

07 October 2024

Dear Valued Customer,

Important Notice: Adjusted Cut-Off Time and Charges for Paper-Based Transactions

Sumitomo Mitsui Banking Corporation – Manila Branch (“SMBC”) would like to thank you for your continued patronage in the use our services.

As we embark onto an age where digitalization of financial services has been in an uptrend due to technological advancements, we are keeping up to date with these advancements by continuously improving our services to serve our customer’s needs efficiently and effectively.

With this, we encourage you to subscribe to and utilize our secured electronic banking service, the Sumitomo Mitsui Advanced Report & Transfer Service (“SMAR&TS”), that will provide greater convenience in your transactions with us especially for Own Account Transfer (e.g., FX conversion), Internal Transfer, Local and Cross Border Transactions, as well as Time Deposit placements.

As part of SMBC’s continued efforts to improve its processes, we shall be implementing adjusted cut-off times and charges for paper-based transactions effective **03 January 2025**. Please see the attached Annex A for a list of the updated cut-off times and charges, for reference.

Should you have any query about this notification, please do not hesitate to contact your Relationship Manager.

For any feedback or concerns about a product, procedure, or our service, you may reach us via phone at (63)(2)8880-7100 or email to SMBC_customersupport@ph.smbc.co.jp.

Sumitomo Mitsui Banking Corporation – Manila Branch is regulated by the Bangko Sentral ng Pilipinas <https://www.bsp.gov.ph>

We look forward to continuing our business together.

Yours sincerely,

Sumitomo Mitsui Banking Corporation - Manila Branch

ANNEX A

Cut-Off Times of Paper-based and SMAR&TS Transactions

Transaction Type	CCY	Cut-Off Time	
		Paper-Based	SMAR&TS
Internal Transfer & Own Account Transfer	USD	13:00pm PST	14:00pm PST
	JPY	10:00am PST	
	PHP	13:00pm PST	
Telegraphic Overseas	USD	13:00pm PST	14:00pm PST
	JPY	10:00am PST	11:00am PST
	SGD	10:00am PST	10:00am PST
	CNY	10:00am PST	10:00am PST
	HKD	10:00am PST	11:00am PST
	GBP	13:00pm PST	14:00pm PST
	EUR	13:00pm PST	14:00pm PST
	THB	(T-2) 12:30pm PST	(T-2) 14:00pm PST
Local RTGS (PHP)	PHP	13:00pm PST	14:00pm PST
Local RTGS (USD)	USD	13:00pm PST	14:00pm PST
Local Batch (PHP)	PHP	13:00pm PST	14:00pm PST
Local Batch (USD)	USD	13:00pm PST	14:00pm PST
Cheque Issuing & Cheque Delivery	PHP	13:00pm PST	13:00pm PST
Fixed Deposit	PHP	13:00pm PST	14:00pm PST
	USD	13:00pm PST	14:00pm PST

Charges of Paper-based and SMAR&TS Transactions

Transaction Type	CCY	Charges	
		Paper-Based	SMAR&TS
Telegraphic	USD	USD 45 per transaction	USD 30 per transaction
	JPY	USD 45 per transaction	USD 30 per transaction
	SGD	USD 45 per transaction	USD 30 per transaction
	CNY	USD 45 per transaction	USD 30 per transaction
	HKD	USD 45 per transaction	USD 30 per transaction
	GBP	USD 45 per transaction	USD 30 per transaction
	EUR	USD 45 per transaction	USD 30 per transaction
	THB	USD 45 per transaction	USD 30 per transaction
Local RTGS (PHP)	PHP	PHP 750 per transaction	PHP 500 per transaction
Local RTGS (USD)	USD	USD 45 per transaction	USD 15 per transaction
Local Batch (PHP)	PHP	PHP 400 per transaction	PHP 250 per transaction
Local Batch (USD)	USD	USD 45 per transaction	USD 15 per transaction
Cheque Issuing & Cheque Delivery	PHP	PHP 150 per transaction	PHP 50 per transaction