

Data Protection Policy – Vietnam Annex

This Vietnam Annex is read in conjunction with OCBC’s Data Protection Policy, available at <https://www.ocbc.com/business-banking/bank-policies>. In the event of any inconsistency between OCBC’s Data Protection Policy and the variations in this Annex, the variations herein shall prevail.

The purpose of this document (“Data Protection Policy”) is to inform you of how Overseas-Chinese Banking Corporation Limited – Ho Chi Minh City Branch, and their respective representatives and agents (“Representatives”) (the Companies and Representatives collectively referred to as “OCBC HCM”, “us”, “we” or “our”) process Personal Data.

In this Data Protection Policy, “Data Subject” refers to any of you, each as an individual who can be identified from “Personal Data”.

“Data Protection Regulations” refers to Decree No. 13/2023/ND-CP of the Government dated 17 April 2023 regulating the protection of personal data (“Decree 13”), or any other applicable data privacy laws and guidance.

“Processing”, “process” or any other conjugated forms of such term refers to any operations performed on personal data. Common types of personal data processing include (but are not limited to) collecting, recording, analysing, confirming, storing, modifying, publishing, combining, accessing, achieving, retrieving, encrypting, decrypting, copying, sharing, transmitting, providing, transferring, erasing, and destroying data or similar actions that may be taken on the data, pursuant to Article 2.7 of Decree 13.

The terms “collection, use, disclosure” of personal data or “collect, use, disclose” personal data or any other conjugated forms of such terms, each term as mentioned in the OCBC’s Data Protection Policy, shall express the same meaning as “process”, as above defined.

1. Types of Personal Data we process

In this Data Protection Policy, "Personal Data" that we may collect and process refers to any data in the forms of symbols, letters, figures, images, sounds or similar forms in the electronic environment, whether true or not, that is associated with an individual or may lead to the identification of an individual who can be identified (a)

from that data; or (b) from that data and other information to which we have or are likely to have access, including, but not limited to:

a. Basic Personal Data, which is a type of Personal Data, including:

1. Your name;
2. Date of birth; date of death or missing (if any);
3. Gender;
4. Place of birth, place of birth registration, place of permanent residence, place of temporary residence, current place of residence, native place, contact address;
5. Nationality;
6. Image of the individual;
7. Citizen identification number; passport number and other identification number; driver's license numbers, numbers in vehicles' number plates; social insurance number, health insurance card number; contact details such as telephone number(s), mailing address, email address; personal tax identification number;
8. Marital status;
9. Information about family relationships (parents, children);
10. Information about digital account of the individual; activities and history of activities in cyberspace;
11. Transaction information or any information obtained through or for purpose of or in connection with any services and/or products and/or support received or provided or consulted by us; and
12. Any other information relating to any individuals or leading to the identification of such individuals which you have provided us.

b. Sensitive Personal Data, which is a type of Personal Data that is associated with an individual's privacy rights, which (if violated) would directly affect his/her lawful rights and interests, including:

1. Political opinions, religious opinions;
2. Health status and private information recorded in the health record, excluding the information about blood type;
3. Information relating to racial origin, ethnic origin;
4. Information about the inherited or acquired genetic characteristics of the individual;
5. Information about physical characteristics, unique biological characteristics of the individual;
6. Information about sex life, sexual orientation of the individual;

7. Data on crimes and offenses which are collected and stored by law enforcement authorities;
8. Client information of credit institutions, foreign bank branches, intermediary payment service providers, and other authorized organizations, including: client identification information prescribed by law, information on accounts, deposits, deposited assets, transactions, organizations and individuals being securing parties at credit institutions, bank branches, and intermediary payment service providers; and
9. Location data of the individual identified through location services;
10. Other personal data being particular and requiring necessary security measures under law provisions.

2. Purposes for the Processing of your Personal Data

Please refer to Section 3 of the OCBC's Data Protection Policy.

3. Process Method of Personal Data

Please refer to Section 2 and 3 of the OCBC's Data Protection Policy.

4. Disclosure of Personal Data

Please refer to Section 17 of the OCBC's Data Protection Policy for information on the disclosure of your personal data and parties related to and/or in charge of the processing of your personal data.

5. Potential Unexpected Consequences

We implement security measures to protect your Personal Data when it is processed in our various computer systems (such as our communications, systems, platforms (including physical and electronic systems, and those in cyberspace)). However, please note that security measures are not error-free and may involve transmission via servers and/or systems that are not under our control. Email transmissions may not be secure and are subject to risks. Therefore, each individual must take information security precautions when transmitting information through the internet or cyberspace.

Examples of unexpected incidents and damages that may occur to the Personal Data, include:

- Accidental data loss and/or breaches;
- Unauthorized or unlawful access, use, alteration, correction or disclosure of personal data; and
- Any other unexpected cases as mentioned herein.

6. Retention and start and end time of Personal Data Processing

We will start to process your Personal Data once we receive it from you (together with your consent and authorization for the collection, use, process and disclosure of your Personal Data pursuant to this Data Protection Policy). We will retain your Personal Data for as long as required to perform the purposes for which the Personal Data was collected, unless we are justified by law, or otherwise requested by you (whichever is earlier).

Accordingly, the start and end time of your Personal Data processing will be for, at least, the duration of our relationship with you and for:

- the period required by applicable laws; and
- as long as reasonably necessary and/or in accordance with our internal policies (i) for us to be able to defend ourselves against any legal claims; or (ii) for management, administration, and maintenance purposes (including, but not limited to, technical systems, security, record-keeping, risk management, audit, monitoring and/or surveillance measures).

7. Rights and Obligations of Data Subjects

You may have certain rights in relation to your Personal Data, including:

1. To be informed about OCBC's processing of Personal Data;
2. To agree or disagree to the processing by OCBC of the Personal Data;
3. To access, view and edit, or request OCBC to facilitate the access, viewing and editing of the Personal Data;
4. To withdraw your previously provided consent;
5. To delete or request the deletion of your Personal Data;
6. To request restriction on the processing on the Personal Data;
7. To request for the provision of your Personal Data;
8. To object to the processing of your Personal Data, to prevent or limit the disclosure of the Personal Data, or to the use of Personal Data for advertising and marketing purpose;
9. To complain, denounce and initiate lawsuits by law;

10. To request for compensation if there are breaches of Personal Data protection; and
11. To defend against any violations of your civil rights related to your Personal Data.

Unless otherwise stated by law, you are obliged:

1. To provide complete and accurate Personal Data;
2. To take steps to protect your Personal Data and request that other entities and individuals protect your Personal Data.

8. Other Bases for Processing your Personal Data

OCBC may process your Personal Data without consent as set out in Section 19 of the OCBC Data Protection Policy, and:

1. Where necessary and in urgent cases, to immediately process relevant Personal Data to protect the life and health of the Data Subject or others. OCBC and other relevant third parties shall be responsible for proving this case;
2. to comply with the law;
3. to fulfil your contractual obligations with relevant agencies, organizations and individuals as prescribed by law; and
4. to serve the activities of state agencies prescribed by specialized laws.

9. Contacting Us - Feedback, Withdrawal of Consent, Access and Correction of your Personal Data

To contact us regarding your Personal Data or any aspect of our Data Protection Policy (including our reliance on legitimate interests), withdrawing your consent to the use of your Personal Data, or obtaining access and making corrections to your Personal Data records, please contact:

- email: [hcmcom@ocbc.com];
- phone: [028.38232627]; or
- talk to our staff at any of our branches.

10. Governing Law

This Data Protection Policy – Vietnam Annex shall be governed by the laws of Vietnam.