Sumitomo Mitsui Banking Corporation Sydney Branch

Privacy Statement

Sumitomo Mitsui Banking Corporation (ARBN 114 053 459; AFSL 288519), operating through its branch in Australia (**we** or **SMBC Sydney Branch**[1]) is bound by the obligations set out in the *Australian Privacy Principles* (**APP**) which form part of the *Privacy Act 1988* (Cth) (**Privacy Act**).

This Privacy Statement is provided to you in accordance with APP No. 5 (Notification of the collection of personal information). This Privacy Statement outlines the manner in which SMBC Sydney Branch uses and discloses any personal information about an individual that SMBC Sydney Branch collects in relation to SMBC Sydney Branch's functions or activities.

1. Purpose of collection: SMBC Sydney Branch only collects and holds personal information[2] about individuals that is necessary for SMBC Sydney Branch's business, including:

a) to identify its prospective customers before offering any financial products or services;
b) to review its current customers as part of its ongoing customer due diligence duties;
c) to comply with the *Anti-Money Laundering and Counter-Terrorism Financing Act* 2006 (Cth);
d) to establish the tax status of its customers under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority;
e) to identify, prevent or investigate any actual or suspected fraud, unlawful activity or misconduct;
f) to review and progress your job application with SMBC Sydney Branch as part of its recruitment and staffing operations; or
g) as required by relevant laws, regulations, and applicable industry codes of practice.

2. Personal information collected from someone other than the individual: If SMBC Sydney Branch collects personal information about you from anyone other than you, we will take reasonable steps to let the individual know, unless it is obvious from the circumstances. Reasonable steps may include asking the person who gave us your information to let you know that we have that information.

3. Consequences if the personal information is not collected: If any personal information SMBC Sydney Branch needs is not available, or not provided, SMBC Sydney Branch, for example, may not be able to provide the relevant product or service to the customer or we

[1] Any reference to Sydney Branch in this document also extends to include a reference to Perth Sub-Branch.

[2] Personal information means information or an opinion about an identified individual or an individual who is reasonably identifiable.

may delay, block or refuse to make a payment or action relating to the customer's account or may not be able to progress your job application.

4. Disclosure of personal information

SMBC Sydney Branch is entitled to make certain disclosures in accordance with the Privacy Act. These include disclosures which are related to the primary purposes as listed in paragraph 1 above. The Privacy Act permits SMBC Sydney Branch to disclose the personal information if a party would reasonably expect us to disclose the information for the secondary purpose. This may include where SMBC Sydney Branch shares the personal information as part of the customer information with its group related entities or affiliates to better service the customer.

Some examples of the parties to whom we may disclose the personal information are:

a) related entities or affiliates of SMBC Group;
b) regulatory bodies, government agencies, law enforcement bodies and courts in Australia and overseas;
c) participants in financial and payments systems and other financial institutions;
d) guarantors and security providers;
e) parties to whom SMBC Sydney Branch is authorised or required by law, regulation, or court/tribunal order to disclose information;
f) professional advisors or service providers of SMBC Sydney Branch who are under a duty of confidentiality to keep such information confidential; and
g) internal or external auditors.

5. Overseas recipient: Some of these recipients are located outside Australia (e.g. sister branches or group related entities or affiliates). The countries in which these recipients may be located vary from time to time, but may include: Japan, Malaysia, India, the United States of America, and the Republic of Singapore. SMBC Sydney Branch will only share personal information with parties who have comparable level of controls and measures in protecting such information and in accordance with the Privacy Act and the APP.

6. Privacy policy: You can receive a copy of SMBC Sydney Branch's privacy policy from its group webpage[3] or by contacting the below. The privacy policy contains information about how the individual may: (i) access the personal information about the individual; (ii) seek the correction of such information; and (iii) complain about a breach of the APP.

Sumitomo Mitsui Banking Corporation Sydney Branch
Level 35, The Chifley Tower

[3] https://www.smbc.co.jp/asia/australia/privacy-policy.pdf

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