

PRIVACY NOTICE FOR UOB

United Overseas Bank (Thai) Public Company Limited (the “Bank”, “we” or “our”) is committed to protecting your privacy and this Privacy Notice explains the types of personal information we collect, how we use that information, who we share it with, and how we protect that information. This Privacy Notice forms part of the terms and conditions governing your relationship with the Bank.

1. What information is covered by this Privacy Notice?

This Privacy Notice covers all personal information processed by the Bank which means information that (either alone or combined with other information) enables you to be identified directly or indirectly.

2. What personal information do we collect?

2.1. We collect the following personal information, whether from you and/or other publicly available sources:

- (a) Personal particulars of you or of other persons as provided by you or permitted access by you;
- (b) Sensitive personal information such as biometric identifiers (e.g. fingerprints and/or facial image) used for verification purposes;
- (c) Sensitive personal information when conducting checks to comply with applicable laws and regulations for the purposes of detecting and preventing financial crimes; and
- (d) Credit information, including but not limited to your credit standing and financial position, from national credit bureaus, credit evaluation service providers and online and other retailers, used for credit evaluation, risk management and credit modelling purposes.

2.2. When you provide another person's personal information to us, you confirm that you have notified that person of our collection of that person's personal data and gotten the consent of that person for the collection, use and disclosure of that person's personal information to be used as described in para (3) below.

3. How do we use your personal information?

3.1. We may collect, use, process, transfer, and disclose your information to:

- Create, improve, administer and deliver products and services, benefits and privileges;
- Provide you with our services, including but not limited to processing any of your transactions;
- Meet compliance requirements;
- Perform financial crime risk management activity;
- Collect any money owed to us;
- Perform credit evaluations and obtain or provide credit references;
- Enforce and defend the rights of a member of the UOB Group (which means United Overseas Bank Limited and its subsidiaries);
- Protect the legitimate interests of the Bank and any of its subsidiaries, including but not limited to carrying out internal operational purposes of members of the UOB Group (including, for example, security of our premises and property, data analysis, service quality assurance, insurance, audit, information technology and network security and credit and risk management);
- Manage our relationship with you;
- Validate information and verify your identity and instructions; and
- Conduct research and analytics.

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- 3.2. We may record and keep track of your interactions with us including phone calls, face-to-face meetings, letters, emails, and any other kinds of communication, with or without the use of an automatic tone or other warning device. We may use these records to check your instructions to us, assess, analyze and improve our service, train our people, manage risk or for the other purposes described above. Notwithstanding the above, we are not obliged to make any note or recording, or maintain copies of any notes or recordings, and the failure to do so shall not in any way prejudice our rights.
- 3.3. We may collect photos videos or voice recordings of you, through closed circuit television (CCTV) in and around our offices and self-service banking machines, for security purposes, and at authentication machines used to verify your identity.
- 3.4. We use cookies in some of our webpages and applications to collect information about users of our website (for example, store users' preferences and record session information). A cookie is a small text file that a website or application can send to your browser, which stores certain information on your system. This information is shared with us so that we can provide a more personalised service to you. You can adjust the settings on your browser or within your mobile device so that you will be notified when you receive a cookie. You may at any time disable the cookies by changing the settings on your browser or via your mobile device. However, by doing so, you may not be able to use certain functions or enter certain part(s) of our websites.

4. Do we use your personal information for marketing?

We use certain parts of your personal information to personalise our marketing to you, so that you will be notified of events, promotional offers, products and services (whether provided by us or by our business partners) which you may be interested in. However, you may at any time inform us that you do not wish to receive such marketing information.

5. With which third parties do we share your personal information?

We may transfer, within your country or overseas, or otherwise share your personal information with the following:

- 5.1. UOB Group: We may share your personal information among our group of companies, including our head office in Singapore and its subsidiaries and branches, in order to open and manage your account(s) with us, to administer, develop and improve services and products, to provide you with customer support, to process your payments, understand your preferences, to perform risk management activities, to submit management reports and regulatory reports, and to meet other compliance requirements and conduct the other activities described in this Privacy Notice.
- 5.2. Service Providers: We may share your personal information with the following categories of service providers, who may be located in your country or in any other country:
 - co-brand partners where you apply for a product or hold a co-brand product;
 - infrastructure and IT service providers, including cloud service providers;
 - marketing, advertising, and communications agencies;
 - credit bureaus and/or credit reference agencies;
 - external auditors, consultants, and professional advisers;
 - persons acting on your behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, exchanges, trade data repositories, and clearing houses and clearing and settlement systems;
 - other financial institutions, fraud prevention agencies, trade associations, and debt recovery agents;
 - card associations, traders, merchants and other card services related third parties;
 - any introducing broker we provide instructions or referrals to or from whom we receive them; and
 - any third party we use to provide services to you.

We will only provide our service providers with personal information which is necessary for the performance of their services. We will take all steps that are reasonably necessary to ensure that your personal information is treated securely and in accordance with this Privacy Notice as well as applicable data protection laws.

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- 5.3. Third parties permitted by law: Your personal information may be used and disclosed to comply with legal and regulatory requirements and requests, including with any national or international law enforcement, regulatory, governmental or judicial authority or to meet other obligations to which the Bank or any permitted recipient of your personal information is subject. This may include using the information to help detect or prevent crime (including terrorism financing, money laundering, and other financial crimes) and for tax reporting. We may also disclose your personal information to third parties in any country where the disclosure is legally required and/or where it is necessary to protect, enforce, or defend our rights or those of our employees and officers.
- 5.4. Third parties connected with business transfers: We may transfer your personal information to third parties in connection with a reorganisation, restructuring, merger, joint venture, acquisition, disposition or transfer of shares or business or assets, provided that the receiving party agrees to treat your personal information in a manner consistent with this Privacy Notice. This includes any actual or potential participant or sub-participant relating to any of our obligations under any agreement between you and us or an assignee, novatee, or transferee of the such agreement.
- 5.5. Other Third Parties
- any person who has agreed to provide or is providing security for the account you have with us or to us for sums payable and liabilities owed by you to us;
 - any person who stands as guarantor or surety for any liability owed by you to us, or is jointly or jointly and severally liable with you for such liability;
 - persons whom you may have introduced to us or vice versa;
 - any rating agency, business alliance partner, insurance company, issuer, insurance broker or direct or indirect provider of credit protection; and
 - other third parties to whom you may have agreed to allow disclosure.
- 5.6. UOB Group: We may share your personal information among our group of companies, including our head office in Singapore, its subsidiaries, and branches, in order to send you information of products or services in which you may be interested.

6. What are your rights?

- 6.1. You have the right to:
- (a) Access: request access to or a copy of the personal information about you that we are processing.
 - (b) Rectification: request that we correct any inaccurate, outdated, incomplete or misleading personal information that we have processed about you.
 - (c) No marketing: opt out from receiving marketing messages from us, at any time.
 - (d) Withdrawal of Consent: if you have consented to our processing of your personal information, you have the right to withdraw your consent at any time. If you withdraw your consent, depending on the nature of your request, the Bank may not be in a position to continue providing our products or services to you. Your withdrawal may be considered as a termination of any contractual relationship by you, which may result in a breach and/or liabilities.
 - (e) Deletion: You may request that we delete or destroy or temporarily suspend the use of your personal information held by us, or convert it into the information which cannot be used to identify you (you will have this right only if we fail to comply with our obligations under Thai personal data protection laws, if any).

You can make a request to exercise any of these rights in relation to your personal information by sending us a written request (see "How to contact us" below).

- 6.2. Your rights may be subject to conditions and exceptions under applicable laws. We may decline requests where our confidential business information or the privacy of others may be compromised or on any other reasonable basis, if permitted by law to do so.

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7. How do we protect your personal information?

- 7.1. We have implemented technical, administrative, organisational and physical security measures to safeguard the personal information in our custody and control. Such measures include, for example, limiting access to personal information only to employees and authorised service providers that are required to know such information for the purposes described in this Privacy Notice.
- 7.2. While we endeavour to protect our systems, sites, operations and information against unauthorised access, use, modification, and disclosure, we cannot guarantee that any information, during transmission or while stored on our systems, will be absolutely safe from intrusion by others, such as hackers. This is because of the inherent nature of the Internet as an open global communication vehicle and other risk factors.

8. How long do we keep your personal information?

We will retain your personal data as long as necessary to serve the purposes for which it was collected, to comply with legal and regulatory requirements or where we may need it for our legitimate purposes such as to protect or enforce our legal rights, fighting fraud and financial crime, and dealing with any disputes or concerns that may arise. When we no longer need to use personal information, we will remove it from our systems and records or take steps to make it anonymous so that you can no longer be identified from it, subject to any data retention obligations under applicable laws.

9. How to contact us

If there are any questions or concerns regarding this Privacy Notice, please contact us as follows:

TMRW Contact Centre
Tel: 0-2285-1559
Website: www.tmrwbyuob.com
Email: TMRWbyUOB@uob.co.th

We reserve the right to change our Privacy Notice from time to time. If we decide to change our Privacy Notice, we will notify you of the changes and separately obtain the consent from you to the extent required under relevant Thai law regarding data protection.