



Privacy Policy & Personal Information Collection Statement

Cyber Privacy Policy

- (A) OCBC Bank (Macau) Limited (the "Bank") do not collect or view any identifiable personal data, except for those provided voluntarily. The Bank will only record the traffic and page views of the official website of the Bank for website usage analysis.
- (B) In order to provide better Internet service to you, we will occasionally use a "cookie". A cookie is a small piece of information transmitted from our web server that are automatically stored on your web browser in your computer that can be retrieved by this website. We will only use cookies as a session identifier and will not store user's sensitive information (e.g. customer's personal information or passwords) in cookies. Once a session is established, all the communications will use the cookies to identify a user. Once the session is closed, the cookies will be expired. Should you wish to disable these cookies you may do so by changing the setting on your browser. However, you may not be able to access the Bank Group's Internet banking and other financial services.
- (C) Your personal data will be encrypted when provided and transmitted to the Bank.

Privacy Pledge

The Bank respect the privacy of our customers. The Bank will abide by the Personal Data Protection Law at all times. The Bank pledge to work based on the purposes and principles below:

- (A) marketing services or products of the Bank and/or selected companies;
- (B) designated use only, visitors' agreement otherwise;
- (C) available measures to securely store the customer's data and ensure the data's validity during a valid time frame.
- (D) only authorized personnel can view and process customers' personal data
- (E) customers' right to view and update their personal data

Notice to Customers relating to the Personal Data Protection Law (the "Law")

- (A) From time to time, it is necessary for customers 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 customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money.
- (D) The purpose for which data relating to a customer may be used are as follows:
- (1) the daily operation of the services and credit facilities provided to customers;
 - (2) 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;
 - (3) creating and maintaining the Bank's credit scoring models;
 - (4) assisting other financial institutions to conduct credit checks and collect debts;
 - (5) ensuring ongoing credit worthiness of customers;
 - (6) designing financial services or related products for customers' use;
 - (7) marketing services or products of the Bank and/or selected companies;
 - (8) determining amounts owed to or by customers;
 - (9) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - (10) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches;
 - (11) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (12) purposes relating thereto
- (E) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (D):
- (1) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
 - (2) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - (3) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (4) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (5) any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches;
 - (6) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
 - (7) companies for the purpose of informing customers of services which the Bank believes will be of interest to customers.

- (F) Under and in accordance with the terms of the Law, any customer has the right to check whether the Bank holds data about him, of access to such data and to require the Bank to correct any data relating to him which is inaccurate.
- (G) In accordance with the terms of the Law, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (H) 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, OCBC Bank (Macau) Limited, 241 Avenida de Almeida Ribeiro, Macau.

- (I) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wished to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (J) Nothing in this Notice shall limit the rights of customers under the Personal Data Protection Law. (In the event of any conflict with the Chinese version, the Chinese version shall take precedence)

July 2023

Notice about the Personal Data Protection Law (the “Law”)

The personal data that you voluntarily provide to the Bank are the property of the Bank. The Bank reserves the right to use it for the Bank's financial services and related products. Such information will be provided to any person under a duty of confidentiality to the Bank, including companies and affiliated business partners of the Bank. For access to or correction of data, please write to the Data Protection Officer of OCBC Bank (Macau) Limited No. 241 Avenida Almeida Ribeiro de Macau.

Note: By accessing this website and any of its pages, you signify your acceptance of these terms and conditions.