United Overseas Bank Limited, Hong Kong Branch,
(Incorporated in Singapore with limited liability) (the "Bank")
Notice to Customers relating to the Personal Data (Privacy) Ordinance
Notice to Other Persons relating to the Personal Data (Privacy) Ordinance
(collectively "Privacy Notice")

(a) From time to time, it is necessary for data subjects to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.

(b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.

(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. These third party service providers may include credit reference agencies which participate in 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) The purposes for which data relating to a data subject may be used are as follows: -

(i) considering, assessing and processing of applications for banking and/or other financial services and facilities;
(ii) the daily operation of the services and credit facilities provided to data subjects;
(iii) enabling and facilitating any services procured by the Bank (including but not limited to storage, printing, IT, administrative, telecommunications, computer, payment or securities clearing) in connection with the operation of its business;
(iv) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
(v) creating and maintaining the Bank's credit scoring models;
(vi) assisting other credit providers in Hong Kong which participate in any industry-wide credit data sharing arrangements to conduct credit checks and collect debts;
(vii) ensuring ongoing credit worthiness of data subjects;
(viii) designing financial services or related products for data subjects' use;
(ix) marketing services, products and other subjects (please see further details in paragraph (g) below);
(x) determining amounts owed to or by data subjects;
(xi) collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
(xii) internal operational purposes of any member of UOB Group (including credit and risk management) or statistical analysis (including behaviour analysis);
(xiii) maintaining a credit history of data subjects (whether or not there exists any relationship between data subjects and the Bank) for present and future reference of the Bank or any other member of UOB Group;
(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:
    (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
    (2) 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 within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
    (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;

(xv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within UOB Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;

(xvi) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and

(xvii) purposes relating thereto.

(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: -

(i) any member of UOB Group, agent, contractor, third party service provider, and/or each of their respective subcontractor who provides administrative, telecommunications, computer, payment or securities clearing or any other services to the Bank or any member of UOB Group;

(ii) any other person under a duty of confidentiality to the Bank including any other member of UOB Group which has undertaken to keep such information confidential;

(iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;

(iv) third party service providers with whom the data subject has chosen to interact with in connection with the data subject's application for the Bank's products and services;

(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;

(viii) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the data subject; and

(ix) (1) any member of UOB Group;
(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
(3) third party reward, loyalty, co-branding and privileges programme providers;
(4) co-branding partners of the Bank and any other member of UOB Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
(5) charitable or non-profit making organisations; and
(6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(ix) above.

The Bank may disclose data to any or all of the parties stated above and may do so notwithstanding that the recipient's place of business is outside Hong Kong, including United States, Singapore, Malaysia, South Korea and Japan, or that such information following disclosure will be collected, held, processed or used by such recipient in whole or part outside Hong Kong.

(f) With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to credit reference agencies:

(i) full name;

(ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);

(iii) Hong Kong Identity Card Number or travel document number;

(iv) date of birth;

(v) correspondence address;
(vi) mortgage account number in respect of each mortgage;
(vii) type of the facility in respect of each mortgage;
(viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
(ix) if any, mortgage account closed date in respect of each mortgage.

Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance ("Ordinance")).

(g) **USE OF DATA IN DIRECT MARKETING**

The Bank intends to use a data subject's data in direct marketing and the Bank requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

(i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Bank from time to time may be used by the Bank in direct marketing;
(ii) the following classes of services, products and subjects may be marketed:
  (1) financial, insurance, credit card, banking and related services and products;
  (2) reward, loyalty or privileges programmes and related services and products;
  (3) services and products offered by the Bank and any member of UOB Group's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  (4) donations and contributions for charitable and/or non-profit making purposes;
(iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
  (1) any member of UOB Group;
  (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  (3) third party reward, loyalty, co-branding or privileges programme providers;
  (4) co-branding partners of the Bank and any member of UOB Group (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  (5) charitable or non-profit making organisations;
(iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the data subject's written consent (which includes an indication of no objection) for that purpose;
(v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the data subject's consent or no objection as described in paragraph (g)(iv) above, the Bank will inform the data subject if it will receive any money or other property in return for providing the data to the other persons.

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.

(h) **TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING BANK APPLICATION PROGRAMMING INTERFACES (API)**

The Bank may, in accordance with the data subject's instructions to the Bank or third party service providers engaged by the data subject, transfer the data subject's data to third party service providers using the Bank's API for the purposes notified to the data subject by the Bank or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

(i) For the purposes of (d)(iv) above, the Bank may from time to time access and obtain consumer credit data of the data subjects from credit reference agency(ies) for reviewing any of the following matters in relation to the credit facilities granted:
(i) an increase in the credit amount;
(ii) the curtailing of credit (including the cancellation of credit or a decrease in the facility amount); or
(iii) the putting in place or the implementation of a scheme of arrangement with the data subject.

(j) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any data subject has the right: -

(i) to check whether the Bank holds data about him and of access to such data;

(ii) to require the Bank to correct any data relating to him which is inaccurate;

(iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;

(iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and

(v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

(k) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (j)(v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.

(l) In the event any amount in an account is written-off due to a bankruptcy order being made against a data subject, the account repayment data (as defined in paragraph (j)(v) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency(ies), whichever is earlier.

(m) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.

(n) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows: -

The Data Protection Officer
United Overseas Bank Limited, Hong Kong Branch
(incorporated in Singapore with limited liability)
P. O. Box 668
General Post Office, Hong Kong

(o) The Bank may have obtained credit report(s) on the data subject from credit reference agency(ies) in considering any application for credit. In the event the data subject wishes to access the credit reports, the Bank will advise the contact details of the relevant credit reference agency(ies).

(p) Nothing in this Privacy Notice shall limit the rights of data subjects under the Ordinance.

In this Privacy Notice, (i) **"UOB Group"** means United Overseas Bank Limited and its branches, holding company, representative offices, subsidiaries and affiliates (including branches or offices of such subsidiary or affiliate); and (ii) **"data subjects"** means the customers of the Bank and various other persons, including without limitation, applicants for banking/financial services and facilities, security providers, guarantors, shareholders, directors, corporate officers and managers, sole proprietors and partners supplying data (including personal data as defined in the Ordinance) to the Bank.

Note: In case of discrepancies between the English and Chinese versions, the English version shall prevail.

15 November 2026