

e-Banking Charter

Our Commitment

Sumitomo Mitsui Banking Corporation Malaysia Berhad (“SMBCMY” or the “Bank”) provides you with the SMAR&TS Sumitomo Mitsui Advanced Report & Transfer Service (“SMART&S”) as an alternative to the Bank’s conventional service delivery channels. We aspire to deliver excellent services to our customers. We are committed to:

- Providing efficient and effective service in handling customers’ queries, and transaction processing.
- Ensuring that our customer information transmitted via SMAR&TS is kept in confidence, in accordance with all applicable laws and regulations
- Providing accurate, high quality and best solutions for internet banking transactions, via SMAR&TS, to our customers.
- Enhancing public awareness and understanding on internet banking matters.
- Ensuring transparency of our products and services to our customers.

Bank Security Practices and Measures

SMAR&TS is an electronic banking service provided by SMBCMY, which allows our customers to view their account information and access certain banking services in a convenient manner. Customers will be able to access the SMAR&TS Web by logging on to SMBC’s website via Internet Explorer or any other commonly used internet browser. SMAR&TS also adopts commercially proven technology and has established procedures to safeguard the security and confidentiality of our customers’ account information and banking transactions. These include:-

- Industry standard 128-bit Secure Socket Layer (SSL) encryption
- Firewalls
- Routers
- Security surveillance systems to monitor and detect illegitimate activities
- Server Access Management, pursuant to which the Bank may, at the request of a customer, limit access to SMAR&TS to specified days and/or hours
- Pre-assigned authorization limit for each authorized user of SMAR&TS based on authorization mandate provided by the customer in the Service Option Form
- Password reconfirmation for approval of important and sensitive transactions
- A New Payee Alert service (available upon request by customers) which will ensure that transactions involving new payees are highlighted to the customer

Products and Services

We set out below a summary of products currently offered via SMAR&TS in Malaysia. Please note that this list is subject to change from time to time.

Main Product	Sub-Product
Bank Report	<ul style="list-style-type: none">✓ General Information, e.g. foreign currency rates✓ Accounts activity and statements✓ Outstanding foreign exchange contracts✓ Maturity reports, e.g. information relating to deposits, loans, guarantees, and trade
Fund Transfer	<ul style="list-style-type: none">✓ Internal Transfer✓ GIRO transfer✓ RENTAS transfer✓ Overseas Telegraphic Transfer✓ Own Account Transfer✓ Cheque Issuance and delivery✓ Application for Fixed Deposit or Money Market Deposit
JomPAY	<ul style="list-style-type: none">✓ National Bill Payment Scheme (NBPS), which facilitates the payment of bills by customer via Online.✓ SMAR&TS system are connected with Biller Verification Module system (provided by MyClear) upon customer initiate the transaction.
Payroll	<ul style="list-style-type: none">✓ Payroll payment to customers' staff. These transactions will be processed via GIRO.
Online Confirmation Service	<ul style="list-style-type: none">✓ Confirmation of foreign exchange contracts previously executed by phone
Trade Service	<ul style="list-style-type: none">✓ Import LC Applications and Amendments✓ Other trade inquiry services relating to both Import and Export
Cheque Printing Service	<ul style="list-style-type: none">✓ A programme for customer to issue cheque

Cash Pooling Service	<ul style="list-style-type: none"> ✓ Customer can set the lending and borrowing rate for their group of companies. ✓ Customer can retrieve the calculation/reports on the group of companies account via online.
Perfect	<ul style="list-style-type: none"> ✓ A perfect account range will be given to customer. ✓ Customer can assign an account to their respective depositor and it will be reflected to the customer's bank statement. ✓ This product will help customer to identify the depositor/payor for the reconciliation purpose.
Email Notification Service	<ul style="list-style-type: none"> ✓ Customer can choose this service to inform the payor and payee upon payment been processed by the Bank.
Host to Host	<ul style="list-style-type: none"> ✓ An expansion of existing SMAR&TS Service and provides an alternative method for customers to send/receive data between their systems and SMART&S via a secure file delivery channel.
MT940	<ul style="list-style-type: none"> ✓ A service that provides customer to receive bank statement in international SWIFT format.
Treasury Management System (TMS)	<ul style="list-style-type: none"> ✓ A service that provides customer full flash of their cash flow and forecast. It's contains of Bank Statement for various banks, Cash Forecast, Group finance, Forex, Accounting and Netting.
SWIFT SCORE	<ul style="list-style-type: none"> ✓ A service that will assist Group Treasury in handling multi countries payment via single platform.

Safeguard your computer and SMAR&TS access

SMBCMY provides its customers with an Internet Banking platform with industry-standard security features. As the SMAR&TS service is an internet banking service, you are, as a responsible user, advised to adopt appropriate security measures, including adhering to the security tips recommended by us in order to protect your computer systems, information and Electronic Banking access.

- At the SMAR&TS logon page, ensure that you have established a secure SSL encryption connection to the Bank's website, as indicated by the characters "https://" at the beginning of the relevant website address, and double click on the padlock symbol to verify the Bank's name in the digital certificate.
- Do not accept links or redirections from other websites or media for the purpose of logging on to the Bank's website.
- Do not select the option on your browser for storing or retaining your user name and password.
- Install anti-virus software and firewalls to protect your network and personal computers from viruses, spyware and other malicious programs. The anti-virus and firewall products should be updated with security patches or newer versions on a regular basis.
- Log off from your online session when you are not using SMAR&TS.
- Clear your cache and history after each login session. Avoid using shared or public personal computers.
- Protect your password by keeping it confidential at all times, change the password regularly and do not use the same password for different websites, applications or services. Your password should not contain any personal data, i.e. your birthdate. Your password should also contain a mixture of letters and numbers with length between 6-10 and should not contain the same digit or character more than twice.
- ***Reliable and Quality Service by SMAR&TS***
- With the internet revolution, Electronic Banking become has become a popular avenue for modern banking transactions. The SMAR&TS system is acknowledged by corporate customers as a key technological advancement for businesses, by changing business processes. Sumitomo Mitsui Banking Corporation was ranked "first" for Cash Management service in Japan and ranked in the top four (4) as a foreign bank in the Asia Pacific Region held by Asia Money's Poll for 2010. These results indicate that we are committed to improving our integrated e-banking solutions, including payment and collection through our delivery channels. We are continually delivering innovative transaction solutions to our customers to efficiently enhance their key business processes

Enquiry and Feedback

SMBCMY welcomes and encourages all enquiries and feedback to serve our customers with a better solution. Our SMAR&TS teams are contactable at the following number to assist you.

Sumitomo Mitsui Banking Corporation Malaysia Berhad

Suite 22-03, Level 22, Integra Tower, The Intermark,
348 Jalan Tun Razak,
50400 Kuala Lumpur.
Tel No : 03-2176 1500
Fax No: 03-2165 1599

For CMS related query or feedback, please email to cms_malaysia@my.smbc.co.jp

Below are the contact for other SMBC branches:

Contacts	Telephone No
Global Transaction Banking Department - Asia Pacific	(65) 6882-0000
Singapore Branch	(65) 6882-0000
Hong Kong Branch	(852) 2206-2000
Bangkok Branch	(66) 2-353-8000
Taipei Branch	(886) 2-2720-8100
Ho Chi Minh City Branch	(84) 8-520-2525
Sydney Branch	(61) 2-9376-1800
PT Bank Sumitomo Mitsui Indonesia	(62) 21-522-7011
Hanoi Branch	(84) 4-3946-1100
Sumitomo Mitsui Banking Corporation (China) Limited - Electronic Commerce Department - China (Shanghai)	(86) 21-3860-9000
Beijing Branch	(86) 10-5920-4500
Tianjin Branch	(86) 22-2330-6677
Suzhou Branch	(86) 512-6825-8205
Hangzhou Branch	(86) 571-2889-1111
Guangzhou Branch	(86) 20-3819-1888