

10 March 2025

Dear Customers:

**Updates to the Master Terms of Business for Banking and the Philippines Country Addendum**

On 12 May 2025, the following updates to the Master Terms of Business for Banking shall take effect:

1. Introduction of additional scenarios under Clause X. Collection, Use and Disclosure of Customer Information, specifically stating that the Bank uses and discloses Customer Information to comply with MUFG standards and industry standards; and
2. That the Customer agrees to the Bank's use and disclosure of Customer Information / Personal Information to the Bank's agents and subcontractors.

The updates to the Philippines Country Addendum include revision to softer language in relation to Fixed/Time Deposits, specifically the use of "may" instead of "will" or "is".

You may refer to the updated Master Terms of Business for Banking and Philippines Country Addendum, annexed to this document, for the full text.

If you do not agree to this change, you may contact your Relationship Manager on or before 07 May 2025 to facilitate your exit from MUFG Bank. Otherwise, your continued relationship with MUFG Bank and use of MUFG Bank's services after this date will be interpreted as your acceptance of these revised terms.

Thank you and kind regards,

(no signature required)

MUFG Bank, Ltd.

Manila Branch