SUMITOMO MITSUI BANKING CORPORATION
(INCORPORATED IN JAPAN WITH LIMITED LIABILITY)
Hong Kong Branch
8/F, One International Finance Centre, 1 Harbour View Street, Central, Hong Kong
Tel :(852) 2206-2000
Fax:(852) 2206-2888

Date: 23 October 2026

Dear customers,

Re: Notice on Account Maintenance Fees and Other Charges

Thank you for your continued support to Sumitomo Mitsui Banking Corporation, Hong Kong Branch (the "Bank").

The following summarizes the changes to the existing fees in our "Schedule of Charges", which will take effect on 1st December, 2026.

Summary of Changes

ACCOUNT SERVICES – DEPOSITS

Existing fees		**New fees**	
Item / description	**Charge**	**Item / description**	**Charge**
3. Returned cheque	HK$130 per cheque	3. Returned cheque	HK$150 per cheque
6. Unauthorized overdraft on local clearing items	HK$100 per cheque (Interest at Prime + 3% p.a. in addition)	6. Unauthorized overdraft on local clearing items	HK$100 per cheque (Interest at Prime + 5% p.a. in addition)

ACCOUNT SERVICES – OTHERS

11. Service charge (Copy of paid cheque / reprint paper statement, etc.) a) Within 1 year of application date b) Beyond 1 year of application date	 HK$100 per copy HK$300 per copy	11. Service charge (Copy of paid cheque / reprint paper statement / **payment details**, etc.) a) Within 1 year of application date b) Beyond 1 year of application date	 HK$100 per copy HK$300 per copy
12. Outward Auto credit a) Handling commission - Items under HK$1,000,000 or CNY1,000,000	HK$1 per individual instruction (Min. HK$20 per instruction envelope)	12. Outward Auto credit a) Handling commission - Items under HK$1,000,000 or CNY1,000,000	HK$2 per individual instruction (Min. HK$20 per instruction envelope)
13. Direct debit authorization b) Inward Auto-debit - Returned due to insufficient funds	HK$130 per item	13. Direct debit authorization b) Inward Auto-debit - Returned due to insufficient funds	HK$150 per item

REMITTANCE – OUTWARD REMITTANCE

1. Handling commission - Paper Remittance Application	HK$175 (Additional)	1. Handling commission - Paper Remittance Application	HK$180 (Additional)

TRADE SERVICES – EXPORT

L/C TRANSFER 1. Full transfer	HK$450	L/C TRANSFER 1. Full transfer	HK$500
2. Partial transfer	1/4% Min. HK$700	2. Partial transfer	1/4% per 6 months Min. HK$700
3. Transfer amendment	HK$350	3. Transfer amendment a) Increase in amount or extension of validity over the period already covered b) Other L/C terms	1/4% per 6 months Min. HKD700 HK$450
REPORT LOSS OF L/C 1. Handling Fee	HK$300	REPORT LOSS OF L/C 1. Handling Fee	HK$500
EXPORT BILLS 6. Small bills commission (For non-LC bills valued USD10,000 or less)	HK$200	<Removed>	
7. Bills passed to local banks for collection a) With recourse b) Without recourse	1/4%, Min. HK$350 1/8%, Min. HK$350	<Removed>	

TRADE SERVICES – CHEQUE COLLECTION AND PURCHASE

<New item>		2. Cheque collection commission	1/8% Min. HK$350

TRADE SERVICES – OTHERS

<New item>		4. Postage for mail reimbursement claim	HK$200
<New item>		5. Postage for local courier	HK$30

We will continue to provide our comprehensive range of banking services, and highly appreciate your understanding and long-term support to the Bank.

Should you have any queries or require any assistance, please contact your Relationship Manager.

Yours faithfully,

Sumitomo Mitsui Banking Corporation
(Incorporated in Japan with limited liability)
Hong Kong Branch

(This is a computer-generated document. No signature is required.)