Sharing Your Opinion

Customer experience as our first priority

Customer experience is always the first priority at Sumitomo Mitsui Banking Corporation. Your opinion is valuable to our continuous improvement to provide quality services that meet your needs.

Information in relation to your case will be treated as confidential and will be processed by the responsible officers strictly on a need-to-know basis. Your case will be handled by staff with the appropriate experience and authority, and who are not directly involved in the issue, in an impartial and efficient manner.

We welcome your opinion

Should you have any opinion as to how we can better serve you, you may contact your account manager in person, by telephone, or post; in providing your opinion. Alternatively, if you wish to choose other communication channel in relation to the handling of your complaint or need further assistance, you may write to our Customer Complaints Officer at our designated e-mail address: customerfeedback@hk.smbc.co.jp or by post at the following correspondence address:

Customer Complaints Officer Sumitomo Mitsui Banking Corporation Hong Kong Branch, 9/F, Two Taikoo Place, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong

As for the comments conveyed by a third party on your behalf, we are prepared to deal with it on the condition that we receive proper authorization from you.

We will respond to your opinion as soon as possible. In the case of a complaint, we will respond to you within 7 calendar days of its receipt. Notification will be provided in case we need more time to look into the complaint, and we will make our best efforts to resolve it and reply to you as soon as practicable. We will also

advise you of the contact details of the person following up on your case and will endeavour to reply to you within 30 calendar days. All your opinions and complaints will be reflected to the management.

If you are not entirely satisfied with the way we have handled your complaint, you have the right to refer the matter to the Complaint Processing Center of the Hong Kong Monetary Authority (website:www.hkma.gov.hk/eng/smartconsumers/complaints/complaints-about-banks/). For monetary disputes (with amount in dispute is HK\$1,000,000 or less), you may also refer your case to the Financial Dispute Resolution Centre (website: www.fdrc.org.hk).

Before submitting your information, please read our **Important Notice** (via SMBC Hong Kong home page > Other information > Important Notice) relating to data privacy.

- Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance
- SMBC Hong Kong Branch Privacy Policy Statement

Sumitomo Mitsui Banking Corporation (Incorporated in Japan with Limited Liability) Hong Kong Branch June 2024