

14 August 2025

Dear Valued Customer,

Thank you for banking with us.

With the implementation of the SMAR&TS Software Token effective 13 October 2025, we have updated the SMAR&TS Electronic Banking Service Agreement (EBSA) and Country Supplement: Philippines (CS), particularly in relation to EBSA Clause 8.

The service agreement can be located here: <https://www.smbc.co.jp/asia/philippines/forms/>

Retention of your accounts with us or any transaction entered into thereafter in relation to your accounts with us shall be on the basis that you have agreed to such additions, amendments, modifications, supplements and variations to the terms and conditions governing such accounts and transactions.

If you require any clarification or further information, please do not hesitate to contact our colleagues from the Global Transaction Banking Department at (+63)(2)8880-7100. For feedback or concerns, you may also reach out to us via email to SMBC_customersupport@ph.smbc.co.jp.

We look forward to continuing our business together.

Yours faithfully,

Sumitomo Mitsui Banking Corporation – Manila Branch