

Sumitomo Mitsui Banking Corporation – Europe, Middle East and Africa (“EMEA”) Region¹

Sumitomo Mitsui Banking Corporation (SMBC) hereby announces its privacy policy regarding customer information, which sets forth the SMBC policies for the handling of customers’ personal information and SMBC’s basic approach to the protection and safeguarding of personal information within the SMBC EMEA Region.

Privacy Policy – Personal Information

Management of Personal Information

SMBC recognises that the proper use and safeguarding of personal information is an important social responsibility. As such, SMBC makes every effort to ensure that, in carrying out its business operations, customers’ personal information is properly used and safeguarded, and that the Personal Information Protection Law of Japan, those of other applicable jurisdictions, and other information-control related laws and regulations, as well as SMBC EMEA region internal rules and regulations (including this Policy), are strictly observed.

Collection of Information

SMBC collects only personal information that is necessary for it to conduct its business operations. Only legal and appropriate methods are used in the collection of such personal information.

Use of Personal Information

SMBC designates specific purposes for which customers’ personal information will be used and the personal information will be used only as necessary to achieve those purposes. SMBC will not use the personal information for any other purposes. In cases where the use of specific personal information is regulated or restricted by laws and/or regulations, SMBC will limit its use to comply with such applicable laws and regulations. The purposes for which SMBC uses customers’ personal information are disclosed on its website. For further information please contact the relevant branch/subsidiary.

¹ In this Privacy Policy, the term “SMBC” is taken to cover SMBC group branches, subsidiaries and representative offices in the Europe, Middle East and Africa (EMEA) region, together with any additional SMBC group offices which may from time to time be opened in that region

Providing personal Information to Third Parties

SMBC ensures that it does not provide customers' personal information to any third party without the customer's prior consent unless otherwise obliged by any applicable law.

Sensitive Information

SMBC does not collect, use, or provide to third parties any sensitive information (for example, political affiliation, religion, race or ethnic group) unless required by law or such information is necessary in order to conduct business (and then, only with the customer's consent).

Security Measures/Safeguards

SMBC stores and manages customers' personal information, endeavouring to keep it current and accurate, while at the same time employing appropriate security measures and safeguards to prevent leakages and other problems. SMBC also maintains necessary and appropriate supervision and oversight of employees and service providers who handle personal information.

Continuous Improvement

SMBC will review and revise this policy on an ongoing basis, taking into account new developments in information technology, changes in societal demands, and other relevant factors. Through these efforts, SMBC aims to improve management of its customers' personal information on an ongoing basis.

Customer Requests concerning Personal Information

SMBC will endeavour to properly and promptly respond to customer requests for:

- notification of the purpose for which SMBC uses personal information;
- disclosure of the customer's personal information held by SMBC;
- correction, addition, and/or deletion of personal information in cases where there are errors in the customer's personal information held by SMBC;
- suspension of use and/or complete deletion of the customer's personal information held by SMBC; and
- termination of providing the customer's personal information to third parties.

Comments & Requests

SMBC will make every effort to respond quickly and conscientiously to customers' comments, opinions, and requests concerning the handling of personal information. For further enquiries, please contact the relevant branch/subsidiary.

Privacy Policy – Cookies

What are Cookies?

Cookies are harmless text files that web servers can store on your computer's hard drive when you visit a site. They allow the server to recognise you when you revisit. There are two main types:

Transient (or per-session) cookies – these only exist for your site visit and are deleted on exit. They recognise you as you move between pages. These cookies also help maintain security.

Persistent (or permanent) cookies – these stay on your machine until expiry or deletion. Many are built with automatic deletion dates to help ensure your hard drive doesn't get overloaded. These cookies often store and re-enter your log-in information, so you don't need to remember membership details.

What we use cookies for

Internet cookies are common and do not harm your system – they just store or gather site information. They help you do things online, like remembering logon details so you don't have to re-enter them when revisiting a site.

We use cookies to ensure your privacy in our secure sites.

We don't use cookies to track people's internet usage after leaving our site and we don't store personal information in them that others could read and understand. We will not sell or distribute cookie information.

Changing the cookie settings

To enable or disable cookies, follow the instructions provided by your browser (usually located within the "Help", "Tools" or "Edit" facility). Please note that should you choose to set your browser to disable cookies, you may not be able to access secure areas of the E-Moneyger® website.

Secure online services

Any secure online services you subscribe to with us may use cookies to enable information about you and your preferences to be stored and to prevent unauthorised access to your services and information.

IT systems and software procedures adopted for the functioning of online services, as a part of their normal functioning, collect various items of personal data. The said personal data is of the kind that is transferred as a part of the normal course of events when using the Internet.

Services requiring enabled cookies

Some of our services, including E-Moneyger®, may require per-session cookies in your browser to view and use them and to protect your financial and personal information.

Your consent

We will seek your consent to use relevant Cookies when you visit the EMEA page on the SMBC group web site.

Cookies must usually be accepted in such circumstances – these Cookies help us ensure your information is secure.