

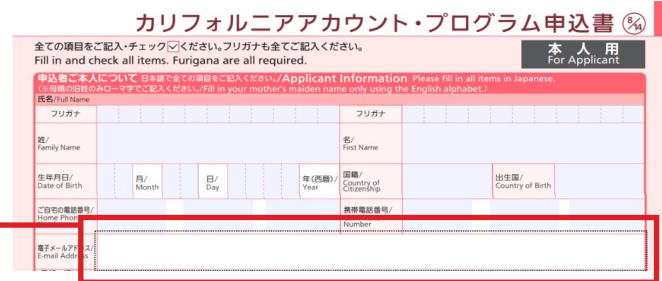
Provision of Account Disclosure, Terms and Conditions in Electronic Form

At Union Bank®, disclosure documents to be provided to the customer at account opening, as well as documents such as forms etc.1 will be provided in PDF2 form, electronically through DocuSign®. After setting up your account, we will send a URL link to the email address you provided in the account opening application in order for Union Bank to send documents to you in an electronic form. Please follow the steps outlined below to view the disclosure documents.

- If you have not viewed the documents within 4 days of receiving the email through DocuSign, the Union Bank Japanese Customer Service Unit will mail you the documents.
- **Union Bank does not require customers to enter their account number or PIN number at any point during this process.**
- **Please note that the actual screen may differ slightly from the images in this document.**

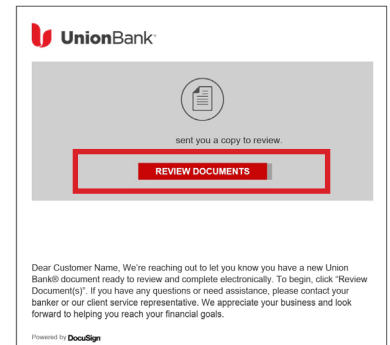
STEP ① Please enter your email address in the designated field for email addresses on each of the program application forms. **If you apply for the Pacific Rim Company Benefits Program from the U.S., please enter your U.S. mobile number in the designated field on the application form.**

Please print your email address clearly in block letters. Please underline all numbers to avoid confusion with letters of the alphabet. Please also place horizontal lines at the top and bottom of the letter I (uppercase letter). Please adjust your email settings to receive emails from unionbank.com.

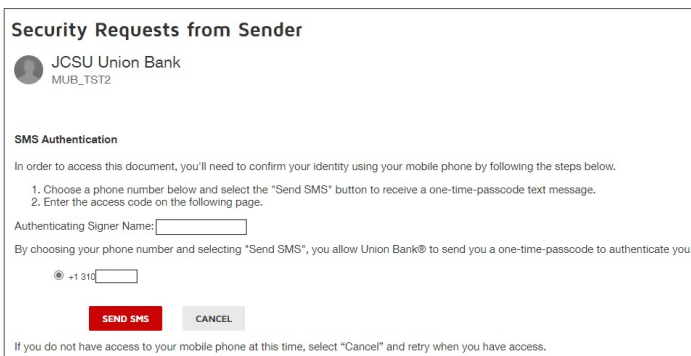


カリフォルニアアカウント・プログラム申込書 ④
 本人用 For Applicant
 全ての項目をご記入・チェックしてください。フリガナも全てご記入ください。
 Fill in and check all items. Furigana are all required.
 申込書に本人について 日本語で全ての項目をご記入ください。/Applicant Information Please fill in all items in Japanese. (母姓の旧姓のみローマ字でご記入ください。/Fill in your mother's maiden name only using the English alphabet.)
 氏名 (Full Name) フリガナ フリガナ
 姓 / Family Name 名 / First Name
 生年月日 / Date of Birth 年 / Year 月 / Month 日 / Day 国籍 / Country of Citizenship 出生国 / Country of Birth
 ご自分の電話番号 / Home Phone Number 携帯電話番号 / Number
 電子メールアドレス / E-mail Address

STEP ② Within a few days of setting up your account, an email containing the link allowing access to the disclosure documents will be sent from the domain “docusign.net” to your email address as entered in Step 1. After you receive the email, please click the “REVIEW DOCUMENTS” button (containing the link) in the body of the email. **If you have custom email settings in place, please change your settings so that you can receive emails from “docusign.net”**



STEP ③ (For application from within the U.S. only) For customers applying from within the U.S., SMS authentication is required when accessing the link. Please enter your authentication code according to the on-screen instructions.



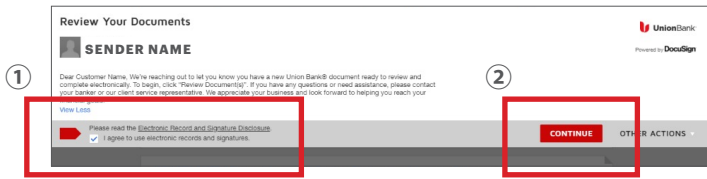
Security Requests from Sender
 JCSU Union Bank
 MUB_TST2
 SMS Authentication
 In order to access this document, you'll need to confirm your identity using your mobile phone by following the steps below.
 1. Choose a phone number below and select the "Send SMS" button to receive a one-time-passcode text message.
 2. Enter the access code on the following page.
 Authenticating Signer Name: _____
 By choosing your phone number and selecting "Send SMS", you allow Union Bank® to send you a one-time-passcode to authenticate you.
 +1 310 _____
 SEND SMS CANCEL
 If you do not have access to your mobile phone at this time, select "Cancel" and retry when you have access.



Security Requests from Sender
 JCSU Union Bank
 MUB_TST2
 SMS Authentication
 An SMS message has been sent to your mobile phone. You should receive it momentarily.
 Enter the code you received in the SMS message in the field below and press "Confirm Code".
 020543 CONFIRM CODE CANCEL
 If you do not receive an SMS message, select "Cancel", verify the mobile phone number and by sending the SMS message again. If you have any questions or need assistance, please contact your banker or our client service representative.

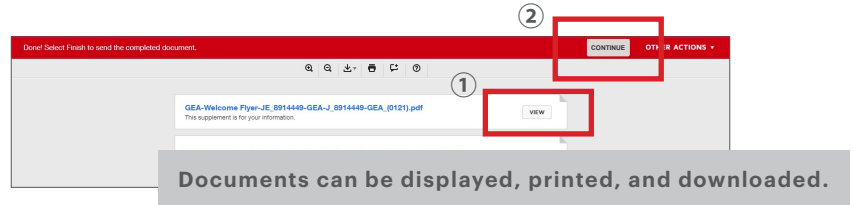
STEP 4 ① After you read and understand the contents of the “Electronic Record and Signature Disclosure,”³ please check the box and review the documents in an electronic form.

② Please click on the “CONTINUE” button.



STEP 5 ① You can view each document by clicking the “VIEW” button (optional). If you need to retain a hard copy, please print the document.

② Click “CONTINUE” or close the browser.



STEP 6 Even after the period allowing new electronic access⁴ is over, you can browse and print the various forms you need to submit, as well as some frequently asked questions, on the Self-Service page of the Union Bank Japanese Customer Service Unit website (www.unionbank.com/jcsu).



For any questions, please contact the Union Bank Japanese Customer Service Unit.
From within the United States: **1-866-236-9743 (Toll Free)**
From within Japan⁵: **00531-11-4864 (International Toll Free)**
Standard Calling charges apply: **1-714-985-2136**

¹ Change of Address Request, W-9 Form, Funds Transfer Authorization (FTA) / Funds Transfer Setup (FTS), Entry Guide, etc.
² **The latest version of Adobe Acrobat Reader is required to view the written information in PDF form.**
³ **The Japanese version is available in the application kit for each program, or on the Self-Service page of the Union Bank Japanese Customer Service Unit website. (www.unionbank.com/jcsu)**
⁴ **The link will be accessible up to 90 days after the completion of Step 4.** The documents provided in electronic form shall be those at the time of account opening.
⁵ There may be instances where this cannot be used depending on whether the call is from a cellphone not registered for use with international calls, IP phones, or Hikari Denwa, or the type of contracted telephone circuit. For toll-free calls, please dial the number without the country code.

Union Bank Savings Account Agreement and Disclosure
Union Bank provides Japanese versions, but only English versions of the disclosure documents concerning the account may be updated in some cases. Please take the time to fully understand all the provisions and terms listed in either English or Japanese before using Union Bank products and services. In the event of any discrepancies or inconsistencies between the English and Japanese versions, the English version shall prevail, unless otherwise agreed in writing, or unless there is a different interpretation of the governing law applicable to the account. In addition, please note that when you open another type of account in our bank, the disclosure, terms and conditions of the account may only be available in English.

