

## UOB AGENTS PRIVACY POLICY

The following Privacy Policy explains how we collect, use, transfer, disclose and protect your personal identifiable information obtained through our Application (as defined below). Please review it carefully to make sure you understand our privacy practices.

This Privacy Policy is incorporated as part of our terms and conditions governing the Application and the Services (the “Terms and Conditions”). This Privacy Policy covers the following:

1. Definitions
2. Information we collect
3. Using the information we collect
4. Sharing the information we collect
5. Retaining the information we collect
6. Security
7. Changes to this Privacy Policy
8. Miscellaneous
9. Acknowledgement and Consent
10. How to contact us

**Your use of our Application and Services is subject to the Terms and Conditions and this Privacy Policy and indicates your consent to them.**

### I. DEFINITIONS

- a. "We", "us" and "our" or “Bank” mean United Overseas Bank Limited, Hochiminh City Branch, a foreign bank branch established and licensed under the laws of the Socialist Republic of Vietnam.
- b. “Our Sales Team” (Mortgage Specialist) means active sales team in Mortgage Division of the Bank.
- c. "The Application" means a mobile software application that the Bank developed to serve as a mean to find the Services provided by the Bank.
- d. "Services" means services offered by the Bank through the Application which may include (i) [mortgage application request or referrals notifications request and instant pick-up service, (ii) commission information, (iii) other services developed inside the Application that the Bank may add from time to time.]



- e. "Personal Data" means personal identifiable information about you that may be collected through the Application, such as your name, identification card number, birth certificate number, passport number, nationality, address, telephone number, credit or debit card details, race, gender, date of birth, email address, any information about you which you have provided to the Bank in registration forms, application forms or any other similar forms and/or any information about you that has been or may be collected, stored, used and processed by the Bank from time to time and includes sensitive personal data such as data relating to health, religious or other similar beliefs and other information that may enable identification of a specific individual who is using the Application.
- f. "Website" means our website at [www.uob.com.vn](http://www.uob.com.vn)

## **II. INFORMATION WE COLLECT**

We collect certain Personal Data from you for the Application to find the Services from Us. You will directly provide some Personal Data (e.g. when you sign up) and some will be collected automatically when you use the Application.

Upon signing up with the Application, you will provide us your e-mail address, name, phone number and account password. When you use the Application to find a Service, you provide us information such as your location and your destination.

We will ask you for the phone number of a person who can be contacted by Our Sales Team to complete your order when you use the Application to find a Mortgage Specialist. You must obtain the prior consent of the person whose phone number was provided to us by you for providing us the phone number and for us to disclose the phone number to Our Sales Team.

## **III. USING THE INFORMATION WE COLLECT**

- a. We use your e-mail, name, phone number and account password to verify your ownership of an account, to communicate with you in response to your order and to provide you information about the Application. We may also use your name, e-mail and phone number to send you news, general updates on the Application. We will also send you an e-mail asking you to subscribe to our Mailing List. You may at all time opt-out of receiving these updates.



- b. We use such information to determine whether the Application can accept your order under the Terms and Conditions.
- c. We use your Personal Data confidentially and aggregated form to closely monitor which features of the Services are used most, to analyze usage patterns and to determine where we should offer or focus our Services. You hereby agree that your data will be used for our internal data processing to provide better Services to you.
- d. We also use the Personal Data to perform the following tasks:
  - (i) to perform the Bank's obligations in respect of any contract entered into with you;
  - (ii) to process your participation in any events, promotions, activities, focus groups, research studies, contests, promotions, polls, surveys or any productions and to communicate with you regarding your attendance thereto;
  - (iii) to process, manage and verify your application for the Services, and to provide the Services to you pursuant to the Terms and Conditions;
  - (iv) to validate and/or process payments pursuant to the Terms and Conditions;
  - (v) to develop, enhance and provide what is required pursuant to the Terms and Conditions to meet your needs;
  - (vi) to process any refunds, rebates and/or charges pursuant to the Terms and Conditions;
  - (vii) to facilitate or enable any checks as may be required pursuant to the Terms and Conditions;
  - (viii) to respond to questions, comments and feedback from you;
  - (ix) to communicate with you for any of the purposes listed herein;
  - (x) for internal administrative purposes, such as auditing, data analysis, database records;
  - (xi) for purposes of detection, prevention and prosecution of crime;
  - (xii) for the Bank to comply with its obligations under applicable law;
  - (xiii) to send you alerts, newsletters, updates, mailers, promotional materials, special privileges, festive greetings from the Bank, its partners, advertisers and/or sponsors;



- (xiv) to notify and invite you to events or activities organised by the Bank, its partners, advertisers, and/or sponsors;
- (xv) to disclose your Personal Data amongst the companies within the Bank's group of companies comprising the subsidiaries, associate companies and/or jointly controlled entities of the holding bank of the group ("the Group") and with the Bank's and Group's agents, third party providers, developers, advertisers, partners, event companies or sponsors who may communicate with you for any reasons whatsoever;
- (xvi) for purposes which are reasonably related to the aforesaid.

#### **IV. DISCLOSING THE INFORMATION WE COLLECT**

- a. To the greatest extent permitted by applicable laws, upon receipt of your order, we will disclose such information as your name, phone number, location, destination, geo-location, the items to be transported or bought and/or the shopping cost to the Our Sales Team who accepts your request for the Services. This information is required for Our Sales Team to contact you, and/or find you and/or complete your order.
- b. We also disclose the phone number of the contact person you have provided us to Our Sales Team when you use the Application to find a Mortgage Specialist.
- c. You hereby agree and authorize us to transfer your Personal Data to Our Sales Team as a part of the provision of the Services.
- d. We do not disclose your Personal Data to any parties other than to individuals referred (client) without your consent. However, we will disclose your Personal Data to the extent that this is legally required, or necessary to comply with statutory, regulatory and governmental requirements, or in the event of any dispute, or legal proceeding of any kind between you and us, or between you and other users with respect to, or in relation to the Services, or in the event of an emergency pertaining to your health and/or safety.
- e. Your Personal Data may be transferred to, stored, used and processed in a jurisdiction other than Vietnam where our servers are located. You understand and consent to the transfer of your Personal Data out of Vietnam.



f. We do not sell, rent or lease your Personal Data to third parties.

## **V. RETAINING THE INFORMATION WE COLLECT**

Your Personal Data is retained to the extent one or more of the purposes for which it was collected remains valid and for other legal or business purposes for which retention may be necessary.

## **VI. SECURITY**

We do not guarantee the security of our database nor can we guarantee that the information you have provided will not be intercepted while being transmitted to us. Any transmission of information by you to us is at your own risk. You must not disclose your password to anyone. As effective as technology is, no security system is impenetrable.

## **VII. CHANGES TO THIS PRIVACY POLICY**

We reserve the right to amend this Privacy Policy to reflect changes in our practices. Such amendment or changes to this Privacy Policy shall be made by displaying a notice thereof on the Bank's website and shall be effective from the date as specified in the notice. We encourage you to periodically review this page for the latest information on our privacy practices.

## **VIII. MISCELLANEOUS**

- a. Language. This Privacy Policy is made in both English and Vietnamese language, both of which versions will be binding on you and us. In the event of inconsistency between the Vietnamese language version and the English language version, the English language version shall prevail.
- b. Governing Law and Jurisdiction. This Privacy Policy is governed by and to be construed under the laws of Vietnam. Any and all disputes arising from this Privacy Policy shall be submitted to the jurisdiction of the competent courts of Vietnam.

## **IX. ACKNOWLEDGEMENT AND CONSENT**

- a. By using the Application, you acknowledge that you have read and understood this Privacy Policy and the Terms and Conditions and agree and



consent to the use, practice, processing and transfer of your Personal Data by us as described in this Privacy Policy.

- b. You also represent that you have the right to disclose all the information you have provided to us and to give us the right to use and disclose the information for any purpose as described in this Privacy Policy and the Terms and Conditions.

#### **X. HOW TO CONTACT US**

If you have any further questions regarding the privacy and security of your information and would like to update or remove your details please contact us at [Mortgage.AgentAdmin@UOBgroup.com](mailto:Mortgage.AgentAdmin@UOBgroup.com) (email) or 1800 599 921 (Call Center).