

Privacy Policy

To protect our customers and provide them with the confidence to work with us, United Overseas Bank Limited, Tokyo Branch (hereinafter referred to as "UOB Tokyo") recognizes the importance of protecting personal information and compliance with the Act on the Protection of Personal Information (hereinafter referred to as the "Act"), the Guidelines for the Protection of Personal Information in the Financial Sector, and other related Laws and Regulations and guidelines (hereinafter referred to as the "Laws and Regulations") when handling personal information. UOB Tokyo aims to properly handle, manage and protect all personal information, and shall establish and comply with our Privacy Policy.

In addition, with regard to Individual Numbers and the Specification of Personal Information (as defined in the Act on the Use of Numbers to Identify a Specific Individual in Administrative Procedures), a "Basic Policy on the Proper Handling of Specific Personal Information" shall be separately established and observed.

1. Purposes of Acquiring Information

UOB Tokyo obtains personal information to provide products and services that meet our customer's needs and to ensure customer transactions with us are safe and reliable. UOB Tokyo conducts the following lines of business and uses personal information within the scope of the following purpose of use.

Lines of Business

- Accepting deposits, granting loans, effecting domestic funds transfer, executing foreign exchange and other operations incidental thereto;
- Business operations stated above which UOB Tokyo conducts on behalf of UOB Head Office or subsidiaries as part of Foreign Bank Agency Business;
- Business operations that UOB Tokyo is authorised to conduct as a registered financial institution as set out in Financial Instruments and Exchange Act; and
- Other business operations which a bank can operate and other operations incidental thereto (including those which a bank will come to operate).

Purposes of use

- Soliciting, opening accounts, accepting, managing and implementing our products and services related to various transactions;
- Facilitating confirmation and management at the time of transactions based on the Act on Prevention of Transfer of Criminal Proceeds and other Laws and Regulations, the exercise of rights and the performance of obligations based on contracts or Laws and Regulations, and other legal procedures;
- Management of continuous transactions, such as the management of dates in various transactions conducted by us;
- Making decisions on offers for various transactions, confirming the qualifications for using instruments and services, and continuous transactions, etc.;
- Judging the appropriateness of our products and services;
- Providing personal information to third parties to the extent necessary for the performance of our business, including where personal information is provided to a personal credit information agency, etc. in the course of credit business;
- Appropriate performance of the entrusted business in the cases where the processing of personal information is entrusted in whole or in part by other companies, etc.;
- For exercising rights and performing obligations under contracts and Laws and Regulations with customers;
- For research and development of products and services through market research, data analysis, and questionnaire surveys;

- For making proposals concerning products and services by means of direct mail, e-mail, etc. (including the distribution of advertisements on products and services in line with customer interests by analysing customer transaction records, web site browsing records, and other methods);
- For providing individual proposals and information on various instruments and services of affiliated companies in the marketing area including advertising (including the distribution of advertisements on products and services in line with customer interests by analysing customer transaction records, web site browsing records, and other methods);
- Cancellation of various transactions and post-cancellation management of transactions;
- Appropriate and smooth performance of other transactions with customers.

2. Type of Information to be Acquired

UOB Tokyo acquires the personal information of the customer in the manner set forth in 3 below. UOB Tokyo will not acquire sensitive information stipulated in the Guidelines on the Protection of Personal Information in the Financial Sector unless otherwise required by Laws and Regulations or provided for in the same guidelines, such as when the customer gives consent to the extent necessary for the performance of business.

3. Information Acquisition Method

To the extent necessary for the achievement of the Purpose of Use, we acquire personal information of the customer orally or in writing by appropriate and lawful means, for example, from the following information sources.

- Where the information is provided directly by a document that the customer is required to fill in and submit (e.g. submission of an application form by the person in question, data entry via the website by the person in question).
- Cases where personal information is provided by third parties, such as a joint user or a personal credit information organization.

4. Provision of Information

(1) UOB Tokyo will not provide personal information of customers to third parties except in the following situation and any situation stipulated by law.

- Where the customer consents;
- Where the provision of personal information is based on Laws and Regulations;
- Where the rights and interests of a person, such as life, body, or property (including property of a juridical person), are likely to be infringed and in which it is necessary for the protection of such rights and interests and in which it is difficult to obtain the consent of the person in question;
- Where there is a special need to enhance public hygiene or protect the health of children, and when it is difficult to obtain a consent of the person;
- Where there is a need to cooperate in regard to a central or local government organization, or a person entrusted by them to perform tasks prescribed by laws and regulations, and when there is a possibility that obtaining the person's consent would interfere with the performance of those tasks;
- Where the third party is an academic research institution, etc., and it is necessary for the third party to handle the personal information of the customer for academic research purposes. (including where part of the purpose of handling personal information of the customer is for academic research purposes, and excluding

cases in which the rights and interests of individuals are likely to be unreasonably infringed);

- Where the handling of the personal information of the customer is entrusted in whole or in part within the scope necessary for the achievement of the Purpose of Use;
- Cases in which the personal information of customers is provided as a result of business succession due to merger or other reasons; or
- Cases in which the personal information of customers is shared in accordance with (3) below

(2) UOB Tokyo may entrust the handling of all or part of the customer's personal information to the extent necessary for the achievement of the Purpose of Use. When outsourcing, supervision of the outsourcee shall be necessary and appropriate.

(3) UOB Tokyo may use your personal information jointly within the following scope:

Co-Use of Personal Data among UOB Group

We have affiliated entities in UOB Group and will jointly use personal data among the entities set out in the Scope of co-use below only when customers' consent is obtained or it is necessary. We will ensure to implement stringent control measures in using the data jointly.

Also, when UOB Tokyo co-uses your personal data with a UOB Group subsidiary falling under a third party abroad set out in Paragraph 1, Article 28 of the Act on the Protection of Personal Information, we will obtain your approval, as a rule, of the provision of personal data to a third party located in a foreign country.

Items	Content
Item of co-use	Name, address, date of birth, phone number, place of work, title, fax number, e-mail address, account information, transaction details, and other items of personal information provided by customers
Scope of co-user	United Overseas Bank Limited (UOB), its branches, and other UOB Group companies. Note: For the list of UOB Group Companies, please refer to UOB Group website
Purposes of co-use	Personal data can be used: to monitor and manage various risks of UOB Group, or to perform transactions with customers appropriately.
Responsible party	United Overseas Bank Limited, Tokyo Branch Representative in Japan and Country Manager: Ho Chai Seng Sanno Park Tower 13F, 2-11-1, Nagata-cho, Chiyoda-ku, Tokyo 100-6113

(4) UOB Tokyo may provide a customer's personal information to third parties in foreign countries. Except as otherwise provided by Japanese laws and regulations, we shall provide necessary information in accordance with the provisions of such Laws and Regulations and obtain the prior consent of the Customer to permit the provision of such information to a third party in a foreign country.

(5) In the event that we provide "personally referable information" with respect to customers to a third party and it is assumed that such third party will treat such "personally referable information" as personal data, UOB Tokyo will confirm this and provide information necessary for the customer as required in accordance with the provisions of Laws and Regulations, except as otherwise provided by Laws and Regulations.

5. Handling of Sensitive Information

UOB Tokyo will not acquire, use, or provide a third party with sensitive information as stipulated in the Guidelines on the Protection of Personal Information in the Financial Sector, except in accordance with Laws and Regulations or in the event that the customer's consent is obtained to the extent necessary for the performance of its business, or otherwise as stipulated in the Guidelines.

6. Information Management Method

UOB Tokyo takes appropriate measures to ensure that our customers' personal information is accurate and up-to-date. In order to prevent the leakage, loss, or damage (hereinafter referred to as "leakage") of personal information of our customers, UOB Tokyo will implement organizational security management, human safety management, physical safety management, and technical safety management measures. When handling personal information of customers in foreign countries, we will appropriately manage such information after assessing the external environment.

7. Request for Suspension or Disclosure from Customers

In the event the customer or its agent requests us to disclose, correct, add or delete the contents of, cease the utilization of, erase, cease the third-party provision, or disclose a record of provision to a third party (hereinafter referred to as a "Disclosure Request, etc.") pursuant to the Act, UOB Tokyo will respond to the Disclosure Request, etc. in accordance with the following procedures under the provisions of Laws and Regulations after confirming the identity of the customer.

(1) Items of Retained Personal Data Subject to Procedures for Disclosure Requests, etc.

- Name, address, telephone number, date of birth, occupation (name of employer, work phone number), balance of transactions (account title, account number, balance), information on transaction records, etc.

(2) Contact for Receiving Disclosure Requests, etc.
United Overseas Bank Limited, Tokyo Branch

(3) Documents to be submitted

The application form as we prescribe (which meets the requirements stipulated by the Act)

*If requested, we will send the application form to the customer or its agent.

(4) Fees

- Balance of transactions (account title, account number, balance): 1,100 yen per specified date
- Information on transaction records: 1,100 yen per month
- Items other than those described above: 1,100 yen for each item of information

(5) Purpose of Use of Personal Information Acquired in Relation to a Disclosure Request, etc.

Personal information we obtained through a Disclosure Request, etc. shall be used for investigations for the procedures, identification of the customer or its agent, collection of fees, and responses to the relevant Disclosure Request, etc.

(6) Cases that cannot be handled

UOB Tokyo may not respond to the Disclosure Request, etc. in the following

cases if:

- we cannot confirm the identity of the customer;
- we cannot confirm the authority of the representative as the agent of the customer;
- application form is inadequately filled;
- the fee is not paid within the prescribed period;
- we are not required to respond under Laws and Regulations, for example, because the item requested does not fall within the personal data;
- there is threat to seriously interfere with our business; or
- there is a violation of Laws and Regulations, etc. Please note, however, that the prescribed fee will accrue even in the case described above.

8. Customer Inquiries and Complaints

Contact Information:

UOB Tokyo accepts requests to notify the purpose of use, disclose, correct, add or delete the contents of, cease the utilization of, erase, and cease the third-party provision, or disclose a record of provision to a third party, or any questions, including inquiries and complaints regarding the handling of personal information.

United Overseas Bank Ltd., Tokyo Branch

Tel: 03-3596-7200 (Monday to Friday 9:00 am to 5:00 pm)

(excluding weekends, public holidays, and the year-end/New Year business holidays)

Address: Sanno Park Tower 13F, 2-11-1 Nagata-cho, Chiyoda-ku, Tokyo 100-6113

We are a member of the following authorized personal information protection organization. If you have any complaints or inquiries regarding the handling of personal information, you may also submit them to the following organizations:

- Name of authorized personal information protection organization:
All Banks Personal Data Protection Council
- Contact Information for Complaints or Inquiries: URL:
<http://www.abpdpc.gr.jp/> (Japanese)
TEL: 03-5222-1700 (Complaints/Consultation)
Or please contact Japanese Bankers Association Consumer Relations Office nearby

9. Modification

The above information may be modified as a result of amendments to the Laws and Regulations or other reasons to the extent stipulated by Laws and Regulations. In this case, the information will be posted at the branch or other methods.