

FINANCIAL CONSUMER (FC) FEEDBACK PROCESS

CUSTOMER FEEDBACK. For any feedback, concern, complaint, or clarification regarding any transaction, the Client may notify SMBC-MNL through its employees via personal visits, letters, emails, telephone, and/or facsimile. Alternatively, the Client may contact the SMBC-MNL's Consumer Assistance Officer at (63)(2)8880-7100 or SMBC_customersupport@ph.smbc.co.jp or such contact information as SMBC-MNL may notify the Client from time to time.

All such Customer Feedback will be addressed in accordance with SMBC-MNL's policies and procedures on customer feedback that SMBC-MNL may update and make available from time to time. From receipt of the Customer Feedback, SMBC-MNL will generally provide the Client with:

- (a) an acknowledgement of its receipt within 24 hours;
- (b) where a final explanation or response is not yet available, an interim response within seven (7) days; and
- (c) depending on the complexity of the issues, an explanation or response within fourteen (14) days.

If SMBC-MNL will require additional time to resolve the case, it will inform the Client of the reason and the need for the extension, and the expected date of outcome which will be within a reasonable period of time.

The Client may be required to furnish SMBC-MNL with additional details and/or documents in order to facilitate SMBC-MNL's investigation of the Customer Feedback. While Customer Feedback may be investigated by SMBC-MNL, as appropriate, the same will be without prejudice to the transaction subject of the Customer Feedback.

CONSUMER PROTECTION. The Bank is regulated by the BSP and they may be reached through their website at <https://www.bsp.gov.ph>.