

FACTS**WHAT DOES SMBC MANUBANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons SMBC MANUBANK chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does SMBC MANUBANK Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Call us toll-free at 1-877-560-9812 and one of our representatives will assist in updating your privacy preferences.

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. If you're an *existing* customer and have opted out previously, you don't need to update your privacy choices again. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Go to smbcmanubank.com/privacy or email smbcprivacy@smbcgroup.com

Who we are	
Who is providing this notice?	SMBC MANUBANK
What we do	
How does SMBC MANUBANK protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does SMBC MANUBANK collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Pay your bills or provide income information • Make deposit or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing with nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies with the Sumitomo Mitsui name such as Sumitomo Mitsui Banking Corporation</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>SMBC MANUBANK does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Joint marketing partners include companies such as other banks or insurance companies, strategic partners, and other entities through which we offer products.</i>
Other important information	
<p>For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, to service your account or process transactions. We will also limit sharing among our affiliated companies to the extent required by California law.</p> <p>For Vermont residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, except as permitted by Vermont law, unless you authorize us to make those disclosures.</p> <p>For Nevada residents: We are providing this notice pursuant to state law. To be placed on our internal Do Not Call List, you may call 1-877-560-9812 or email us at smbcprivacy@smbcgroup.com. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: aginquiries@ag.nv.gov.</p> <p>For North Dakota Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.</p> <p>Telephone Recording: All telephone communications with us or our authorized agents may be monitored or recorded.</p>	