

e-Banking Charter

Our Commitment

Sumitomo Mitsui Banking Corporation Malaysia Berhad ("SMBCMY" or the "Bank") offers 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 confidential, 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 of internet banking matters.
- Ensuring transparency in our products and services through clear communication, timely disclosure, and easy access to accurate information for our customers.

Bank Security Practices and Measures

SMAR&TS is an electronic banking service provided by SMBCMY, which allows our customers to conveniently view their account information and access certain banking services. Customers can access the SMAR&TS website by logging in through 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 in line with the Personal Data Protection Act 2010 (PDPA). 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, upon customer request, 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 customer request) 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 & Services	Description
SMAR&ST Module	
Bank Report	✓ 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	✓ Internal Transfer ✓ IBG ✓ RENTAS ✓ Overseas Telegraphic Transfer ✓ Own Account Transfer ✓ Cheque Issuance and delivery ✓ Application for Fixed Deposit or Money Market Deposit
Payroll	✓ Payroll payment to customers' staff. These transactions will be processed via IBG
Online Confirmation Service	✓ Confirmation of foreign exchange contracts previously executed by phone
Trade Service	✓ Import LC Applications and Amendments ✓ Other trade inquiry services relating to both Import and Export
Treasury Management System (TMS)	✓ 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.
Email Notification Service	✓ Customer can choose this service to inform the payor and payee upon payment been processed by the Bank.

SMAR&TS Associate Module	
JomPAY	✓ National Bill Payment Scheme (NBPS), which facilitates the payment of bills by customer via Online. ✓ SMAR&TS system is connected with Biller Verification Module system (provided by PayNet) upon customer initiate the transaction.
DuitNow Transfer	✓ Real-time payments allow customers to make payments instantly using an account number or a registered proxy number. ✓ Verify the proxy number in SMAR&TS before submitting the payment.

Other Products and Services	
Cheque Printing Service	✓ A programme for customer to issue cheque.
Cash Pooling Service	✓ 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	✓ 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.
Host to Host	✓ 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	✓ A service that provides customer to receive bank statement in international SWIFT format.
SWIFT SCORE	✓ 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 is an internet banking service, you, as a responsible user, are advised to adopt appropriate security measures, including adhering to the security tips recommended by us, to protect your computer systems, information and electronic banking access.

- When accessing the SMAR&TS login 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 when logging on to the Bank's website.
- Do not select the option in your browser to save or retain your username 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.
- Always log off from your online session when you are not using SMAR&TS.
- Clear your cache and browsing history after each login session. Avoid using shared or public computers for accessing SMAR&TS.
- Protect your password by keeping it confidential at all times, change the password regularly and do not reuse the same password across 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 characters 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 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 continuously improving our integrated e-banking solutions, including payment and collection services through our delivery channels. We remain dedicated to 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 team is available to assist you at the following contact number.

Trade and Transaction Banking Department**Sumitomo Mitsui Banking Corporation Malaysia Berhad**

(Co. No. 201001042446 (926374-U))

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

Email: ttbd_malaysia@my.smbc.co.jp

For all complaints related or feedback, please directed to following address: -

Complaints Unit**Sumitomo Mitsui Banking Corporation Malaysia Berhad**

(Co. No. 201001042446 (926374-U))

Suite 22-03, Level 22, Integra Tower, The Intermark,

348, Jalan Tun Razak,

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