

## **SVENSKA HANDELSBANKEN AB. (PUBL), SINGAPORE BRANCH PRIVACY POLICY**

### **1. ABOUT US**

We, Svenska Handelsbanken AB. (publ), Singapore branch and our related corporations (“we”, “us” or “Bank”) provide a range of corporate banking services to meet your business needs.

### **2. ABOUT THIS PRIVACY POLICY**

We are committed to protecting and respecting your privacy.

This Privacy Policy relates to personal data collected, used and disclosed by us and sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us and our partners, so please read it carefully. By using our services, participating as a member or attending our events, you consent to your information being processed by us in the manner described in this Privacy Policy.

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

We may change this Privacy Policy from time to time, to reflect changes at the Bank, or for legal or regulatory reasons. Unless we are unable to do so, we will give you reasonable notice of any changes to this Privacy Policy, which may be by notifying you via email and/or by posting an updated version on our website.

### **4. HOW TO CONTACT US**

Questions, comments and requests regarding this policy are welcomed and should be addressed to the data protection officer at Svenska Handelsbanken AB. (publ), Singapore branch, 65 Chulia Street, #21-01/04 OCBC Centre, 049513.

For information about how to obtain a copy of your personal information or how to update your personal information, please see paragraph 12 below (access to your information and ensuring it is up-to-date).

### **5. YOUR INFORMATION**

#### **5.1 Business contact information**

In many instances, the information we collect may be “business contact information” (i.e. your name, position name or title, business telephone number, business address, business email address or similar information, not provided solely for personal purposes). The data protection provisions in the Personal Data Protection Act do not apply to business contact information. However, the Bank will use all reasonable efforts to observe the terms of this Privacy Policy in respect of business contact information. The protection of and respect to your information is important to us.

## 5.2 What information do we collect about you?

We may collect and process the following information about you:

- 5.2.1 Information that you provide during the account opening process with the Bank and copies of any documents you provide to us including information about your shareholders, beneficial owners (if relevant), directors, officers, authorised persons, guarantors and any other individuals (collectively known as "**Relevant Individuals**");
  - 5.2.2 Information that we collect from you through our website;
  - 5.2.3 Any feedback you provide through the Bank;
  - 5.2.4 Any correspondence between you and us;
  - 5.2.5 Information from cookies or other technology deployed on our website that analyses internet traffic; and
  - 5.2.6 Any other information you provide to us from time to time.
- 5.3 When you provide us with information of Relevant Individuals from time to time, you must get the consent of such individual for the Bank to process his or her personal data. You represent and warrant to us that all the necessary consents have been obtained from the relevant individual and that you have retained proof of such consent, which shall be provided to us upon our request.
- 5.4 We also use cookies on our website to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and enables us to improve our website. If you would like to change the way website identify you, you should change the cookie settings in your browser settings.

## 6. HOW DO WE USE YOUR INFORMATION?

We may use collect, use and disclose your information for the following purposes:

- 6.1 Providing you with our services and maintaining our relationship with you;
- 6.2 Responding to, processing and handling your complaints, queries, requests, feedback and suggestions;
- 6.3 Verifying your identity;
- 6.4 Managing the administrative and business operations of the Bank and complying with internal policies and procedures;
- 6.5 Facilitating business asset transactions (which may extend to any mergers, acquisitions or asset sales) involving the Bank;
- 6.6 Matching any personal data held which relates to it for any of the purposes listed herein;

- 6.7 Requesting feedback or participation in surveys, as well as conducting market research and/or analysis for statistical, profiling or other purposes for the Bank to design its products, understand customer behaviour, preferences and market trends, and to review, develop and improve the quality of its products and services;
- 6.8 Preventing, detecting and investigating crime, including fraud and money-laundering or terrorist financing, and analysing and managing commercial risks;
- 6.9 Managing the safety and security of the Bank's premises and services (including but not limited to conducting security clearances);
- 6.10 Project management;
- 6.11 Providing media announcements and responses;
- 6.12 Organising promotional events;
- 6.13 In connection with any claims, actions or proceedings (including but not limited to drafting and reviewing documents, transaction documentation, obtaining legal advice, and facilitating dispute resolution), and/or protecting and enforcing our contractual and legal rights and obligations;
- 6.14 Managing and preparing reports on incidents and accidents;
- 6.15 Complying with any applicable rules, laws and regulations, codes of practice or guidelines or to assist in law enforcement and investigations by relevant authorities;
- 6.16 Performing credit assessment including conducting credit checks;
- 6.17 Providing electronic banking services and allowing you to participate in the interactive features of our website;
- 6.18 meeting or complying with any applicable rules, laws, regulations, codes of practice or guidelines issued by any legal or regulatory bodies which are binding on the Bank (including but not limited to disclosures to regulatory bodies, conducting audit checks, surveillance and investigation, or customer due diligence); and
- 6.19 Any other purpose relating to any of the above.

**7. WILL WE SHARE YOUR INFORMATION WITH THIRD PARTIES?**

We may disclose your information to any of the following parties, whether they are located overseas or in Singapore:

- 7.1 To any person participating in the provision to the Bank, the Bank's agent or any other third party of services (including, but not limited to, debt collection, printing or mailing of cheque book, stationery or other documents, and professional, management, administrative, delivery, electronic, telecommunications, computer, payment, collections, security, investigation, clearing, credit reference or checking services) whether in Singapore or

outside Singapore, under or in connection with your account with the Bank or the Bank's business;

- 7.2 To the police or any public officer conducting an investigation in connection with any offence;
- 7.3 To banks, financial institutions or credit or charge card companies in credit enquiries;
- 7.4 To any person court, authority, stock exchange, or regulator, authority, court of law or entity whatsoever, in Singapore or elsewhere to whom the Bank is under an obligation or otherwise required by foreign or domestic law, regulation, judgement, rules, standards, codes of practice, guidelines or order of court or of any other tribunal;
- 7.5 To any joint account holder or authorised signatory of your account, or any insurer, guarantor or provider of security to you or your auditor member, partner, director or shareholder of the customer; and/or
- 7.6 To any person or entity that is part of the Bank.

#### **8. THIRD PARTY WEBSITES**

We may provide you with links to and/information about websites and services operated by third parties. If you follow a link to any of these websites or services, please note that these websites or services may have their own policies and will not be subject to this Privacy Policy. We do not control such third party websites or services and are not responsible for their contents.

#### **9. TRANSFERRING INFORMATION OUTSIDE OF SINGAPORE**

Where our partners who help us in the administration or operation of our organisation are based in other locations, your information may be transferred outside of Singapore. We will work with any such third parties to make sure they have reasonable security arrangements in place.

#### **10. HOW DO WE PROTECT YOUR INFORMATION?**

The security of your information is important to us. We maintain appropriate and reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks.

#### **11. FOR HOW LONG IS YOUR INFORMATION RETAINED?**

We will only hold your information for as long as is necessary for the purposes described in this Privacy Policy or in our terms and conditions, or for legal or business purposes.

#### **12. ACCESS TO YOUR INFORMATION AND ENSURING IT IS UP-TO-DATE**

If you would like a copy of some or all of the information we hold about you, please contact us by writing to us at 65 Chulia Street, #21-01/04 OCBC Centre, 049513. However, our ability to provide you with access to your information is subject to applicable laws, regulations, notices and guidelines.

We want to make sure that your information is accurate and up-to-date. You may ask us to correct or remove information you think is inaccurate by writing to us at Svenska Handelsbanken AB. (publ), Singapore branch 65 Chulia Street, #21-01/04 OCBC Centre, 049513.