



PRIVACY POLICY

1 Introduction

- 1.1 With effect from 1 July 2014, this Privacy Policy, as may be amended, varied or supplemented from time to time, shall form part of the terms and conditions governing your relationship with Cathay United Bank, Singapore Branch (the "**Bank**"), and should be read in conjunction with those terms.
- 1.2 From time to time, it is necessary for you to supply the Bank with personal data, either directly to the Bank or otherwise. The Bank also collects personal data of or about you from third parties, publicly available sources and in the ordinary course of the banking relationship between you and the Bank. In addition, the Bank uses and discloses such personal data in accordance with the internal policies of the Bank and the applicable laws.

2 Definition

- 2.1 For the purposes of this Privacy Policy, "**personal data**" means data, whether true or not, about an individual, from which that individual can be identified, or from that data and other information which the Bank has or is likely to have access to.
- 2.2 Personal data includes, but is not limited to, data such as individual name, identification number, telephone number(s), addresses, email address(es) and any other information relating to individuals which you have provided to the Bank.

3 Purposes of Personal Data

3.1 General purpose

The Bank collects, uses and discloses personal data for the following purposes in connection with your relationship with the Bank or for the Bank's business purposes:

- (a) evaluating and processing your request for any of the products and/or services offered or distributed by the Bank (including but not limited to third party products and/or services);
- (b) evaluating and determining the terms of such offering or distribution, including price and eligibility;
- (c) providing products and/or services requested (including provision of financial advisory or consultancy services, issuance of any bank reference letter on your account and the details therein and/or use of any digital services);
- (d) conducting research (whether conducted by the Bank or by a third party) for the purposes of developing or improving products, services, security, service quality, and marketing strategies (including but not limited to that provided by third parties);
- (e) offering and marketing to you, in various modes, any products, services, special offers, promotions or events provided by the Bank which we think may be of interest to you;
- (f) managing your business, obligations and relationship with the Bank and the Bank's obligations to you (including providing updates on any changes, replacement or substitution to any products and/or services offered or distributed by the Bank to you or the terms and conditions relating to the same);
- (g) performing verification and such security checks as the Bank may reasonably require to detect, prevent and/or investigate any crime, offence or breaches of terms of



- agreements, performing checks to establish your or any of your related individual or entity's identity or performing any credit or other status screening or checks for purposes of providing products and/or services to you;
- (h) performing checks with the Do Not Call Registry; or other equivalent registry or data base;
 - (i) generating financial, regulatory, risk, credit, management or other related reports and performance of analytics;
 - (j) meeting or complying with the Bank's internal policies and procedures and any applicable rules, laws, regulations, codes of practice, guidelines, orders or requests issued by any court, legal or regulatory or supervisory bodies or any credit bureau (both national and international);
 - (k) performing audit checks and for legal purposes (including but not limiting to seeking advice and enforcing the Bank's legal rights, drafting and reviewing of documents and facilitating dispute resolution);
 - (l) preventing, detecting and investigating any fraud, money-laundering, counter-terrorist or proliferation financing, corruption or bribery;
 - (m) to facilitate financial, regulatory, management, credit, risk reporting, audit and record keeping purposes;
 - (n) facilitating any proposed or actual business assignment, transfer, participation or sub-participation in any of the Bank's rights or obligations;
 - (o) maintaining, managing or upgrading the Bank's premises, systems and infrastructure or business and operations;
 - (p) to provide training to employees or any service provider of the Bank in relation to the Bank's products and/or services;
 - (q) handling feedback and/or complaints, addressing or attending to any disputes or claims and/or handling response to the public (including the media, social media) online or otherwise; and
 - (r) purposes which are reasonably related to the aforesaid.

4 Specific Issues

4.1 Third Party's Personal Data

In addition to the foregoing, by providing personal data of a third party (e.g. information of next-of-kin, emergency contact, family members, company employees and officers) to us, you also represent and warrant that consent from that third party has been obtained (and has not been withdrawn) for the collection, use and disclosure of that personal data by the Bank for the purposes listed above.

4.2 Electronic "Cookies"

Many webpages and mobile applications use "cookies". A cookie is a small text file that a webpage or mobile application can send and store on your computer or mobile device. The Bank uses cookies in some of its webpages to collect information about users of the same (such as session information). You can adjust your browser's settings to disable cookies, but note that in doing so, you may not be able to access certain parts and/or functions of our webpage.



5 Withdrawal of Consent

- 5.1 You may at any time withdraw any consent given in respect of the collection, use or disclosure by the Bank of personal data supplied or collected, for any purpose. If you withdraw any consent given, depending on the nature of your request, the Bank may not be able to carry on certain business and transactions with you, and your withdrawal may result in a breach of contractual obligations or undertakings to the Bank, in which case, the Bank's legal rights and remedies are expressly reserved.

6 Management of Personal Data

- 6.1 The Bank retains personal data supplied or collected until it is reasonable to assume that the purpose for which that personal data was collected is no longer being served by its retention, and retention is no longer necessary for legal or business purposes.
- 6.2 Personal data held by the Bank will be kept confidential and the Bank will make reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks. However, in order to carry out the purposes listed above, the Bank may, to the extent permitted by applicable law and/or regulation, share personal data with our head office, affiliates, related corporations or any third parties, whether in Singapore or elsewhere or store and/or handle personal data outside Singapore whether through such other parties or otherwise. When doing so, the Bank will require such other parties to ensure that personal data so disclosed, stored or handled is kept similarly confidential and secure and in compliance with applicable laws and/or regulations.

7 Access and Correction of Personal Data

- 7.1 You may request access to and correction of personal data held by the Bank. Depending on the nature and complexity of your request, the Bank may charge a fee for processing your request for access and/or correction. The Bank will inform you of the fee beforehand in accordance with the Bank's procedures applicable at the time and take further instructions before it is charged to you.

8 General Terms

8.1 Representation

As the Bank relies on personal data supplied or collected to provide products and services to you, you shall represent and warrant that at all times, the information provided to the Bank is correct, accurate and complete, and you shall update the Bank in a timely manner of any and all changes to the same.

8.2 Non-prejudice

Any consent given pursuant to this Privacy Policy shall not derogate from, and shall be without prejudice to, any other rights which the Bank may have to collect, use and disclose your personal data, and nothing herein is to be construed as limiting the same.

8.3 Amendments

The Bank may amend this Privacy Policy from time to time to ensure that it is consistent with any changes in laws and regulations. The Bank will make available such updated policy at its office in



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Cathay United Bank

Singapore. All communications, transactions and dealings with the Bank shall be subject always to the latest version of this Privacy Policy in force at the time.

To contact us on any aspect of this Privacy Policy, please visit us at our office in Singapore or get in touch with our personal data protection officer at Tel (65) 6593 9280