



First Commercial Bank, Ltd. Singapore Branch

Personal Data Protection Notice

Dear Customers,

First Commercial Bank, Ltd. Singapore Branch (the “**Bank**”) has carried out a review of the Bank’s existing processes and has implemented new processes to meet the requirements under the provisions of the Personal Data Protection Act 2012 (**PDPA**).

The processes implemented are over and above those processes already in place to ensure secrecy under the Banking Act.

The Bank is very aware of Customers’ privacy, and in line with the provisions of PDPA, the Bank hereby brings to your attention matters concerning the collection, use and disclosure of Customers’ Personal Data submitted by Customers when applying for the Bank’s products and/or services.

When a Customer applies for the Bank’s products and/or services, the Bank will need to collect certain amount of information regarding the Customer (“**Customer’s Information**”), which may include the Customer’s Personal Data, in order to, amongst others, (i) assess and evaluate the suitability of the said products and/or services for the Customer; (ii) carry out statistical and/or technical analysis to improve the Bank’s products and/or services to better meet the needs of the Customer; (iii) carry out statistical and/or technical analysis in connection with Customer profiling; and (iv) introduce the Bank’s products and/or services that may meet the Customer’s banking needs. As best as possible, the Bank will collect only such information that is reasonably necessary to carry out the aforesaid.

In some cases, the Bank may require also information on 3rd parties (“**3rd Party Information**”), eg. particulars of contact persons in case of emergencies. When submitting 3rd Party Information to the Bank, the Customer should ensure that the 3rd Parties have given their consent for the disclosure of 3rd Party Information to the Bank and the Customer warrants that such consent has been obtained.

1、 The Bank may use and/or disclose Customer’s Information for the following:

- (1) processing of Deposit/Remittance Services
- (2) processing and evaluating of Loan Services
- (3) processing of Foreign Exchange Services
- (4) processing of any other banking transactions
- (5) consumer profiling (Customer’s risk appetite)
- (6) customer management and services profiling
- (7) consumer protection affairs assessment
- (8) commercial and technical information analysis
- (9) account management and debt trading business profiling
- (10) legal and financial due-diligence check
- (11) statistics and analysis reporting
- (12) introducing the Bank’s products and/or services (including joint marketing activities with FCB Financial Holding Inc.) to the Customer
- (13) other contractual, quasi contractual or legally related services or businesses, and,
- (14) other advisory and consultancy services.

2、Periods, locations, entities and transmission channels of the use of Customer's Information :

- (1) Periods: The Bank will keep Customer's Information for such periods as deemed appropriate under the relevant laws and regulations or contractual terms and conditions (eg. Business Entity Accounting Act etc.); or the necessary duration for record-keeping for operational purpose as required by the Bank.
- (2) Locations: the Bank will as far as possible keep Customer's Information at the Bank. However, some of the Bank's operations may be carried out by the Bank's related companies located outside of Singapore or by 3rd party service providers and in such instances Customer's Information may be disclosed and kept at the Bank's related companies or at the 3rd party service providers.
- (3) 3rd Parties to whom Customer's Information may be disclosed: The Bank's Head Office, its overseas branches and subsidiaries, any agent or contactor who provides services to the Bank, any financial institution or agent involved in banking activities, units to whom the Bank is under obligation to disclose in accordance with laws, any other organization which has a business relationship with the Bank or other entities with Customer's consent.
- (4) Method for communicating Customer's Information: (i) automated channel using - Secured Network; or (ii) non-automated channel using - Email with encryption.

3、Subject to the provisions of PDPA, Customers are entitled to :

- (1) make enquiries, request for viewing or photo-copies of Customer's Personal Data, however, the Bank may levy a handling charge to cover costs.
- (2) request for addition or correction of Customer's Personal Data, however, your appropriate explanation in writing is required by law.
- (3) request for termination of collection, processing, use of Customer's Personal Data and request for the deletion of Customer's Personal Data (depending on the extent of the termination and/or deletion, the Bank may not be able to continue providing you the Bank's products and/or services and the Bank shall not be liable for any loss or damages arising from this request).

If you wish to request for any of the above-mentioned, please contact the Bank with your request. You can contact the Bank at: +65 65930888 or visit us at No. 77 Robinson Road, Hex 29-01, Singapore 068896 (or such other contact number or location as the Bank may inform you from time to time).

- 4、You are free to decide whether you wish to provide your personal information to the Bank. However, if you decline to provide your personal information or the information you provided is incomplete, the Bank may not be able to carry out the necessary review and processes needed to provide you the requested products and/or services.

Signature: _____ **Date(dd/mm/yy):** _____

The Bank's rights under this Notice shall be without prejudice to other rights of collection, use and disclosure available pursuant to the Terms and Conditions or under the law and nothing herein is to be construed as limiting any of these other rights.
