

## **UOBC PRIVACY NOTICE (CORPORATE)**

This Privacy Notice ("Notice") forms a part of the terms and conditions governing your relationship with United Overseas Bank (China) Limited and its Branches and Sub-Branches (collectively "UOBC", "we" or "us") ("Terms and Conditions") and should be read in conjunction with those Terms and Conditions.

Personal Data in this Notice includes any data about an individual who can be identified independently or jointly from that data such as the individual's name, identification number, passport or other identification information, telephone numbers, address, email address, webpages browsing record, communication record, transaction information, biometric information, IP address and any other information relating to individuals which you have provided to us.

1. UOBC collects, uses, stores and discloses Personal Data of your shareholders, beneficial owners, directors, employees, guarantors and authorized representatives ("Relevant Individual(s)") for the following purposes in connection with the products and services which you have applied for (collectively "Basic Banking Purposes"), to the extent applicable:
  - (a) processing your application for any of the products or services offered or distributed by us (including but not limited to third party products such as unit trusts, fund, and insurance policies, etc.);
  - (b) evaluating your or your Relevant Individual(s)' credit and eligibility profile (including but not limited to your or your Relevant Individual(s)' assets) from time to time;
  - (c) providing the products and services applied for by you;
  - (d) performing bank account verification services for paying organizations;
  - (e) generating financial, risks management, regulatory, management or other related reports and performance of analytics;
  - (f) preventing, detecting and investigating crime, offences or breaches including fraud, money-laundering, counter-terrorist financing and bribery;
  - (g) meeting or complying with UOBC's internal policies and procedures and any applicable rules, laws, regulations, codes of practice or guidelines, orders or requests issued by any court, legal or regulatory bodies (both national and international) (including but not limited to disclosures to regulatory bodies, conducting audit checks, insurance, surveillance and investigation);
  - (h) legal purposes (including but not limited to enforcing our legal rights, drafting and reviewing documents, obtaining legal advice and facilitating dispute resolution);
  - (i) handling customer feedback, complaints or disputes;
  - (j) maintaining the security of UOBC premises (including but not limited to the use of security cameras);
  - (k) facilitating proposed or actual assignment, transfer, participation or sub-participation in any of our rights or obligations in respect of your relationship with us; and
  - (l) purposes which are reasonably related to the aforesaid.
2. Where you apply for or hold a co-brand product which is offered jointly by UOBC and UOBC's co-brand partner, UOBC may also collect, use, store and disclose the Personal Data of your Relevant Individual(s) for the purpose of sharing such Personal Data with the co-brand partner for offering, marketing and promoting to the Relevant Individual(s) any products, services, offers or events which the co-brand partner thinks may be of interest to them ("Co-branding Purpose").
3. In addition to the Basic Banking Purposes, UOBC may also collect, use, store and disclose the Personal Data of Relevant Individual(s) for:
  - (a) conducting of market research, surveys and data analysis relating to any service or product provided by us (whether conducted by UOBC or jointly with another party) which may be relevant to you ("Research Purpose"); and
  - (b) offering, marketing and promoting to you any products, services, offers or events provided by UOBC and UOBC's business partners which we think may be of interest to you ("Marketing Purpose").

4. Personal Data of the Relevant Individual(s) held by us shall be kept confidential. However, in order to carry out the purposes listed, we may share such Personal Data with our related corporations and/or other third parties whether in China or other countries and areas). When doing so, we will require them to ensure that the Personal Data disclosed to them are kept confidential and secure.
5. A cookie is a small text file that a website can send to your browser, which may then store it on your system. We use cookies in some of our pages to collect information about users of our website (for example, store users' preferences and record session information) and the information that we collect is then used to ensure a more personalised service level for our users. You can adjust settings on your browser so that you will be notified when you receive a cookie. Should you wish to disable the cookies associated with these technologies, you may do so by changing the settings on your browser. However, by doing so, you may not be able to use certain functions or enter certain part(s) of our websites.
6. By providing Personal Data relating to your Relevant Individual(s) to us, you represent and warrant that the consent of the Relevant Individual(s) has been obtained for the collection, use, storage and disclosure of the Personal Data for the purposes listed above.
7. If a Relevant Individual withdraws the aforesaid consent, you agree to inform us in writing immediately. As a result of such withdrawal, UOBC may not be in a position to continue to provide our products or services to you. To the extent of applicable laws and regulation permitted, the withdrawal may be considered a termination by you of any contractual relationship which you may have with us and a breach of your contractual obligations or undertakings, and our legal rights and remedies in such event are expressly reserved.
8. The Personal Data of a Relevant Individual is retained to the extent one or more of the purposes for which it was collected remains valid and for other legal or business purposes for which retention may be necessary.
9. As UOBC relies on the Personal Data of the Relevant Individual(s) to provide products and services to you, you shall ensure that at all times the information of the Relevant Individual(s) provided by you to us is correct, accurate and complete. You shall update us in a timely manner of all changes to the information provided to us.
10. This Notice does not derogate from the Terms and Conditions. UOBC's rights under this Notice shall be without prejudice to other rights of collection, use, storage and disclosure available pursuant to the Terms and Conditions or under the law and nothing herein is to be construed as limiting any of these other rights.