

20 April 2026

Dear Valued Customer,

Reminder on Discontinuation of Cheque-related Services

Thank you for choosing Sumitomo Mitsui Banking Corporation as your preferred banking partner.

Further to our earlier notification in September 2025, please be reminded of the upcoming changes to our cheque-related services.

I. Discontinuation of cashier's order issuance

We will cease issuance of SGD and USD cashier's order effective 1 July 2026. To facilitate your planning, please ensure any requests for cashier's order issuance reaches us by 12:00 pm on 29 June 2026. Any requests received after the cut-off time will not be accepted.

To minimize any disruption to your business, please make payments using the following alternative payment methods:

- For SGD payments: FAST/PayNow, GIRO, MEPS.
- For USD payments: Telegraphic Transfer.

Please note that outgoing payments via PayNow have been available since February 2026.

II. Discontinuation of cheque and cashier's order clearing

We will cease all SGD and USD cheque and cashier's order clearing operations after 29 December 2026. Please note that 29 December 2026 will be the last day for us to accept any cheque or cashier's order for clearing.

To minimize any disruption to your business, please inform your business partners to remit payments to your account with us via electronic channels, as follows:

- For SGD deposits: FAST/PayNow, GIRO, MEPS.
- For USD deposits: Telegraphic Transfer.

We will keep you informed should there are any changes to the effective dates outlined above. Should you have any questions, please do not hesitate to contact your Relationship Manager.

Thank you for your understanding and continued support.

Yours sincerely,
Sumitomo Mitsui Banking Corporation
Singapore Branch