Internal Reporting Systems and Hotline for Inappropriate Accounting and Auditing Activities

We have set up the SMBC Group Alarm Line internal whistleblower line, available to all Group employees inside and outside their companies, to enhance self-correction through early detection and correction of actions that violate laws and regulations. In addition, SMBC and other Group companies have established internal reporting systems for their employees.

Sumitomo Mitsui Financial Group Accounting and Auditing Hotline is aimed at strengthening the Group's self-correction function by encouraging early detection and rectification of improper actions relating to accounting, accounting internal controls, and auditing at the Company and its consolidated subsidiaries. The hotline can be used from inside or outside the Group to report accounting and auditing irregularities.

SMFG Accounting and Auditing Hotline/Designated Dispute Resolution Agencies

SMFG Accounting and Auditing Hotline

Reports may be submitted by regular mail or e-mail to the following addresses.

Mailing address: SMFG Accounting and Auditing Hotline
Iwata Godo Attorneys and Counselors at Law
15th floor, Marunouchi Building
2-4-1, Marunouchi, Chiyoda-ku, Tokyo 100-6315

E-mail address: smfghotline@iwatagodo.com

- The hotline accepts any alerts of inappropriate activities concerning accounting and auditing at the Company or its consolidated subsidiaries.
- Anonymous reports will also be accepted. Since an investigation cannot be conducted without adequate information, please provide as much detail as possible of the circumstance.
- Personal information will not be disclosed to any third parties without your consent, unless such disclosure is required by law.

Designated Dispute Resolution Agencies

For the handling of any complaints received from and conflicts with our clients, SMBC has executed agreements, respectively, with the Japanese Bankers Association, a designated dispute resolution agency under the Banking Act, and the Trust Companies Association of Japan, a Designated Dispute Resolution Organization under the Trust Business Act and Act on Provision, etc. of Trust Business by Financial Institutions and the specified non-profit organization of "Financial Instruments Mediation Assistance Center," one of the "Designated Dispute Resolution Agencies" under the Financial Instruments and Exchange Act.

Japanese Bankers Association:
Contact information: Consultation office, Japanese Bankers Association
Telephone numbers: (Japan) 0570-017109 or 03-5252-3772
Business hours: Mondays through Fridays (except public and bank holidays) 9:00 am to 5:00 pm

Trust Companies Association of Japan:
Contact information: Consultation office, Trust Companies Association of Japan
Telephone numbers: (Japan) 0120-817335 or 03-6206-3988
Business hours: Mondays through Fridays (except public and bank holidays) 9:00 am to 5:15 pm

Financial Instruments Mediation Assistance Center
Contact information: Financial Instruments Mediation Assistance Center
Telephone number: (Japan) 0120-64-5005
Fax: (Japan) 03-3669-9833
Business hours: Mondays through Fridays (except public and bank holidays) 9:00 am to 5:00 pm