

Annex 1

The Bank may collect, use, disclose and/or process personal data (as defined under the Personal Data Protection Act 2012) in connection with this notice for one or more of the following purposes (to the extent applicable), which the Company hereby acknowledges and agrees to:

- (1) processing the Company's application with the Bank for any products, facilities and/or services offered to the Company pursuant to any agreements from time to time between the Company and the Bank;
- (2) facilitating, processing, dealing with, administering, managing and/or maintaining the Company's relationship with the Bank, performance of any agreements from time to time between the Company and the Bank and enforcing the Bank's rights and obligations thereunder;
- (3) carrying out the Company's instructions or responding to any enquiry given by (or purported to be given by) the Company or on behalf of the Company;
- (4) communicating with representatives of the Company via phone/voice call, text message, fax message, email and/or postal mail for the purposes of administering and/or managing the relationship between the Company and the Bank, such as but not limited to processing transactions or administering services or products;
- (5) performing verification of financial standing through credit reference checks;
- (6) managing the Bank's infrastructure and business operations and/or to carry out or perform administrative, operational and technology tasks (including technology infrastructure maintenance and support, application maintenance and support, risk management, systems development and testing), and business continuity management as well as complying with policies and procedures including those related to auditing, finance and accounting, billing and collections;
- (7) to detect, prevent and investigate any fraud, bribery, corruption or any act or omission which constitutes violation of any law, to carry out due diligence or other screening activities as required by law or regulations or our risk management procedures in order to meet the Bank's compliance obligations;
- (8) to comply with any applicable law, governmental or regulatory requirements including meeting the requirements of any guidelines by regulatory authorities (in Singapore or elsewhere), requests or order by any governmental authorities, public agencies, ministries, statutory bodies including but not limited to defending and/or enforcing the Bank's rights and remedies under the law;
- (9) conducting research, analysis and development activities (including but not limited to data analytics, surveys and/or profiling) to improve the Bank's products, services and facilities; and
- (10) storing, hosting, backing up (whether for disaster recovery or otherwise) personal data, whether within or outside Singapore,

(collectively, the "**Purposes**").

The personal data may be collected from sources other than the Company, and the Bank may thereafter use, disclose and/process such personal data for one or more of the above Purposes. The Bank may disclose the personal data to third parties (located within or outside Singapore) for such third parties to process such personal

data for one or more of the above Purposes. Without limiting the generality of the foregoing, such third parties may include: (i) the Bank's parent company, head office, branches, subsidiaries, associated or affiliated organisations, or related corporations; any of the Bank's agents, contractors or third party service providers that may/will collect and/or process the Company's personal data on the Bank's behalf for one or more of the Purposes including but not limited to those who provide administrative or other services to the Bank such as mailing houses, telecommunication companies, information technology companies and data centres, disaster recovery service providers, storage providers and professional advisers; and to any parties pursuant to any law or regulation or court order and any law enforcement agencies or any other regulatory authorities (in Singapore or elsewhere).

By providing to the Bank any personal data related to a third party individual (e.g. information of the Company's guarantors, officers or beneficial owners) to the Bank, the Company represents and warrants that the Company is and will be validly acting on behalf of and has the authority of all such third party individuals in providing or to provide his/her personal data to the Bank for the Purposes and for the Bank to disclose the same to third parties as described above, and that the valid consent of that third party has been obtained for the Bank to collect, use and disclose his/her personal data for the Purposes listed above and for the Bank to disclose his/her personal data to third parties as described above.

If the Company, at any time, has any queries on this policy or any other queries in relation to how the Bank may manage, protect and/or process such personal data, the Company should contact the Bank's Data Protection Officer at ***Personal_Data_Protection@sg.mufg.jp***.