

2 July 2025

Notification of Change of Savings Accounts Interest Crediting Frequency

Dear Sir / Madam,

Thank you for your extended support to Sumitomo Mitsui Banking Corporation, Hong Kong Branch (the “Bank”). This is to inform you that effective from 25 September 2025, interest on the credit balances of your savings account(s) with us (collectively “Savings Accounts Interest”) will be credited on a monthly basis instead of a half-yearly basis to your savings account(s) (i.e., the Savings Accounts Interest to be credited on 25 August 2025 will cover the period from 25 February to 24 August 2025, while the Savings Accounts Interest to be credited on 25 September 2025 will cover the period from 25 August to 24 September 2025, and thereafter until further notice, the Savings Accounts Interest accruing from the 25th day of a month to the 24th day of the next month will be credited on the 25th day of that next month). The change is applicable to all your savings accounts held with the Bank. We hope that this new arrangement may offer you greater flexibility in managing your Savings Accounts Interest and more opportunity to benefit from the potential accrual of compounded interest following from such change.

For the avoidance of doubt, the above change is without prejudice to any rights or powers of the Bank under our Master Terms and Conditions for Bank Accounts. Should you have any inquiries, please contact your Relationship Manager or our Bank at 2206-2000.

Sumitomo Mitsui Banking Corporation
(incorporated in Japan with limited liability)
Hong Kong Branch

(This is a computer-generated document. No signature is required.)