

Introduction

We take protecting your Personal Data seriously.

It's important to us that you know how we manage your Personal Data. This includes being clear about how we collect, use, and share your Personal Data. Sharing your Personal Data with us is your choice. However, if you choose not to, we may not be able to offer you some products or services. We do not sell your Personal Data.

To keep your Personal Data safe, we have a strong data protection program. It includes:

- Using strong security
- Reviewing how our activities affect Personal Data
- Training our staff
- Checking on our vendors to make sure they protect your Data
- Helping you understand your data protection rights
- Giving you control over marketing messages

What is Personal Data?

Personal Data is any information about you that identifies you, or that could identify you when combined with other details. Examples include:

- Personal particulars
- Employment details
- Financial details

Collecting Your Personal Data

We only collect your Personal Data when we have a valid reason to do so. This includes when you:

- Use our services
- Purchase, lease, license or use our properties
- Speak with our staff
- Attend our events
- Submit enquiries, requests, complaints, feedback, or suggestions to us;
- Apply for season parking at our properties;
- Have your image captured by CCTV systems within our premises;
- Visit our premises;

Using Your Personal Data

We use your Personal Data for reasons such as:

- Confirming who you are
- Developing and improving our properties, products and services
- Contacting you about our properties, products or services
- Protecting you and ourselves

Sharing Your Personal Data

We only share your Personal Data with trusted people or organisations.

Examples of whom we may share your Personal Data with include:

- Other OCBC Group companies and OCBC Group's representatives
- Our partners and vendors
- Government agencies

When we share your data overseas, we will make sure it will stay safe and secure.

Our Commitment to You

Protecting your Personal Data is our responsibility. We will update this policy as and when needed to reflect how we manage Personal Data. We will let you know if there are updates.

For more details, please refer to the full Data Protection Policy below. If you have questions, you can:

- Email us at pdpaenquiry@ocbc.com
- Write in to our Data Protection Officer as follows:

Data Protection Officer

OCBC Property Services Private Limited
63 Chulia Street
#08-03/04 OCBC Centre East
Singapore 049514

Depending on your relationship with us, another [OCBC Group policy](#) may apply.

Please ensure that you have read and understood our policies.

Data Protection Policy

Effective: 18 August 2026

This Data Protection Policy explains how OCBC Property Services Private Limited and its related corporations (collectively, the "**Companies**"), and their respective representatives and agents ("**Representatives**") (the Companies and Representatives collectively referred to as "**OPS**", "**us**", "**we**" or "**our**") collect, use and disclose Personal Data.

1. Personal Data

Personal Data is information that identifies you, either on its own or together with other information we have.

The Personal Data you provide us depends on the nature of your interaction with us and the properties, products and services you use. Some examples include:

- 1.1. personal or work particulars
- 1.2. financial information;
- 1.3. biometric information;
- 1.4. information relating to your use of our properties, products and services; and
- 1.5. information relating to any third parties which you provide to us.

2. Personal Data We Collect About You

We will only collect your Personal Data in a lawful manner and when we have a valid reason to do so. Providing your Personal Data to us is voluntary. If you do not, we may not be able to provide certain properties, products or services.

If you provide Personal Data of others, you confirm that you have their consent to do so.

If you provide us with any Personal Data of others (e.g. information on your customers, family members or employees), you confirm that you have their consent to do so for applicable purposes.

You confirm that all Personal Data you provide to us is complete and accurate.

3. Purposes for the Collection, Use and Disclosure of Your Personal Data

OPS collects, uses and discloses your Personal Data for the following purposes:

- 3.1. Providing Properties, Products, Services & Support
 - Providing and managing our properties, products and services, including applications and transactions.

- Running our business, meeting regulatory requirements, and improving our properties, products and services.
- Improve our properties, products and services by responding to queries and feedback.
- Managing and preparing incident and accident reports.
- Managing insurance claims.
- Managing heritage materials.
- Personalising your experiences across channels.
- Understanding your needs and providing advice and recommendations.
- Facilitating services offered by third-party partners.

3.2. Identity Verification, Due Diligence & Risk Management

- Establishing and verifying identity; conducting due diligence including KYC, AML/CFT, sanctions screening.
- Preventing, detecting and investigating fraud, money-laundering, terrorist financing, and other crimes.
- Analysing and managing risks across OPS.

3.3. Customer Insights, Research, Marketing & Loyalty

- Understanding the behaviour, needs, preferences and market trends of customers including purchasers, tenants or users of our properties, through conducting surveys, research, profiling, analytics, statistical reviews and reconciliation.
- Personalising and offering relevant products, services, campaigns, promotions, events and rewards (including through ecosystem partners).
- Marketing and publicity activities, including sharing information on our websites, digital channels, or public communications.

3.4. Legal, Regulatory, Compliance & Security

- Complying with any applicable laws, regulations, notices, codes of practice and guidelines including those that relevant authorities, industry bodies or other organisations have required or expected us to follow.
- Managing claims, disputes, investigations, legal advice and enforcing rights/obligations.
- Conducting audit checks, surveillance, security clearances and investigations.
- Ensuring the safety and security of premises, systems and services.

3.5. Corporate Transactions & Restructuring

- Facilitating mergers, acquisitions, divestments, restructurings, business transfers and asset transactions involving any of the Companies.

3.6. Digital Services

- Providing, authenticating, personalising and improving digital services.
- Marketing the Companies' and our ecosystem partners' services and events through digital channels.

3.7. Safety, Emergencies & Corporate Responsibility

- Responding to emergencies.
- Supporting corporate social responsibility and community initiatives.
- Managing media announcements, communications or disclosures where relevant.

3.8. Other Reasonable Purposes

- For purposes reasonably related to the above.

Relationship-Specific Purposes

The following additional purposes may apply depending on your relationship with OPS.

3.9 Existing or Prospective Tenants or Purchasers of Properties

- Evaluating your needs and providing recommendations.
- Marketing properties (including facilitating viewings and negotiations).
- Facilitating and administering the lease or sale of properties.
- Facilitating the continuation or termination of the leasing relationship.
- Complying with any applicable laws, regulations, notices, codes of practice and guidelines.
- Archival management including warehouse storage and retrievals.
- Enforcing repayment obligations and arrears managements.
- Submitting tax returns.
- Assessing and processing any applications or requests.
- For purposes reasonably related to the above.

3.10. Referrers, Agents or Intermediaries

- Managing marketing, lead referrals and related engagement activities.

3.11. External Service Providers, Vendors & Independent Contractors

- Managing procurement, tenders, vendor onboarding and supply of goods/services including property maintenance and housekeeping.
- For purposes reasonably related to the above.

3.12. OPS Shareholders

- Maintaining statutory registers.
- Facilitating corporate actions.
- Processing claims, including unclaimed distributions.

3.13. Job Applicants

- We process your personal data in accordance with the [OCBC Recruitment Privacy Policy](#).

3.14. Employees and Dependents, Temporary Staff, Interns, Trainees & Direct Contractors.

- Managing employment or engagement, HR administration, compliance, workplace safety, and investigations where necessary.
- Performing suitability assessments.
- Providing and monitoring work tools, systems and facilities.
- Supporting business continuity, emergency response and internal directories.
- Conducting HR analytics and productivity reviews.
- Conducting internal audits.
- Supporting service delivery to clients.
- For purposes reasonably related to the above.

3.15. Users of Digital Services

- Providing, personalising and improving digital service experiences such as visitor management system.
- Marketing properties, products, services and events of OPS, related companies and ecosystem partners.
- For purposes reasonably related to the above.
- **Note:** Partners' Data Protection Policies may also govern use of digital services.

4. Sharing Your Personal Data

We take the confidentiality and protection of your Personal Data seriously. We only share your Personal Data where necessary for the purposes described in this Policy and in accordance with applicable laws. We may share your Personal Data to the following types of recipients, whether they are located in Singapore or overseas:

4.1 OCBC Group entities and representatives

Companies within the OCBC Group, and their representatives and agents, where needed to provide you with properties, products or services, manage relationships, carry out group-wide functions (such as risk management or audit), fulfil a legitimate interest, or meet legal or regulatory requirements.

4.2 Service providers, vendors and professional advisers

Third-party service providers, contractors, vendors or professional advisers who help us operate our business or provide services to us. These include providers of information technology, data processing, payments, customer support, communications, marketing, analytics, research, audit, legal, compliance, training, storage or archival services.

4.3 Financial institutions, banks, payment service providers, payment gateways, registrars, credit reporting agencies and other parties involved in transactions, payments, investments or other services relating to our business operations requested by you.

4.4 Business partners and referral parties

Business partners, ecosystem partners, co-brand partners, referrers or intermediaries, where needed to provide properties, products, services, benefits or promotions to you.

4.5 Corporate transactions and assignments

Parties involved in mergers, acquisitions, divestments, restructurings, business transfers or asset transactions, including prospective counterparties, investors, assignees or transferees, where sharing your personal data is needed for due diligence or to complete such transactions.

4.6 Government authorities and regulators

Government bodies, regulators, statutory boards, law enforcement agencies, courts or other authorities, where we are required, recommended, expected or permitted under applicable laws, regulations, court orders or legal processes.

4.7 Other authorised recipients

Any other person or organisation where you have authorised the sharing, or where the law allows or requires us to do so.

When we share your Personal Data with third parties, including those overseas, we take reasonable steps to ensure that it remains protected in line with applicable data protection and privacy laws.

5. Users with multiple relationships with OCBC

If you have more than one relationship with the Companies, we may combine your Personal Data across our properties, products and services to manage those relationships.

Depending on your relationship with the Companies, other [OCBC Group data protection policies](#) may also apply.

6. Retention of Personal Data

Your Personal Data will be retained if a purpose for which it was collected remains valid, or for other legal or business purposes.

7. Other Bases for Handling or Processing your Personal Data

In some situations, the law allows us to use your Personal Data without your consent, for example:

7.1 where it is in our or a third party's legitimate interest:

- a. preventing and detecting money laundering, fraud, financial crime, and other illegal activities;

- b. detecting threats to safety and security (including IT and network security);
- c. preventing data loss on our systems and devices;
- d. facilitating of Environmental, Social and Governance goals;
- e. to perform credit analysis and other necessary due diligence checks; and

7.2 improving the Companies' properties, products, services, processes or business, understanding your preferences, and personalising experiences and recommendations.

The purposes listed in the above clause may continue to apply even in situations where your relationship with us has been terminated or altered.

8. Security

OPS has put in place safeguards to protect your Personal Data. This includes an organisation-wide data protection management programme to ensure data protection compliance and risk management. As part of this programme, all our staff have been trained to protect Personal Data. Regular internal and external audits of our data protection compliance are also conducted. A breach of our data protection policies could result in disciplinary action.

While we strive to protect your Personal Data, there are risks when electronic services are used.

9. Contacting Us

If you have questions about how we handle your Personal Data, including withdrawing consent or requesting access or corrections, or our reliance on legitimate interests, you may:

- Email us at pdpaenquiry@ocbc.com
- Write in to our Data Protection Officer as follows:

Data Protection Officer

OCBC Property Services Private Limited
63 Chulia Street
#08-03/04 OCBC Centre East
Singapore 049514

You may withdraw your consent for collecting, using and disclosing your Personal Data. If you withdraw your consent, we may not be able to continue to provide properties, products or services to you, maintain existing relationships, or perform existing or prospective obligations. This may affect our ability to continue providing properties, products or services, or maintain existing agreements.

Please note that if a third party provided your Personal Data to us, you should contact such third party directly to make any queries, feedback, and access and correction requests to us on your behalf.

10. Changes to Notice

We may change this Data Protection Policy by publishing the latest version of our Data Protection Policy on the OCBC website (www.ocbc.com) without notice. We may inform you of changes in how we process your Personal Data through appropriate means, such as by posting a notice or sending you a notification.

11. Governing Law

This Data Protection Policy and your use of this website shall be governed by the laws of Singapore.