

February 20, 2026

Dear Valued Customer,

Sumitomo Mitsui Banking Corporation – Manila Branch (“SMBC” or the “Branch”) would like to extend our appreciation for your trust to use our services.

As part of the Bank’s continuous efforts to improve our processes, we have recently updated our Regional Terms and Conditions Governing Accounts (RTCGA) and the Country Addendum (CA) which will take effect on April 21, 2026. For reference, the revised RTCGA and CA are available at <https://www.smbc.co.jp/asia/philippines/forms/>.

The amendments consider changes in regulations and regulatory expectations as well as the Bank’s requirements to better serve you. The key amendments affect clauses relating to anti-money laundering, sanctions, anti-bribery and tax, and compliance with laws.

Please do not hesitate to contact your Relationship Manager if you require further clarification on the above.

We look forward to continuing our business relationship.

Yours faithfully,
Sumitomo Mitsui Banking Corporation - Manila Branch