

DATA PROTECTION NOTICE (Privacy Policy)

Last updated 2 December 2021

The protection of your personal data is important to BNP Paribas (China) Limited (the “Bank”, “we “or “us”).

This Data Protection Notice provides you with transparent and detailed information relating to the protection of your personal data by the Bank.

We are responsible, as a data processor, for collecting and processing your personal data in relation to our activities. The purpose of this Data Protection Notice is to let you know which personal data we collect about you, the reasons why we use and share such data, how long we keep it, what your rights are and how you can exercise them.

Further information may be provided where necessary when you apply for a specific product or service.

1. WHICH PERSONAL DATA DO WE USE ABOUT YOU?

We collect and use your personal data, meaning any information that identifies or allows us to identify you, to the extent necessary in the framework of our activities and to achieve a high standard of personalised products and services.

Depending on the type of products or services we provide to you, we collect various types of personal data about you, including:

- identification information (e.g. full name, identity (e.g. ID card, passport information etc.), nationality, place and date of birth, gender, photograph);
- contact information private or professional (e.g. postal and e-mail address, phone number etc.);
- family situation (e.g. marital status, number and age of children etc.);
- economic, financial and tax information (e.g. tax ID, tax status, income and others revenues, value of your assets);
- education and employment information (e.g. level of education, employment, employer’s name, remuneration);
- banking and financial information (e.g. bank account details, product and services owned and used, credit card number, money transfers, assets, declared investor profile, credit history, any defaults in making payments);
- transaction data (including full beneficiary names, address and transaction details including communications on bank transfers of the underlying transaction);
- data relating to your habits and preferences (data which relates to your use of our products and services);
- data from your interactions with us: our branches (contact reports), our internet websites, our apps, our social media pages (connection and tracking data such as cookies, connection to online services, IP address), meetings, calls, chats, emails, interviews, phone conversations;
- video protection (including CCTV) and geolocation data (e.g. showing locations of withdrawals or payments, for security reasons, or to identify the location of the nearest branch or service suppliers for you etc.);
- information about your device (including MAC address, technical specifications and uniquely identifying data);
- login credentials used to connect to BNP Paribas’ website and apps; and
- any other personal data acquired during the establishment or maintenance of business relationship for the performance of contracts or for compliance with laws, regulations and regulatory requirements.

Subject to your consent, we may need to collect certain sensitive personal data as defined under applicable law or regulation.

Unless it is required through a legal or regulatory obligation, we will not ask for the sensitive personal data such as data related to your racial or ethnic origins, political opinions, religious or philosophical beliefs, trade union

membership, genetic data, data concerning your sex life or sexual orientation or data relating to criminal convictions and offences.

Please note that you are not required to provide any of the personal data that we request. However, your failure to do so may result in us being unable to open or maintain your account or to provide you with services.

While we make every effort to ensure that all personal data we hold about you is accurate, complete and up to date, you can help us considerably in this regard by promptly notifying us if there are any changes to your personal data. To the extent permissible under applicable law, we shall not be responsible for the authenticity of any personal data or sensitive personal data or any losses arising from any inaccurate or deficient personal data or sensitive personal data that you supply to us.

2. WHO IS CONCERNED BY THIS NOTICE AND FROM WHOM DO WE COLLECT PERSONAL DATA?

We collect data directly from you as a client or prospective client (when you contact us, visit our website, our apps or us, use our products and services, participate in a survey or an event with us) but also regarding other individuals indirectly. In certain circumstances, we may collect information from you about individuals who do not have a direct relationship with us. This may happen, for instance, when you provide us information about your:

- Staff (e.g. employees, contractors, consultants);
- Family members;
- Successors and right holders;
- Co-borrowers;
- Guarantors;
- Legal representatives (e.g. power of attorney);
- Beneficiaries of your payment transactions;
- Beneficiaries of your insurance contracts or policies and trusts;
- Landlords;
- Ultimate beneficial owners;
- Debtors (e.g. in case of bankruptcy); and
- Company shareholders, directors and other officers.

When you provide us with third party personal data (included but not limited to those listed above), you confirm that such third party receives this Data Protection Notice and understands the information in this Data Protection Notice about how we will use their personal data.

We may also obtain personal data from:

- other BNP Paribas Group entities;
- our clients (corporate or individuals);
- our business partners;
- payment initiation service providers and aggregators (account information service providers);
- third parties such as credit reference agencies and fraud prevention agencies or data brokers which are responsible for making sure that they gather the relevant information lawfully;
- publications/databases made available by official authorities or third parties (e.g. databases operated by governmental agencies or financial supervisory authorities);
- websites/social media pages of legal entities or professional clients containing information made public by you (e.g. your own website or social media); and
- public information such as information from the press.

3. WHY AND ON WHICH BASIS DO WE USE YOUR PERSONAL DATA?

- a. To comply with our various legal and regulatory obligations

We use your personal data to comply with various legal and regulatory obligations, including:

- banking and financial regulations:

- monitor transactions to identify those which deviate from normal routine/patterns;
- manage, prevent and detect fraud including, where required by law, the establishment of a fraud list (which will include a list of fraudsters);
- monitor and report risks (financial, credit, legal, compliance or reputational risks, default risks etc.) that we/and or the BNP Paribas Group could incur;
- monitor and record phone calls, chats, email, etc. (we will only record or monitor communications to the extent permitted, and subject to any conditions applied, by applicable law);
- prevent and detect money-laundering and financing of terrorism and comply with regulation relating to sanctions and embargoes through our Know Your Customer (KYC) process (to identify you, verify your identity, screen your details against sanctions lists and determine your profile);
- detect and manage suspicious orders and transactions;
- carry out an assessment of appropriateness or suitability in our provision of investment services to each client in compliance with Markets in Financial Instruments regulations (MiFiD);
- contribute to the fight against tax fraud and fulfil tax control and notification obligations (including compliance with FATCA and AEOI requirements);
- record transactions for accounting purposes;
- prevent, detect and report risks related to corporate social responsibilities and sustainable development;
- detect and prevent bribery;
- exchange information and report on different operations, transactions or orders or reply to official requests from duly authorised local or foreign financial, tax, administrative, criminal or judicial authorities, arbitrators or mediators, law enforcement, state agencies or public bodies.

b. To perform a contract with you or our corporate clients or to take steps at your request before entering into a contract

We use your personal data to enter into and perform our contracts as well as to manage our relationship with you, including to:

- define your credit risk score and your reimbursement capacity;
- evaluate (e.g. based on your credit risk score) if we can offer you a product or service and under which conditions (including price);
- assist you in particular by answering your requests;
- provide you or our corporate clients with products or services; and
- manage outstanding debts (identification and exclusion of customers with outstanding debts).

c. To fulfil our legitimate interest and improve our service to you

We use your personal data, including your transaction data, for:

- risk management purposes;
 - proof of transactions including electronic evidence;
 - management, prevention and detection of fraud including, where required by law, the establishment of a fraud list (which will include a list of fraudsters);
 - monitoring transactions to identify those, which deviate from the normal routine/patterns.
 - assessing the creditworthiness of you, guarantors, security providers and/or your ultimate beneficiary owners;
 - debt collection;
 - assertion of legal claims and defence in case of legal disputes;
 - development of individual statistical models in order to help define your creditworthiness of you, guarantors, security providers and/or your ultimate beneficiary owners;
 - consultation and exchange of data with credit agencies to identify credit risks.
- Personalisation of our offering to you to:
 - improve the quality of our products or services;
 - advertise products or services that match with your situation and profile;
 - deduce your preference and needs and propose personalised commercial offers;
- Security reasons and IT systems performance, including to:

- manage IT, including infrastructure management (e.g. shared platforms), business continuity and security (e.g. internet user authentication and data leak prevention); and
- More generally to:
 - inform you about our products and services;
 - perform client satisfaction and opinion surveys;
 - improve process efficiency (train our staff by recording phone calls in our call centres and improve our calling scenario); and
 - automate our processes such as application testing, automatic filling of complaints handling, etc.

Where relying on legitimate interest, we ensure the processing remains proportionate and that your interests, fundamental rights and freedoms are preserved. Should you have any objection to use your personal data for such purpose or wish to obtain more information about such balancing test, please contact us using the contact details provided in section 9 “How to contact us” below.

4. WHO DO WE SHARE YOUR PERSONAL DATA WITH?

a. Sharing of information within the BNP Paribas Group

We may share personal data within the BNP Paribas Group for purposes such as:

- sharing of the data collected for anti-money laundering, counter-financing of terrorism, sanctions, embargoes and for know-your-customer purposes;
- risk management including credit and operational risks (risk rating /credit scoring/etc.);
- prevention, detection and fight against fraud;
- research and design activities, particularly for compliance, risk, communication and marketing purposes;
- global and consistent overview of our clients’;
- offering the full range of products and services of the Group to enable you to benefit from them.

If you are a client of our Corporate & Institutional Banking business, this would include, for example, personal data being accessed and/or stored in: jurisdictions where investments are held; jurisdictions in which and through which transactions are effected.

- Personalisation of products and services’ (including content and pricing) for our clients’.

b. Disclosing information outside the BNP Paribas Group

In order to fulfil some of the purposes described in this notice, we may disclose your personal data from time to time to:

- service providers who perform services on our behalf (e.g. IT services, logistics, printing services, telecommunication, debt collection, advisory and consulting, distribution and marketing).
- banking and commercial partners, independent agents, intermediaries or brokers, financial institutions, counterparties, trade repositories with which we have relationship if such transmission is required to allow us to provide you with the services and products or execute our contractual obligations or transaction (e.g. banks, correspondent banks, depositaries, custodians, issuers of securities, paying agents, exchange platforms, insurance companies, payment system operators, issuers or payment card intermediaries);
- credit reference agencies and competent authorities subject to permission by applicable law or regulation;

5. INTERNATIONAL TRANSFERS OF PERSONAL DATA

In certain circumstances, we may transfer your data to another country for purposes provided under this Notice. It is not reasonably practicable to list all of the countries to which your personal information may be transferred from time to time but it is likely that such countries will include India, Hong Kong SAR, Singapore, France and other countries in the European Union.

a. International transfers:

If we transfer your data to another country, where there are international transfer restrictions we will implement appropriate safeguards to ensure the protection of your personal data or rely on a derogation applicable to the

specific situation (e.g. if the transfer is necessary to perform our contract with you such as when making an international payment, or if the destination territory has been recognised by the originating territory's relevant authority as providing an adequate level of data protection).

b. Appropriate data transfer mechanisms

When personal data is transferred to such countries or territories not recognised under applicable law as offering an adequate level of data protection, we have put in place appropriate data transfer mechanisms as required under applicable law, (such as the EU Standard Contractual Clauses, and, in due course, clauses approved by the Cyberspace Administration of China), to ensure personal data remains protected.

6. HOW LONG DO WE KEEP YOUR PERSONAL DATA FOR?

We will retain your personal data for the longer of: (i) the period required by applicable law or regulation; or (ii) such other period necessary for us to meet our operational obligations, such as: proper account maintenance, facilitating client relationship management, and responding to legal claims or regulatory requests. Most personal data collected in relation to a specified client is kept for the duration of the contractual relationship with such client plus a specified number of years after the end of the contractual relationship or as otherwise required by applicable law.

7. HOW DO WE PROTECT YOUR PERSONAL DATA?

We maintain appropriate physical, technical and procedural safeguards designed to protect any information that you provide to us from accidental or unauthorised loss, misuse, damage, modification, access or disclosure. We will not disclose your personal data to any third party, unless the disclosure is made to comply with laws, regulations and regulatory requirements or according to this Notice or other agreement (if any) or based on your or related parties' separate consent or authorisation. When we use services provided by external service providers (entities or individuals), we also impose strict confidentiality obligations on them and request them to abide by the security standards of this Notice when processing personal data.

8. WHAT ARE YOUR RIGHTS AND HOW CAN YOU EXERCISE THEM?

To the extent provided by applicable law and subject to exemptions thereunder, you have the following rights in respect of your personal data:

- To **access**: you may have the right to obtain information relating to the processing of your personal data, and a copy of such personal data.
- To **rectify**: where you consider that your personal data is inaccurate or incomplete, you can require that such personal data be modified accordingly.
- To **erase**: in some circumstances, you can require the deletion of your personal data, to the extent permitted by law.
- To **restrict**: in some circumstances, you can request the restriction of the processing of your personal data.
- To **object**: in some circumstances, you can object to the processing of your personal data, on grounds relating to your particular situation.
- To **withdraw your consent**: where you have given your consent for the processing of your personal data, you have the right to withdraw your consent at any time.
- To **data portability**: where legally applicable, you may have the right to have the personal data you have provided to us, returned to you or, where technically feasible, transferred to a third party.

If you require further information, or if you wish to exercise the rights listed above, please send a written request to us or use other methods to prove your identity. We may request you to verify your identity before processing your request. Subject to applicable laws and regulations, we may charge a reasonable fee for the processing of any data access request. If there is an access fee, we will give you an estimate of the fee and confirm with you whether you would like us to proceed.

9. HOW CAN YOU KEEP UP WITH CHANGES TO THIS DATA PROTECTION NOTICE?

In a world of technological change, we may need to update this Data Protection Notice from time to time.

We invite you to review the latest version of this notice online and we will inform you of any material changes through our website or through our other usual communication channels.

10. HOW TO CONTACT US?

If you have any questions relating to our use of your personal data under this Data Protection Notice, please contact our data protection correspondent using the following contact details:

By email: dl.prc.pdp2@asia.bnpparibas.com

By Phone: 86-21-28962688