposit transfer, transfer from another deposit account in the name of a customer who is established in The Bank, or any other method which we deem as appropriate. Please note that cash deposits are not feasible.

## **Article 4. Acceptable Currency**

Only currency as selected by the customer is accepted. If we accidentally see an erroneous call-out denominated in a currency, we will exchange the foreign currency via a method and rate prescribed by The Bank before accepting it.

## **Article 5, Refunds**

The withdrawal of a deposit shall be done via transfer to another ordinary savings account, or an account transfer such as charges by procedures specified by the company.

#### **Article 6. Interest**

There is no interest on this account.

#### **Article 7. Account Maintenance Fees**

This account requires an account maintenance fee. This fee will be withdrawn from the customer's Personal Account with the company via a method specified by the company. However, if your account has a minimum deposit, there is no maintenance fee. This method will not require the customer to provide login ID / password.

#### **Article 8. Applicable Conditions, etc.**

Matters not stipulated in this agreement shall be in accordance with other terms and conditions stipulated by the company.

#### **Article 9. Cancellation**

The account holder must give in writing his/her intention to request should be signed by all the account holders.

#### **Article 10. Changes to the Conditions**

We may change the contents of this agreement. We will endeavor to inform you of the changes through posting said changes on our website. We will only deal with matters via the changed contents after the change date has passed.