

## **UOBC PRIVACY NOTICE (INDIVIDUAL)**

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 your 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 your Personal Data 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 credit and eligibility profile (including but not limited to your 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) sending telemarketing messages;
  - (g) preventing, detecting and investigating crime, offences or breaches including fraud, money-laundering, counter-terrorist financing and bribery;
  - (h) 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);
  - (i) legal purposes (including but not limited to enforcing our legal rights, drafting and reviewing documents, obtaining legal advice and facilitating dispute resolution);
  - (j) handling customer feedback, complaints or disputes;
  - (k) maintaining the security of UOBC premises (including but not limited to the use of security cameras);
  - (l) facilitating any proposed or actual business assignment, transfer, participation or sub-participation in any of our rights or obligations in respect of your relationship with us; and
  - (m) 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 your Personal Data for the purpose of sharing such Personal Data with the co-brand partner for offering, marketing and promoting to you any products, services, offers or events which the co-brand partner thinks may be of interest to you ("Co-branding Purpose").
3. In addition to the Basic Banking Purposes, UOBC collects, uses, stores and discloses your Personal Data 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. Your Personal Data held by us shall be kept confidential. However, in order to carry out the purposes listed, we may share your 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 your 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 a third party (e.g. information of your dependent, spouse, children and/or parents) to us, you represent and warrant that the consent of that third party has been obtained for the collection, use, storage and disclosure of the Personal Data for the purposes listed above.
7. You may withdraw your consent given for any or all purposes set out in this Notice in writing by using the prescribed form which is available at our branches. If you withdraw your consent to any or all purposes and depending on the nature of your request, 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, your 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. Without prejudice to the foregoing, you agree and acknowledge that any withdrawal of your consents in accordance with the terms set out in this Notice will not affect any consent which you may have provided to UOBC in respect of the use of your specific information, e.g., telephone number(s) for the receiving of marketing or promotional information, unless otherwise specified.
9. Your Personal Data 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.
10. As UOBC relies on your Personal Data to provide products and services to you, you shall ensure that at all times the information 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.
11. 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.