

SUMITOMO MITSUI BANKING CORPORATION
SINGAPORE BRANCH
Private Wealth Group

Addendum to Schedule of Bank Charges (Effective from August 2025)

1. This addendum is supplementary to the Schedule of Bank Charges.
2. This addendum supersedes all past issues and is subject to changes, amendments and cancellation at the discretion of our Bank without prior notice to customers.
3. Any out-of-pocket expenses will be charged in addition to the stipulated commissions and charges stated in this addendum.
4. Any charges in foreign currency which are not described in this addendum will be calculated according to its United States dollar (USD) equivalent based on our Bank's rates.
5. Bank charges in this addendum are not capped with a maximum amount unless otherwise stated.
6. In addition to our Bank's Terms and Conditions Governing Accounts and Private Wealth Terms and Conditions, private wealth accounts and transactions are governed by and subject to the Bye-Laws and Regulations of the Association of Banks in Singapore

I. Fall Below Fee

Applicable when quarterly average Asset Under Management ("AUM") falls below the required minimum balance (AUM may include AUM under SMBC Nikko Private Wealth)

Japan resident clients	USD2,500 per quarter Quarterly average AUM Required Minimum Balance of USD3 million
Other clients	USD2,500 per quarter Quarterly average AUM Required Minimum Balance of USD1 million

II. Custody fee

A custody fee of up to 0.25% (0.2725% inclusive of GST) per annum is calculated monthly based on the aggregate month-end value of your security holdings*. This fee is summed up and charged to you in arrears on a quarterly basis, subject to a minimum fee of USD50 (USD54.50 inclusive of GST) per quarter.

*If the Bank has agreed with you on a fixed custody fee arrangement, such fixed fee will supersede the standard pricing listed here and will apply without reference to the aggregate month-end value of your security holdings.

III. Withdrawal / transfer of securities

An administrative fee of USD100 (USD109 inclusive of GST) per counter and any third-party charges will be charged to you.

IV. Premium Investment Up to half of the premium*

(Currency Linked Investment)

*Premium refers to the amount received by the client for the underlying option sold plus the interest amount of the deposit.

V. Structured Deposits Up to 3% of the notional amount

(Range Binary Deposit/Callable Deposit)

VI. OTC Options/Swaptions/ Other Derivatives

Tenor up to 2 years Up to 2% of notional amount

Tenor above 2 years Up to 1% per annum of notional amount

VII. Interest Rate Swaps/Cross Currency Swaps

Up to 1% per annum of the notional amount