

Protected Disclosure (Whistleblowing) reporting - SMBC Bank EU AG

In case a concern needs to be raised, the following local reporting options are available:

1. Addressing reports to:

Carsten Hoyer, Head of Compliance, SMBC Bank EU AG

Email: carsten_hoyer@de.smbcgroup.com

Telephone: +49 (0) 69 22229 8315

Dimitrij Wislych, Head of Internal Audit, SMBC Bank EU AG *(only if the Report relates to the Head of Compliance)*

Email: dimitrij_wislych@de.smbcgroup.com

Telephone: +49 (0) 69 22229 8365

2. "Safecall"

Safecall is an independent organisation working in partnership with SMBC Group in EMEA. It provides an independent way for employees to raise concerns regarding SMBC Group and provides the option for staff to remain anonymous.

On-line: <http://www.safecall.co.uk/file-a-report>

Phone: 00 800 72332255