CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

SINGAPORE BRANCH

With effect from 2 July 2014, this Notice forms a part of the Bank's general terms and conditions governing the Bank's relationship with its clients and should be read with those terms and conditions.

The Personal Data Protection Act 2012 (the "PDPA") will apply to the Bank in relation to the collection, use and disclosure of individuals' Personal Data by the Bank. The Bank has also revised its general terms and conditions with its clients and put in place policies and procedures in handling all personal data concerning each employee to address the PDPA requirements.

Personal Data

For the purpose of this Notice, Personal Data refers to data whether true or not, about an individual who can be identified, from that data; or from that data and other information to which the Bank has or is likely to have access. This may include Full Name, NRIC and/or passport number; employment information including designation, company/school name; photographs; contact information including correspondence/residential address, email address, contact number; financial and other Personal Data including age, gender, nationality, race, marital status, etc.

Collection and Use of Personal Data

The Bank collects, uses and discloses Personal Data of your shareholders, beneficial owners, directors, employees, guarantors and authorised representatives ("Individual Representatives") for the following purposes (the list is not intended to be exhaustive) in connection with the products and services which you have applied for and to the extent applicable (the "Purposes"):

a) For verification and identification of any individual acting for the customer wishing to use or obtain a service or facility;
b) For purposes of conducting credit reference checks including establishing the existence of any breaches, indebtedness, defaults that a potential employee or customer of the Bank and/or service may have with third parties;
c) For purposes of ascertaining other eligibility factors of a potential customer of the Bank and/or service;
d) For purposes of the Bank's internal records, filing and operations, where such processing of Personal Data is required to ensure the smooth and optimum management and administration of the service;
e) For disclosure of Personal Data to authorised third parties;
f) Other reasons reasonably related to the above;
g) To comply with any law, regulation, court order or requirement of a regulator, government, quasi-government authority or agency.

The Bank may also use Personal Data for purposes set out in the terms and conditions that govern our relationship with our customers.

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Disclosure to Third Parties

The Bank may also disclose Personal Data to its authorised agents and vendors including its outsourcing service providers (which include any company or entity within Credit Agricole Group) under strict confidentiality and disclosure terms and in accordance with the Banking Act and the PDPA. The Bank will not distribute or disclose Personal Data to third parties unless permission to do so has been obtained in writing or if such disclosure is required or permissible under existing laws.

Withdrawal of Consent

On giving reasonable notice to the Bank, an individual may at any time withdraw any consent given, or deemed to have been given under the Act, in respect of the collection, use or disclosure of Personal Data for any purpose. If any of the Individual Representatives withdraws its consent, the Bank must be informed immediately.

Security

The Bank protects Personal Data in its possession or under its control by making reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification or disposal, or similar risks; and the loss of any storage medium or device on which Personal Data is stored.

The Bank shall cease to retain its documents containing Personal Data, or remove the means by which the Personal Data can be associated with particular individuals, as soon as it is reasonable to assume that the purpose for which that Personal Data was collected is no longer being served by retention of the Personal Data; and retention is no longer necessary for legal or business purposes.

The Bank shall not transfer any Personal Data to a country or territory outside Singapore except in accordance with the requirements prescribed under the PDPA or where permissible under other written law.

Where the Bank assesses that a data breach is a notifiable data breach, the Bank must notify the Personal Data Protection Commission as soon as is practicable, but no later than 3 calendar days after the day the Bank makes that assessment. The Bank will notify each individual affected by a notifiable data breach in any manner that is reasonable in the circumstances where there is significant harm to the individuals (e.g. via letter or email).

Amendments and Updates of Policy

We may amend our PDPA Policy and this Notice from time to time to ensure that they remain consistent with any developments to the way we use Personal Data or any changes to the laws and regulations applicable to us. All communications, transactions and dealings with us shall be subject to the latest version of this policy in force at the time.

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This Notice is issued without prejudice to other rights of collection, use and disclosure available pursuant to our general customer terms and conditions or under the law and nothing in this Notice shall be construed as limiting any of these other rights.

Data Protection Office

Any questions relating to the use of your Personal Data may be directed to the following email address:

DPO@ca-cib.com