

UOB Privacy Notice (Canada)

Last updated May 2022

UNITED OVERSEAS BANK LIMITED (“UOB”) Vancouver branch is committed to protecting Your privacy and this Privacy Notice explains the types of personal information we collect, how we use that information, who we share it with, and how we protect that information. The Privacy Notice is observed by UOB Vancouver Branch with respect to personal information. This Privacy Notice forms part of the terms and conditions governing Your relationship with UOB and its related corporations and subsidiaries (collectively the “UOB Group”).

1. What information is covered by this Privacy Notice?

This Privacy Notice covers all personal information processed by UOB which means information that (either alone or combined with other information) enables You to be identified directly or indirectly. This Privacy Notice applies to services you receive from the UOB Vancouver branch. Other UOB privacy notices may apply in other circumstances. For example, branches outside Canada may have other privacy notices and our global website has its own privacy notice.

2. What personal information do we collect?

2.1 We collect and generate the following personal information, about You and Your guarantors, and authorized representatives and, in the case of business entities or partnerships, their officers, directors, authorized signatories, beneficial owners, partners and other representatives, and other third parties (“Relevant Individuals”), whether from You, third party sources and/or other publicly available sources, including:

- (a) Personal particulars which may include (without limitation) name, identification information (including copies of identity documents for record purposes, and any information that may appear on an identification card or passport), date of birth, marital status, employment details, contact information, investments and assets you hold, credit and risk rating information, demographic data and Your preferences such as the way you use products or services;
- (b) Your financial information, including but not limited to credit and borrowing history, payment record, credit and risk rating, the products and services You use, expenditure, transaction counterparties, personal wealth, financial needs analysis, investments and assets You hold, insurance, liabilities;
- (c) Biometric identifiers, such as facial and voice recognition data, fingerprints and retinal scans, used for verification purposes;
- (d) Sensitive personal information (such as Social Insurance Number, Business Number, local and/or foreign Tax Identification Number, jurisdictions of tax residence) when conducting checks to comply with applicable laws and regulations for the purposes of customer due diligence and detecting and preventing financial crimes. When opening an interest bearing account, the Income Tax Act requires us to ask for your Social Insurance Number or Business Number; and
- (e) Information about the computer system or other technological device that you use to access any of our or third parties’ channels, applications, websites or social media, as the case may be, in order to contact, communicate, visit or interact with us, such as type and features/functions of Your device, downloaded apps, IP addresses, operating system type, network information, web browser type and version, cookies, activity logs, online identifiers, unique device identifiers, geo-location data and usage activities;
- (f) Any information you have asked or permitted us to collect for you, such as information about your accounts or holdings with other banks and other organizations including transaction information and information on your consumer behaviour and preferences such as the way you use products or services.

2.2 When You provide another person’s personal information to us, You confirm that You have obtained the written consent of that person for the collection, use and disclosure of that person’s personal information to be used as described in paragraph (3) below. When the personal information of another person mentioned above is

obtained from a third party, You warrant that such third party has obtained written consent from the person whose personal information is provided for the collection, use and disclosure of their personal information.

- 2.3. You undertake to indemnify and hold us harmless against any claim or liability for any collection, use and disclosure of any personal information made by us in reliance on Your confirmation and warranty set forth in paragraph 2.2 above.

3. How do we use Your personal information?

- 3.1 We may process, transfer and disclose Your information to:

- Create, improve, deliver and personalise products and services;
 - Analyse and improve our business performance;
 - Market and promote the Bank, UOB Group and our products and services
 - Process Your requests, transactions and instructions;
 - Protect You and us from errors and fraud;
 - Address customer feedback and complaints;
 - Comply with legal and regulatory requirements and guidelines, orders or requests issued by any legal, regulatory, tax, law enforcement or government bodies (local or international);
 - Perform financial crime risk management activity, including to protect you from financial crime and to comply with anti-money laundering requirements;
 - Conduct screening in-accordance with Canadian and our home office regulatory and legislated requirements for prevention of crime, terrorism financing, corrupt practices, bribery, economic sanctions measures, and any other matters that banking regulatory authorities may require or impose on us from time to time;
 - Comply with Canadian Revenue Agency requirements with regards to Common Reporting Standard and United States of America Foreign Account Tax Compliance Act;
 - Recover any money owed to us or other member of UOB Group;
 - Perform credit evaluations and obtain or provide credit references;
 - Understand your needs;
 - Assess your eligibility or suitability for products and services and to provide ongoing service;
 - Enforce and defend our rights and the rights of any member of the UOB Group;
 - Carry out internal operational purposes of members of the UOB Group (including, security of our premises and property, data analysis, service quality assurance, management reporting, insurance, audit, information technology and network security and credit, liquidity and risk management);
 - Manage our relationship with You;
 - Validate information and to establish and verify Your identity and instructions
 - Facilitate any proposed or actual sale, lease, merger, amalgamation or other type of acquisition, disposition or financing of all or part of our business or assets or those of any member of the UOB Group;
 - Other purposes reasonably related to the above, and purposes set out in any terms and conditions which govern Your relationship with us.
- 3.2 We may record and keep track of Your interactions with us including phone calls, face-to-face meetings, letters, emails and any other kinds of communication. We may use these records to check Your instructions to us, assess, analyse and improve our service, train our people, manage risk or for the other purposes described above.
- 3.3 We use closed circuit television (CCTV) in and around our offices and self-service banking machines, as well as facial recognition systems for security purposes, and these may collect photos, videos or voice recordings of You.

4. Do we use your personal information for marketing?

We and other UOB Group members use certain of Your personal data to personalise our marketing to You, to inform You of events, promotional offers, products and services which You may be interested in. However, You may at any time inform us that You do not wish to receive direct marketing communications.

5. With which third parties do we share Your personal information?

We may share Your personal information with any person or entity where reasonably necessary to achieve the purposes stated herein, and with the following:

- 5.1 **UOB Group:** We may share Your personal information among our group of companies (the UOB Group), in order to open and manage Your account(s) with us, administer, develop and improve services and products, provide You with customer support, process Your payments, facilitate processing, understand Your preferences, send You information about products and services which You may be interested in, submit management reports and regulatory reports and meet other compliance requirements and conduct the other activities described in this Privacy Notice.
- 5.2 **Other Service Providers:** We may share personal information with the following categories of service providers, who may be located in Canada, Singapore or in any other country:
- infrastructure and IT service providers, including cloud service providers;
 - marketing, advertising and communications agencies;
 - external auditors, consultants and professional advisers;
 - suppliers and service providers such as cheque printers and appraisers;
 - persons acting on Your behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, exchanges, trade data repositories, clearing houses and clearing and settlement systems;
 - other financial institutions, payment service providers, fraud prevention agencies, trade associations, credit reference agencies and debt recovery agents; and
 - any third party we use to provide services to You.

We will only provide our service providers with personal information which is necessary for them to perform their services. We will take all steps that are reasonably necessary to ensure that Your personal information is treated securely and in accordance with this Privacy Notice as well as applicable data protection laws.

- 5.3 **Third parties permitted by law:** Your personal information and that relating to Your Relevant Individuals may be used and disclosed to comply with legal and regulatory requirements and requests, including with any national or international law enforcement, regulatory, governmental or judicial authority or to meet other obligations that UOB or any permitted recipient of Your personal information is subject to. This may include using information to help detect or prevent crime (including terrorism financing, money laundering and other financial crimes) and for tax reporting. We may also disclose Your personal information to third parties in any country where disclosure is legally required and/or where it is necessary to protect, enforce or defend our rights or those of our employees and officers.
- 5.4 **Third parties connected with business transfers:** We may transfer Your personal information to third parties in connection with a reorganisation, restructuring, merger, joint venture, acquisition, disposition or transfer of shares or business or assets, provided that the receiving party agrees to treat Your personal information in a manner consistent with this Privacy Notice.
- 5.5 **Other third parties:** we may share relevant information with Your joint account holder, Relevant Individuals, persons whom You have referred to us or who have referred You; and any other persons where You have consented to disclosure or where disclosure is permitted by applicable law.
- 5.6 **Transfers Outside of Canada:** As mentioned above, Your personal information may be transferred to other countries. Laws relating to privacy vary between countries, and your personal information may be processed in a country with less stringent laws than the laws in your country. Personal information may be accessible to governments, courts, or law enforcement, national security authorities or and regulatory agencies of these countries in accordance with applicable laws.

6. What are Your rights?

- 6.1 You have the right to:
- (a) **Access:** request a copy of the personal information we are processing about You.
 - (b) **Correction:** request that we correct any inaccurate personal information that we process about You.
 - (c) **Marketing:** change your mind about the channels via which you wish to receive marketing information, or to opt out from direct marketing messages that You receive from us, at any time.

- (d) Withdrawal of Consent: If You have consented to our processing of Your personal information, You have the right to withdraw Your consent at any time. We will explain the consequences of withdrawing consent to You. If You withdraw Your consent and depending on the nature of Your request, UOB may not be in a position to continue providing our products or services to You. Your withdrawal may be considered a termination by You of any contractual relationship, which may result in a breach and/or liabilities.

You can make a request to exercise any of these rights in relation to Your personal information by sending us a written request (see "How to contact us" below). Where a fee is chargeable for processing Your request, we will inform You before proceeding with the request.

- 6.2 Your rights will be subject to conditions and exceptions under applicable laws, and to our rights and obligations under applicable laws and regulations. We may decline requests where our confidential business information or the privacy of others may be compromised or on any other reasonable basis, and where we are permitted or required by law to do so.

7. How do we protect Your personal information?

We have implemented and regularly review technical, administrative, organisational and physical security measures to safeguard the personal data in our custody and under our control.

8. How long do we keep Your personal information?

We will retain Your personal data as long as necessary to serve the purposes for which it was collected, to comply with legal and regulatory requirements or where we may need it for our legitimate purposes described above such as to protect or enforce our legal rights, fighting fraud and financial crime, risk management, and dealing with any disputes or concerns that may arise. When we no longer need to use personal data, we will remove it from our systems and records and/or take steps to make it anonymous so that You can no longer be identified from it.

9. How to contact us

If there are any questions or concerns regarding the processing of Your personal data, please contact us at:

Data Protection Officer
Tel 604 662 7055
Mail 2400-650 West Georgia Street
Vancouver BC, V6B 4N9.
Email: UOB.Vancouver@UOBgroup.com

We will work to resolve questions and complaints, but if you are not satisfied You may also contact.
The Office of the Privacy Commissioner of Canada
112 Kent Street, Ottawa,
Ontario K1A 1H3 or call toll-free at
1-800-282-1376
Website: www.priv.gc.ca

10. Updates to this Privacy Notice

We may amend our Privacy Notice from time to time, to stay abreast of developments as our business, industry practices and applicable law evolves. We will notify You of changes.