

## Launch of Points Exchange Service from SMBC to Cedyna

~Developing group synergies within Sumitomo Mitsui Financial Group~

Cedyna Financial Corporation (hereunder “Cedyna”) and Sumitomo Mitsui Banking Corporation (hereunder “SMBC”) will, from December 7, 2009, begin a Points Exchange Service to exchange points from the “SMBC Point Pack” to Cedyna’s “Waku-waku” Points and “Wonderful Present 21” Points.

And at the same time as the launch of the Points Exchange Service, SMBC Point Pack special fee free services for ATM use out of hours will also apply to Cedyna credit cards where card invoice payments are made from SMBC accounts.

Alongside the launch of these services, Cedyna and SMBC plan to run credit card membership campaigns and campaigns to promote the usage of SMBC bank accounts.

Cedyna and SMBC will continue to make full use of their respective know-how and work in cooperation to provide attractive services from the Sumitomo Mitsui Financial Group as an entity.

### Notes

#### 1. Overview of Points Exchange Service being launched

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|--------------------------|--|--|
| Description of services  | Exchange of “SMBC Point Pack” Points for Cedyna’s “Waku-waku” Points and “Wonderful Present 21” Points.  |  |
| Unit for points exchange | Whole points, from 1 point and above   |  |
| Points exchange rate     | Before exchange  | After exchange   |
|                          | 1 “SMBC Point Pack” Point  | 5 Cedyna “Waku-waku” Points<br>1 Cedyna “Wonderful Present 21” Point |
| How to exchange points   | At bank counter or by application via SMBC Direct, accessed from PC or cell phone  |  |
| Remarks                  | Points transferred can be exchanged for gift vouchers and other gifts offered by Cedyna  |  |
| Other reference notes    | <ul style="list-style-type: none"><li>• It is a condition for the exchange of points that the individual who has entered into the contract for a Cedyna credit card is the individual who makes the application for the exchange of points, and that the account from which invoices are paid is held at SMBC.</li><li>• Cedyna “Waku-waku” Points and “Wonderful Present 21” Points cannot be exchanged for “SMBC Point Pack” Points.</li></ul> |  |

#### ■About Cedyna “Waku-waku” Points

1 point earned for every 200 yen (including consumption tax) spent on card shopping each month. Points can be exchanged from 1,000 yen upwards at a rate of 1 point = 1 yen for the customer’s preferred gift voucher or similar gift. Points are good for 2 years.

■About Cedyne “Wonderful Present 21”

1 point earned for every 1,000 yen (including consumption tax) spent on card shopping each month. Points saved up can, on application, be exchanged for fantastic free gifts and gift vouchers. Points are good for a maximum of 3 years.

2. About the “SMBC Point Pack”

This is a service offered to customers in contracts for ordinary accounts with interest that varies according to account balance, and for internet banking via SMBC Direct. It allows the customer to earn points and to receive a discount on transaction fees; the main benefits of the “SMBC Point Pack” are below.

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| (1) Transaction fees for out of hours ATM use (¥105 incl. tax each time) and ATM use at convenience stores (also ¥105 incl. tax each time) become free. |
| (2) Fees for transfers to SMBC's main branch and other branches via SMBC Direct (normally ¥105 incl. tax each time) become free.                        |
| (3) Points are earned on transactions, and can be exchanged for points at partner companies or used towards discounts on transaction fees.              |

Note: Other conditions apply to receive benefits (1) and (2) above. Certain ATMs at convenience stores are excluded.

Where invoices for Cedyne credit cards are paid out of an SMBC account, benefits (1) and (2) also apply.