United Overseas Bank Limited
HONG KONG BRANCH
(incorporated in Singapore with limited liability)

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Hong Kong
uobgroup.com

United Overseas Bank Limited, Hong Kong Branch
(Incorporated in Singapore with limited liability) (the "Bank")

Notification of Updates to
Notice to Customers relating to the Personal Data (Privacy) Ordinance
Notice to Other Persons relating to the Personal Data (Privacy) Ordinance
(collectively "Privacy Notice")

Amendments to our Privacy Notice

We enclose our updated Privacy Notice, which explains how we collect, use and disclose your personal data in connection with the services we provide to you. We handle your personal data in accordance with the Personal Data (Privacy) Ordinance.

Please find below a summary of the key amendments to our Privacy Notice. The updated Privacy Notice will take effect on 15 November 2026.

Relevant Paragraph of the updated Privacy Notice	**Additions / Amendments (Deletions are crossed out and Additions / Amendments are underlined)**
(c)	Paragraph (c) will be revised as follows: (c) It is also the case that data are collected from data subjects in the ordinary course. of the continuation of the banking relationship, for example, when data subjects write cheques or deposit money or otherwise carry out transactions as part of the Bank's services. The Bank will also collect data relating to the data subjects from third parties, including third party service providers with whom the data subjects interact in connection with the marketing of the Bank's products and services and in connection with the data subjects' application for the Bank's products and services ~~(including receiving personal data from~~. These third party service providers may include credit reference agencies ~~approved for participation~~ which participate in ~~the Multiple Credit Reference Agencies Model~~ any industry-wide credit data sharing arrangements (hereinafter referred to as "credit reference agencies"~~)~~). These industry-wide credit data sharing arrangements are set up to facilitate contribution and sharing of credit data relating to consumer credit facilities or commercial credit facilities amongst credit providers (hereinafter referred to as "credit providers"). Use of these industry-wide credit data sharing arrangements is supported by the industry associations and credit providers.

(d)	Paragraphs (d)(vi) and (d)(xiv)(3) will be revised as follows: (d) The purposes for which data relating to a data subject may be used are as follows: (vi) assisting other credit providers in Hong Kong ~~approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers")~~ which participate in any industry-wide credit data sharing arrangements to conduct credit checks and collect debts; (xiv) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any member of UOB Group or that it is expected to comply according to: (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers (including the participation in any industry-wide credit data sharing arrangements) that is assumed by or imposed on the Bank or any member of UOB Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
(e)	A new paragraph (e)(v) will be added. Paragraphs (e)(vi) and (e)(vii) will be revised as follows: (e) Data held by the Bank relating to a data subject will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (d) above:- (v) other banks and financial services providers to whom the data subject has chosen to provide its/his information held by the Bank in connection with the provision of services to the data subject by those other banks and financial service providers; (vi) any credit reference agencies (including the operator of any centralized database used by any credit reference agencies), and, in the event of default, to debt collection agencies; (vii) any person to whom the Bank or any other member of UOB Group is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or

	applying to the Bank or any other member of UOB Group , or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any other member of UOB Group are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any other member of UOB Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers~~;~~ (including any person performing functions for or providing services or support to any industry-wide credit data sharing arrangements), all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
(g)	The last paragraph in paragraph (g) will be amended as follows: **If a data subject does not wish the Bank to use or provide to other persons its/his data for use in direct marketing as described above, the data subject may exercise its/his opt-out right by notifying the Bank.**

Please note that the above amendments shall be binding on you if you continue to use our services on or after 15 November 2026.

Should you have any enquiries, please contact your relationship manager or our customer service hotline at (852) 2910 8888.

United Overseas Bank Limited – Hong Kong Branch
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October 2026