

HSBC (Thailand) Privacy Notice

This privacy notice ("**Privacy Notice**") outlines how The Hongkong and Shanghai Banking Corporation Limited, Bangkok Branch (hereinafter referred to as "**HSBC Thailand**", "**we**", "**our**", or "**us**"), as a data controller, collects, uses, discloses and/or cross-border transfers Personal Data (as defined below) of our customers and their connected persons (hereinafter collectively referred to as "**you**" or "**your**").

We may amend or revise this Privacy Notice at any time we deem necessary. While we endeavor to keep you updated about our activities in collecting, using disclosing or cross-border transferring your Personal Data, please read this Privacy Notice every once in a while for any updates.

1. We may collect

For the purpose of this Privacy Notice, "**Personal Data**" means any identified or identifiable information about you, whether directly or indirectly.

The Personal Data we collect about you is information necessary for the provision of our products or services, including, but not limited to, brokerage services, non-discretionary portfolio management services, discretionary investment management services and any other services, ("**Products or Services**") and for other purposes as provided in this Privacy Notice. We may collect your Personal Data, directly or indirectly from you, when you visit our websites or use our Products or Services and mobile application, when you interact with us, The Hongkong and Shanghai Banking Corporation Limited, Singapore Branch ("**HSBC Singapore**"), HSBC group companies, our business partners, and/or third parties (such as, people who act for you or who you give consent to transfer Personal Data to us, publicly available source and agencies that collect data which they summarize and use to create statistics, credit references, debt collection and fraud prevention agencies, people who you deal with through our Products or Services, and governmental authorities). If you do not provide your Personal Data, we may not be able to provide you with our Products or Services.

For the purpose of this Privacy Notice, HSBC group company(ies) means HSBC Holdings plc, its subsidiaries (being legal entities from time to time (1) in which HSBC Holdings plc owns at least 50% or more of the shares or (2) over which HSBC Holdings plc exercises significant influence, regardless of its shareholding in such entity), related and associated companies and affiliates wherever situated or subsidiaries of such subsidiaries.

1.1 The collected Personal Data shall include, but is not limited to:

- (1) **Identification details:** such as your title, first name, last name, middle name (if any), gender, age, nationality, date of birth, blood type, signature, picture, CCTV footage (stills and moving image), government issued documents (e.g. national identification card, passport, visa, work permits, house registration, driving license, alien card / foreigner certificate, and/or other similarly identifiable document), marital status, and any other similar identifiers.
- (2) **Contact details:** such as postal address, work address, email address, telephone number, social media contact and social media data.
- (3) **Personal background:** such as education background, employment position, department, company name, curriculum vitae (CV), portfolio information.
- (4) **Financial related details:** such as your income, source of income, encumbrances, tax information, bank account information, use of our Products or Services, instruction records and/or record of our correspondence, transaction details and records (e.g. the date of transaction, amount of money in the transaction), payment information and details of underlying transaction, credit score, bankruptcy status.

(5) **Information technology related details:** such as geographic data or location data based on your mobile or electronic devices, login credentials, IP address, cookies and/or other similar technologies we use to recognize you or your preferences.

(6) **Your interest / behavior:** such as Products or Services that you're interested in, your transaction behavior, user preferences, analytic information.

1.2 We may also generate information about you (1) by combining information that we and HSBC group companies have collected about you; (2) based on the analysis of your interactions with us; and (3) through the use of cookies and similar technology when you access our website or apps.

1.3 Apart from Personal Data, we may also collect the following sensitive data, including, but not limited to:

(1) **sensitive data as appeared in government issued documents** (e.g. religion, race/ethnicity, and blood type).

(2) **biometric data** (e.g. voice identification and facial recognition data).

(hereinafter collectively referred to as "**Sensitive Data**")

1.4 Other's Personal Data

In the course of our provision of Products or Services, we may also collect Personal Data of other connected persons, including, but not limited to, a joint account holder, trustee, beneficiary, guarantor, director, authorized person, shareholder, your spouse, dependents, recipient of money transfer, emergency contact, officer, partners or members of a partnership, substantial owner, controlling person, beneficial owner, representative, agent or your nominee or any other persons having a relationship to you that is relevant to your banking relationship with us or HSBC group companies ("**connected persons**").

Prior to providing other individual's Personal Data, you represent and warrant that you have directed them to this Privacy Notice, made sure that they are aware of our collection, use, disclose, or cross-border transfer of their Personal Data, and that you have the authority or have obtained necessary consent or rely on other applicable legal basis, in a manner that legally permits us to use such Personal Data in accordance with this Privacy Notice. If consent is relied on, the proof of consent may be requested from you.

1.5 Our activities as specified in this Privacy Notice, are not aimed at minors, quasi-incompetent persons and incompetent persons; and we do not knowingly collect Personal Data from minors, quasi-incompetent persons and incompetent persons without parental consent or consent from their legal guardian. In the event that we have unintentionally collected Personal Data from minors, quasi-incompetent persons and/or incompetent persons without the necessary consent, we will delete it in a timely manner or collect, use, or disclose only if we can rely on other legal bases apart from consent.

2. What we use your Personal Data for

2.1 The purpose that you have given consent / explicit consent for:

(1) The collection, use, disclosure, and cross-border transfer of your Sensitive Data:

- Sensitive Data as appeared in government issued documents (e.g. religion, race / ethnicity, and blood type) to verify, identify, or authenticate you or your identity; to perform Know-Your-Customer (KYC) process;

- biometric data (e.g. voice identification and facial recognition data) to verify, identify, or authenticate you or your identity (such as log-in credentials to our mobile application).
- (2) The collection, use, disclosure and/or cross-border transfer of your Personal Data for the provision of marketing communications by us, HSBC Singapore or HSBC group companies, including but not limited to: personalized marketing, details about Products or Services, and offers such as financial and investment products and services, or related to products or services of HSBC Thailand, HSBC group companies, co-branding partners, providers of rewards, privileges, or loyalty programs, or charities.
 - (3) The collection, use, disclosure and/or cross-border transfer of your Personal Data for data analytic purpose.

2.2 The purpose that we may rely on other legal basis:

For the following purposes, we may rely on (1) contractual basis; (2) legal obligation basis; (3) legitimate interest basis; (4) vital interest basis; or (5) public interest and official authority basis:

- (1) **To verify and authenticate:** to verify the accuracy and correctness of information provided, to verify, identify, or authenticate you or your identity; to perform Know-Your-Customer (KYC) process;
- (2) **To provide** Products or Services, to assess you for Products or Services and to enable us, HSBC Singapore or (where relevant) the HSBC group companies to provide and operate them; to execute relevant contracts with you; to execute transaction that you requested or authorized; to facilitate your use of our Products or Services; to open a bank account; to determine and assign appropriate credit limits; to conduct credit and suitability checks and review on you and obtain or provide credit references; to proceed with loan approval procedure; to allow redemption of rewards; to maintain your overall relationship with HSBC Thailand, HSBC Singapore and (where relevant) the HSBC group companies;
- (3) **To communicate with you**, to provide communication; to deliver bills, statements, reports, and/or other relevant documents;
- (4) **To manage our business** including our credit and other risk management functions; to design and improve our Products or Services, or marketing communication; to ensure compliance of internal operational requirements of HSBC Thailand, HSBC Singapore or HSBC group companies (including, without limitation, credit, market, operational and technology risk management, system or product development and planning, insurance, audit and administrative purposes);
- (5) **To protect our interest**, to exercise our rights under contracts with you, including collecting any amount due from you; to help us to prevent fraud, financial crimes and/or other crimes; to meet compliance obligations imposed on HSBC group companies in connection with the detection, investigation and prevention of financial crime (including but not limited to those required under applicable local and foreign laws and regulations, international guidance, guideline, directives, administrative requirements, by the relevant supervising authority, or internal policies or procedures); to defend the rights of HSBC Thailand, HSBC Singapore, or any other member or office of the HSBC group companies;
- (6) **To allow evaluation of our business** and use your Personal Data by any company that we transfer our business or assets to;
- (7) **To comply with laws, regulations and requirement including our internal policies:** to comply with compulsory or voluntary requirement, request or regulatory / legal obligations, rights or duties and/or legal proceeding that we or the HSBC group company has, such as, those in relation to

financial and banking, tax, sanctions or market requirements and others; to comply with other legal obligations of laws in other jurisdictions (e.g. Singapore); to cooperate with governmental agencies, such as provision of information to the courts, police or other legal enforcement agency; to comply with our or any HSBC group company's policies, procedures and other commitments in the detection, investigation and prevention of financial and other crimes; or

(8) To prevent or suppress a danger to a person's life, body, or health.

3. Who we share your Personal Data with

We may disclose your Personal Data to the following third parties, who collect, use and disclose your Personal Data in accordance with the purposes as stated in this Privacy Notice. These third parties may be located in Thailand or areas outside of Thailand. You can visit their privacy notice to learn more on how they collect, use and disclose your Personal Data, as you may also be subject to their privacy notice.

3.1 With HSBC group companies

As we are a part of HSBC group companies, we may share your Personal Data or your Personal Data may be accessible by HSBC Singapore, any HSBC group companies, associates of any member or officer of the HSBC group companies, or business divisions of the HSBC group companies for the purposes set out in this Privacy Notice. Accordingly, any HSBC group companies may rely on consent obtained by us.

3.2 With business partners

We may disclose your Personal Data to our business partners, providers of rewards, co-branding, loyalty program, charities or non-profit organizations, credit reference, other financial institutions, fund manager, and/or broker.

3.3 With other companies and third parties who help us to provide Products or Services to you or who act for us

We may disclose your Personal Data to third parties / sub-contractors, agents, service providers who provide services to us, or perform on behalf of, or assist us in providing Products or Services to you and other third parties we work with. The service providers we share your Personal Data to include, but are not limited to: (1) information technology (IT) service providers and/or IT supporting companies; (2) telecommunication service providers; (3) risk management service providers; (4) data storage and cloud service providers; (5) outsourcing analytic companies; (6) social media advertising partners for marketing purposes; (7) outsourcing administrative service providers; (8) event organizers; (9) survey conducting agencies; (10) debt collection agencies; (11) mailing house; (12) auditors; (13) legal advisors and/or other professional advisors; (14) fraud prevention agencies; or (15) credit reference agencies.

In the course of provision of service, your Personal Data may be accessible to the service providers. However, we will only provide our service providers with Personal Data that is necessary for them to perform their services / tasks, and we will ask them not to use or disclose your Personal Data for any other purposes. We will take reasonable steps to ensure that the service providers we work with keep your Personal Data secure in accordance with the requirements of the law.

3.4 With local and overseas law enforcement agencies, industry bodies, regulators or authorities

We may be required / obligated to disclose or share your Personal Data in order to comply with local or overseas legal or regulatory obligations. The governmental entities we disclose or share your Personal Data to include, but are not limited to, judicial, administrative or regulatory body, legal regulatory, any bodies or partnerships between law enforcement and the financial sector or

authorities, government and tax authorities, government or public or government agency, instrumentality or authority, securities or futures exchange, self-regulatory organization, trade repositories, central counterparties, court, the Bank of Thailand, the Securities and Exchange Commission of Thailand, the Ministry of Finance, the Anti-Money Laundering Office, or law enforcement or any agent thereof. We may also disclose your Personal Data in order to protect our rights, the rights of any third party or individuals' personal safety, or to detect, prevent, or otherwise address fraud, security, or safety issues.

3.5 With any third party who we may transfer our business or assets to

In the event of business transfer, reorganization, merger, whether in whole or in part, we may disclose your Personal Data to our assignee or transferee. In doing so, we will ensure that the assignee or transferee comply with this Privacy Notice and respect your Personal Data.

3.6 With third parties who you consent to us or there is other legal ground to share your data with

In the course of our provision of Products or Services and for purposes under this Privacy Notice, we may also disclose your Personal Data to the following individuals, this may include, but is not limited to: any person who you hold a joint account with, people who can give instructions for you and anyone who is giving (or may give) security for your loans, any authorized person acting on your behalf, your payment recipient, beneficiaries, account nominees, intermediary, correspondent, custodian and agent bank, brokerage or clearing houses, clearing or settlement systems, market and central counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which you have an interest in securities, any party acquiring an interest in / assuming risk in / in connection with the service provided to you (e.g. insurers or credit protection counterparties), and any other third parties who you have consented to us sharing your Personal Data with.

We may disclose or cross-border transfer your Personal Data to HSBC Singapore, HSBC group companies, and third parties mentioned above located overseas, where destination countries may or may not have the same data protection standards. We take steps and measures to ensure that your Personal Data is securely transferred and that the receiving parties have in place suitable data protection standards or other derogations as allowed by law. We will request your consent where consent for cross-border transfer is required by law.

4. How long do we retain your Personal Data

We will retain your Personal Data in our system for the period necessary to fulfil our duties to achieve the purpose prescribed in this Privacy Notice and in line with our internal policy. In the event a judicial or disciplinary action is initiated, your Personal Data may be stored until the end of such action, including any potential periods for appeal, and will then be deleted or archived as permitted by the applicable laws.

5. Your legal rights

You have the following rights, however, we may be unable to comply with some of your requests, if so, we will explain why not unless it's not lawful to tell you:

- (1) the right to access Personal Data we hold about you and to obtain information about how we process it;
- (2) in some circumstances, the right to withdraw your consent to our processing of your Personal Data. In this case, we may continue to process Personal Data if we have another legitimate reason for doing so, although this may impact your ability to continue to have access to our Products or Services;
- (3) in some circumstances, the right to receive certain information in an electronic format and/or request we transmit it to a third party where this is technically feasible;
- (4) the right to request that we rectify your Personal Data if it's misleading, inaccurate or incomplete;

- (5) in some circumstances, the right to request that we erase your Personal Data. We may continue to retain Personal Data if we're entitled or required to retain it; and
- (6) the right to object to, and to request that we restrict, our processing of your Personal Data in some circumstances. Again, there may be situations where we may be entitled or required to continue processing and / or to refuse that request.

You can exercise your rights by contacting us using the details set out below. You may also have a right to complain to Thailand Personal Data Protection Committee.

6. Monitoring tools

We will assess your usage and activities on our website to improve your experience when visiting the site. We will also work with third parties who use technologies such as cookies, spotlight monitoring and web beacons to collect and use information (1) to find out more about users of our website, including user demographics and behavior and usage patterns; (2) for more accurate reporting; and (3) to provide you with personalized marketing based on your individual interest, if you've given us consent to do so or we can rely on the applicable legal basis to do so.

7. Personal Data security measures

We use reasonable organizational, technical, and administrative security measures to protect Personal Data concerning you from accidental, unlawful, or unauthorized destruction, loss, access, use, alteration, or disclosure.

We will from time to time review and update our security measures as necessary or upon development of the concerning technology to ensure effective and appropriate security measures, and in line with minimum legal requirements as prescribed by the relevant governmental organizations.

8. Contact us

If you have concerns or questions regarding this Privacy Notice or if you would like to exercise your rights in relation to your Personal Data, please contact our Data Protection Officer at HSBC Building, 968 Rama IV Road, Silom, Bangrak, Bangkok 10500 addressed 'for the attention of the 'DPO'.