

Privacy Policy Statement

United Overseas Bank Limited, Hong Kong Branch (the “Bank”) is committed to protect personal data privacy in accordance with the provisions of the Personal Data (Privacy) Ordinance (“Ordinance”). In this Privacy Policy Statement, we set out our policies and practices on collection, use, disclosure and processing of personal data and information.

In this Privacy Policy Statement :

“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

“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.

Kind of Personal Data held

There are two broad categories of personal data held in the Bank. They comprise of personal data contained in the following :-

1. Data subjects records which are necessary for data subjects to supply to the Bank from time to time in connection with matters such as :
 - (a) the opening or operation of accounts;
 - (b) the establishment or maintenance of credit/banking facilities;
 - (c) the provision or operation of products and services offered by the Bank (including financial, insurance, cards, securities and/or investment products and services and related services and products).
2. employee records which include the name, address, contact details, date of birth, educational background, curriculum vitae and relevant personal data of family members of employees.

Purposes for which the Personal Data are held

In relation to data subjects :-

The purposes for which data relating to data subjects may be used are as follows :-

- a. considering, assessing and processing of applications for banking and/or other financial services and facilities;
- b. the daily operation of the services and credit facilities provided to data subjects;

- c. 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;
- d. 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;
- e. creating and maintaining the Bank's credit scoring models;
- f. assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers") to conduct credit checks and collect debts;
- g. ensuring ongoing creditworthiness of data subjects;
- h. designing financial services and related products for data subjects' use;
- i. marketing services, products and other subjects;
- j. determining amounts owed to or by data subjects;
- k. collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
- l. internal operational purposes of any member of UOB Group (including credit and risk management) or statistical analysis (including behaviour analysis);
- m. 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;
- n. complying with any 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 :
 - (i) 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);
 - (ii) 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
 - (iii) 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 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;

- o. complying with any obligations, requirements, policies, procedures 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;
- p. enabling an actual or potential assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the data subjects to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- q. any other purposes relating to the above purposes.

In relation to employees :-

The purposes for which data relating to employees may be used are broadly as follows :-

- a. managing and terminating employees' employment;
- b. manpower, business continuity and logistical management, including but not limited to secondment and assignments to other entities within UOB Group or to such entities as required by the Bank;
- c. enabling and facilitating the conduct of the Bank's business activities;
- d. provision of employees benefits;
- e. meeting or complying with the Bank's internal policies and procedures and any applicable rules, laws, regulations, codes of practice or guidelines, orders or requests issued by any legal or regulatory bodies (both national and international) (including but not limited to disclosures to regulatory bodies, conducting audit checks and surveillance);
- f. legal, risk management and security purposes; and
- g. any other purposes reasonably relating to the aforesaid.

Collection of Personal Data

When collecting data and information relating to data subjects and employees, we will provide the data subjects and employees concerned with a Personal Information Collection Statement ("PICS") informing them of the purpose of collection, classes of persons to whom the data may be transferred, and other relevant information.

Disclosure of Personal Data

Data and information would not be disclosed to other parties unless such disclosure is made in accordance with the PICS and/or with the consent of the data subjects and employees concerned and/or is permitted or required by any law or regulation binding on the Bank.

Retention of Personal Data

Data and information are retained for as long as the purposes for which such data and information were collected continue.

Access and Correction

The Bank will comply with and process all data access or correction request in accordance with the provisions of the Ordinance. Data access and correction requests to the Bank may be addressed to the Bank's Data Protection Officer at the following address :

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

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

15 April 2025