

UOB INDIVIDUAL CUSTOMER PRIVACY NOTICE

PT Bank UOB Indonesia¹ (“the Bank”) 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, third party sources and/or other publicly available sources:

- (a) Personal particulars of You and Your family members, guarantors, referees, and other third parties (“Relevant Individuals”);
- (b) Sensitive personal information such as biometric identifiers, used for verification purposes; and
- (c) Sensitive personal information when conducting checks to comply with applicable laws and regulations for the purposes of detecting and preventing financial crimes.

2.2 When You provide another person’s personal information to us, You confirm that You have gotten the written consent of that person for the collection, use and disclosure of that person’s personal information to be used as described in paragraph (3) below. When the personal information of another person mentioned above is obtained from a third party, You warrant that such third party has obtained written consent from the person whose personal information is provided for the collection, use and disclosure of their personal information.

2.3. You undertake to indemnify and hold us harmless against any claim or liability for any collection, use and disclosure of any personal information made by us in reliance on Your confirmation and warranty set forth in paragraph 2.2 above.

3. How do we use Your personal information?

3.1 We may process, transfer and disclose Your information to:

- Create, improve, administer and deliver products and services;
- Process 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);
- Carry 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; and
- Validate information and to verify Your identity and instructions.

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. We may use these records to check Your instructions to us, assess, analyse and improve our service, train our people, manage risk or for the other purposes described above.

3.3 We use closed circuit television (CCTV) in and around our offices and self-service banking machines, for security purposes, and these may collect photos videos or voice recordings of You.

¹ PT Bank UOB Indonesia is a banking institution licensed and supervised by the Indonesian Financial Services Authority and is a participating bank of Indonesia Deposit Insurance Corporation (“LPS”).

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3.4 We use cookies in some of our webpages 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 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 settings on Your browser 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. 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 of Your personal information to personalise our marketing to You, so that You will be notified of events, promotional offers, products and services 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 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, its subsidiaries and branches, in order to open and manage Your account(s) with us, administer, develop and improve services and products, provide You with customer support, process Your payments, understand Your preferences, send You information about products and services which You may be interested in, submit management reports and regulatory reports and meet other compliance requirements and conduct the other activities described in this Privacy Notice.

5.2 Other Service Providers: We may share 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 or hold a co-brand product;
- infrastructure and IT service providers, including cloud service providers;
- marketing, advertising and communications agencies;
- 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, clearing houses and clearing and settlement systems;
- other financial institutions, fraud prevention agencies, trade associations, credit reference agencies and debt recovery agents;
- 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 them to perform 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.

5.3 Third parties permitted by law: Your personal information and that relating to Your Relevant Individuals 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 that the Bank or any permitted recipient of Your personal information is subject to. This may include using 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 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.

6. What are Your rights?

6.1 You have the right to:

- (a) Access: request a copy of the personal information we are processing about You.
- (b) Rectification: request that we correct any inaccurate personal information that we process about You.

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(c) No marketing: opt out from marketing messages that You receive 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 and 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 a termination by You of any contractual relationship, which may result in a breach and/or liabilities.

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.

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 who need 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 communications 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 and/or take steps to make it anonymous so that You can no longer be identified from it.

9. How to contact us

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

- by email : UOBCare@uob.co.id
- by post : Kantor Pusat PT Bank UOB Indonesia:
UOB Plaza, Jl M.H. Thamrin No. 10
Jakarta Pusat 10230

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.