

Credit Agricole Corporate and Investment Bank (China) Limited
Personal Data and Privacy Policy

Date of Update: December 30, 2024

Effective Date: January 1, 2025

Introduction

Credit Agricole Corporate and Investment Bank (China) Limited (including its branches) ("we", "us" or the "Bank") takes the confidentiality and security of personal data and privacy very seriously and strives at all times to protect personal data and privacy of all Related Persons with whom we come into contact in the course of our dealings with any Related Entity. We therefore formulate this Personal Data and Privacy Policy (this "Privacy Policy") in accordance with the Personal Information Protection Law of the People's Republic of China and related data protection laws, regulations and other binding regulatory documents and requirements (collectively, the "Data Protection Laws"), and will strictly adhere to the principles of clear purpose, informed consent, minimum and necessity, assurance of security, right and responsibility consistency, openness and transparency to protect your personal data. **You are advised to read through this Privacy Policy carefully and understand the terms hereof and Data Protection Laws. Please pay particular attention to the terms that are bolded and underlined, as they are considered to be materially related to your rights and interests.**

1. **"Related Persons" or "you" mean the individuals associated with a Related Entity, including without limitation the Related Entity's legal representatives, shareholders, investors, partners, directors, supervisors, senior management personnel or other employees, business operators, authorized signatories, actual controllers, substantial owners, beneficial owners, designated account holders or payees, or the representatives, family members, nominees or agents (as applicable) of any of the foregoing. "Related Entities" mean the customers, service providers and other business counterparties of the Bank. "Process" or "processing" means collection, storage, usage, handling, transmission, provision, disclosure, or deletion activities.**
2. **This Privacy Policy applies to all personal data of the Related Persons involved when you visit, browse, or use our website, or during your application for or use of our products or services, your dealing or cooperation with us, your access, browsing or use of our e-banking or other online services, your participation in any of our marketing and business development activities, and in any way your communication or contact with us, each acting for yourself or acting on behalf of your Related Entity.**
3. **This Privacy Policy sets out the general provisions on personal data protection that we will observe. We may separately issue personal data protection policy for specific products, services or activities of the Bank or agree to personal data protection clauses in specific product or service agreements, authorization letter or other legally binding documents with you or your Related Entity (collectively, the "Special Terms"), to the extent permitted by law. In case of any discrepancy between this Privacy Policy and the Special Terms, the Special Terms shall prevail.**

4. Your Related Entity shall provide a copy or a link to this Privacy Policy to you, and make sure you are aware of the scope of and purposes for which we will collect and process your personal data (including your Sensitive Personal Data), and other contents of this Privacy Policy and related consequences, and obtain your consent and/or separate consent for processing of your personal data (including your Sensitive Personal Data) as set forth in this Privacy Policy.
5. If you or your Related Entity click or tick "Agree" or "Accept" where applicable, or accept this Privacy Policy in any other agreed form, you and your Related Entity shall be deemed to have read, understood and accepted, and agreed to be bound by, the terms hereof and you shall be deemed to have given the consent to our processing of your personal data in accordance with the terms hereof. In particular, this Privacy Policy has informed you of the following matters, and you shall be deemed to have given your separate consent to each processing once you are deemed to have accepted this Privacy Policy:
 - (1) Your personal data of biometrics, specific identity, financial accounts etc., may constitute Sensitive Personal Data (as defined under the Data Protection Laws and further detailed in Section 3 of this Privacy Policy). The Bank may collect, use and otherwise process your Sensitive Personal Data in accordance with this Privacy Policy, for the purposes set out herein.
 - (2) The Bank may provide, transfer and publicly disclose your personal data in accordance with Section 4 of this Privacy Policy, for the purposes set out herein. In particular, the Bank may accordingly provide your personal data to one or more recipients outside the People's Republic of China ("PRC" or "China", for the purpose of this Privacy Policy only, excluding the Hong Kong Special Administrative Region, the Macao Special Administrative Region and Taiwan).
 - (3) The Bank may potentially process your personal data collected in video surveillance and telephone/audio recordings for purposes other than maintaining public security as set out in Section 3 of this Privacy Policy.

However, if we are required by the Data Protection Laws to obtain your separate consent again or notify you of further details of the foresaid processing, we will strictly observe such requirements and ensure your rights and interests are legally protected.

The table of content of this Privacy Policy is set out below:

1. How we collect your personal data
2. When we collect your Sensitive Personal Data
3. How we use your personal data
4. How we do entrusted processing of, provide, transfer, and publicly disclose your personal data
5. When we can legally process your personal data without consent
6. How we use cookies and similar technologies

7. How we retain your personal data
8. How we protect your personal data
9. Your rights regarding your personal data
10. How you may exercise your rights and contact the Bank
11. How we process personal data of minors
12. How we update this Privacy Policy

1. **How we collect your personal data**

1.1. Definition and types of personal data

"Personal data" means all kinds of data related to identified or identifiable Related Persons recorded by electronic or other means, excluding any data processed anonymously. For the purposes stated in Section 3 below, we may collect the following types of personal data upon your or your Related Entity's consent:

- (a) personal identity data, including name, date of birth, place of birth, gender, nationality, ethnic group, ID type, ID number and expiry date, occupation, contact information, marital status, family information, residence address, company address and photo, relationship with a Related Entity and relationship with politically exposed person and relevant information etc.;
- (b) personal biometrics data, including signature, handwriting, portrait, fingerprint, voice, face recognition information, etc.
- (c) personal credit data, including source of wealth, litigation and investigation information, penalty and any other information about personal credit status;
- (d) personal data collected during know-your-customer screening, sanctions screening and other customer investigations; and
- (e) other personal data acquired during the establishment or maintenance of business relationship with a Related Entity for the performance of contracts or for compliance with applicable laws, regulations, and other binding regulatory documents and requirements, including without limitation personal data contained in the customer documentation with the Related Entity, personal data arising from any suspicious and abnormal activity investigation, correspondence or other communication records (including video or audio records, call log and correspondence records and contents), device identifier and code, hardware type and serial number, operating system version, software version, IP address, and network service provider.

1.2. Sources of collection

We may collect your personal data in both online communications and electronic forms (such as when

you send instructions or documents or complete online forms via emails, fax, e-banking system of the Bank or other electronic media, etc.), and offline communications and non-electronic forms (such as when you attend to face-to-face meetings with the Bank or visit offices of the Bank, etc.). We may process your personal data:

- (a) that you provide to us directly or that we acquire from your use of our systems and your communications and other dealings with us, each acting for yourself or acting on behalf of your Related Entity;
- (b) that your Related Entity provides to us; and
- (c) that we obtain from international sanctions lists, publicly available websites, databases and other public data sources.

2. **When we collect your Sensitive Personal Data**

For the purposes stated in Section 3 below, we may collect your Sensitive Personal Data amongst other personal data stated in Section 1 above. "Sensitive Personal Data" means personal or property data that, once leaked or illegally provided or misused, may harm personal or property safety and will easily lead to infringement of the personal reputation, human dignity, physical or psychological health, or discriminatory treatment. **Sensitive Personal Data mainly includes ID certificate data (ID card, passport and etc.), personal biometrics recognition data, credit data, property data, transaction data, medical and health data, specific identity, financial account, individual location tracking etc. as well as any personal data of a minor under the age of 14.**

We collect your Sensitive Personal Data strictly following the principle of minimum and necessity. According to the Data Protection Laws, we will inform you of the purposes and methods of processing and other matters that need to be informed regarding your Sensitive Personal Data collected by us, and seek your separate consent thereof. **This Privacy Policy has informed you of our processing of your Sensitive Personal Data, and your acceptance to this Privacy Policy shall be deemed as your separate consent to such processing.**

3. **How we use your personal data**

We will use your personal data when it is our legal duty or within our legitimate right to do so. We may process your personal data for one or more of the following reasons:

- (a) compliance
 - to fulfill any regulatory obligations including without limitation those provided under prudential and conduct regulations of commercial banks, regulations of financial markets, customer protection regulations, securities regulations, as well as regulations and rules relating to anti-money laundering, counter-terrorism financing, corruption, bribery, sanctions, prevention of financial crimes, audit confirmation, tax, currency and foreign exchange;
 - to conduct know-your-customer screening (which involves screening your records against

internal and external databases as part of client due diligence and onboarding) and sanctions screening (which involves the screening of you against published sanctions lists in all relevant jurisdictions); and

- to cooperate with, respond to requests from, and to report transactions and/or other activity to, government, tax or regulatory authorities, financial markets, brokers or other intermediaries or counterparties, courts or other third parties in accordance with the relevant laws, regulations and procedural requirements;

we may go beyond the requirements of the relevant laws or regulations, save as otherwise prohibited by law and only to the extent necessary to pursue our legitimate interests in cooperating with the competent regulators and other competent authorities, complying with foreign laws, preventing or detecting regulatory breaches and criminal activities, and protecting our businesses and the integrity of the financial markets;

(b) risk control, business maintenance, improvement and development

- to conduct financial business (e.g., opening and operation of your Related Entity's account(s) or credit or other facilities or banking arrangements) with your Related Entity, provide online and/or offline financial services or products to your Related Entity, recognize or verify the identity of you and your Related Entities, and communicate with your Related Entity;
- to negotiate, draft, perform and maintain legal agreements or other documents with your Related Entity;
- to manage, administer and improve our services and products offered to your Related Entity and client relationships, and to conduct marketing, business development and analysis, and product designing to or for your Related Entity;
- to monitor and analyze the use of our products and services for system administration, operation, testing, archiving and maintenance;
- to conduct audit and reporting, assess and manage risks, and keep accounting and tax records;
- to manage our information technology and to ensure the security of our systems;
- to record and/or monitor telephone conversations in order to maintain service quality and security, for staff training and fraud monitoring, and to investigate, respond to and deal with complaints, disputes and potential and/or actual criminal activity. These recordings are our sole property to the extent permitted by law; and
- to establish, exercise and/or defend legal claims or rights of the Bank or any member of the Crédit Agricole Group and to protect, exercise and enforce the rights, property or safety of the Bank or any member of the Crédit Agricole Group, or to assist your Related Entity or others to do this;

(c) to transfer part or all of our business or assets, or our contractual rights or obligations under

business agreements, to a third party by way of a sale, merger or other disposal, based on business need, to meet regulatory requirements or as otherwise required by competent regulators; and

- (d) on the basis of your consent and/or separate consent to other items of data processing.

When you are a Related Person of our vendor, we may also process your personal data for the following reasons:

- (a) to investigate the market resources, understand services or products provided by the vendor, and conduct bidding, vendor background checking and onboarding procedures; and
- (b) to negotiate, draft, perform and maintain legal agreements or other documents with the vendor, and communicate or interact with the vendor.

Please understand that if any of your personal data (including your Sensitive Personal Data) that we request is not provided, we may not be able to enter into or perform a legal agreement or document with, or provide (or continue providing) the relevant online or offline financial services to, or otherwise initiate or maintain a business relationship with your Related Entity.

Please also understand that our products, services and activities we engage with you and your Related Entity are constantly evolving, and that if your personal data (including your Sensitive Personal Data) will be used for any purposes not stated above, we will separately inform you or your Related Entity of the scope of and purposes for which we will collect and process your personal data in accordance with the Data Protection Laws, through interaction with you, agreements entered into with you or your Related Entity or any other appropriate method, and obtain the consent from you or your Related Entity.

4. How we do entrusted processing of, provide, transfer, and publicly disclose your personal data

- (a) Entrusted processing

We may entrust service providers, professional advisors or (sub-)contractors as further set out below to assist us in performing certain functions, provided that all entrusted activities will not exceed the scope of purposes and methods of data processing as provided in this Privacy Policy. We will enter into a written agreement with or otherwise impose binding obligations on such third party and ensure the third party has sufficient safeguards to guarantee the processing of your personal data in compliance with the Data Protection Laws and this Privacy Policy, and to preserve the security and confidentiality of your personal data.

- (b) Provision

For the purposes stated in Section 3 above and to the extent necessary and with proper protective measures having been taken, we may provide your personal data to the following recipients:

provision to our affiliates

- our head office, our holding companies, any of our subsidiaries or subsidiaries of our holding

companies, affiliates, representatives and branch offices in any jurisdiction (collectively, "Crédit Agricole Group");

provision to business partners and third parties

- other credit and financial service institutions or comparable institutions in order to carry on a business relationship with a Related Entity (e.g., correspondent and agent banks, custodian banks, brokers, exchanges, credit rating agencies depending on the nature of business relationship);
- third parties that are involved in the transactions which members of Crédit Agricole Group are dealing with (e.g., correspondent and agent banks, brokers, exchanges, central clearing counterparties, clearing or settlement systems, depositaries, trustees, trade repositories, processing units and third-party custodians, risk participants or sub-participants, issuers, investors, potential buyers and other transaction participants, and their representatives or successors);
- professional advisors including law firms, accountants, auditors, tax advisors and such other person(s) who has/have access to our records in the ordinary course of business;
- any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to us;
- suppliers (service providers and sub-contractors) and agents appointed by us for the purposes of IT services, logistics, printing services, telecommunications, advice and consulting, and sales and marketing and translation services, located in any relevant jurisdictions; and

provision for compliance

- public entities and institutions (e.g., regulatory, quasi-regulatory, tax or other authorities, law enforcement agencies, courts, arbitrational bodies, fraud prevention agencies) or any organization or individual designated by such public entities and institutions in accordance with the relevant laws, regulations and procedural requirements.

We may transfer your personal data to overseas jurisdictions as certain of the possible recipients above are located outside the PRC. Such personal data will be protected by confidentiality and security measures of us and of the recipients in accordance with applicable laws and regulations. Overseas jurisdictions may have different data protection laws or even don't have relevant laws. In such cases, we will ensure that your personal data is properly protected within the territory of the PRC. Please refer to the list of overseas recipients attached herein for their contact information and details on what, how and why such overseas recipients process your personal data and how you can exercise rights against them.

(c) Transfer

Without your consent, we will not transfer your personal data to any other entity or individual **except in the case of:**

- transfer to competent regulators or other public entities and institutions for compliance purposes; or
- transfer to potential buyers, assignees and transferees as part of a sale, merger or other disposal of any of our business or assets to natural or legal persons, and in such case, we will request the new entity, which holds your personal data, to be bound by and observe this Privacy Policy or otherwise re-obtain your consent for any changes.

(d) Public disclosure

Without your consent, we will not disclose your personal data to the public unless it is required by applicable laws and regulations, legal proceedings or litigations, or mandatory requirements of competent governmental authorities.

5. **When we can legally process your personal data without consent**

To the extent permitted by the Data Protection Laws, we may collect, store, use, analyze, transfer, provide, disclose your personal data without seeking your consent and/or separate consent in the following circumstances, including transfer your personal data to an overseas party:

- (a) necessary for the Bank to perform its statutory duties or obligations under applicable laws and regulations;
- (b) directly related to national security or national defense security;
- (c) directly related to public security, public health or significant public interests;
- (d) directly related to criminal investigation, prosecution, judicial trial, enforcement of judgment etc.;
- (e) collecting or using personal data that you have voluntarily disclosed to the public within a reasonable range;
- (f) collecting or using personal data received and generated from legally and publicly disclosed information, such as legitimate news reports, government information publication or other channels, within a reasonable range;
- (g) necessary for entering into and performing contracts to which you are a party; or
- (h) necessary for maintaining secure and stable operation of our products and services, such as to detect and handle fraud in or misappropriation of our products and services.

6. **How we use cookies and similar technologies**

When you visit, browse, use Crédit Agricole CIB's website or any other site of the Bank, information

may temporarily be stored on memory or on the hard disc in order to facilitate site navigation. Information such as your reference could be gathered through cookies and similar technologies. **The information so collected contains no personally identifiable information about you** such as name, address, telephone, email address etc.

We do not use cookies or similar technologies for any purpose other than those stated in this Privacy Policy. You can manage or delete cookies based on your preferences. If you delete certain cookies stored on your computer, your site experience may be degraded and you may not enjoy the convenience that cookies bring.

7. **How we retain your personal data**

Your personal data we collect and generate in the PRC will be stored in the territory of the PRC. Your personal data may be transmitted outside the PRC for the purposes and to the overseas recipients as stated in this Privacy Policy, in which case we will comply with the Data Protection Laws and take effective measures to protect your personal data.

We will retain your personal data for as long as needed or permitted in light of the purpose(s) for which it is obtained and in any case will not exceed the maximum period permitted by the Data Protection Laws. The criteria we use to determine a retention period include: (i) the length of time for which we will continue the business relationship with your Related Entity; (ii) the relevant legal or regulatory obligations to which we are subject; and (iii) other legal or commercial situations which render retention necessary (such as in regard to applicable statutes of limitations, litigation or regulatory investigations).

Upon any of the following events specified below, we will delete or anonymize your personal data, and if it is technically difficult to do so or the relevant retention period required under the laws, regulations or rules has not expired, we will cease our processing other than storing and taking necessary security measures, except for any personal data that is required to be retained according to applicable laws and regulations, regulatory, archival, accounting, auditing or reporting requirements, special agreement between you or your Related Entity and us, or for settlement of indebtedness between you or your Related Entity and us, or for record check or enquiry from you, your Related Entity, regulators or other authorities:

- (a) the purpose of the personal data processing has been or is impossible to be realized, or such personal data are no longer necessary for such purpose;
- (b) we have ceased to provide the relevant products or services or to carry out relevant transaction or cooperation, or the retention period has expired (whichever is later);
- (c) where any non-necessary personal data or any personal data without your lawful individual consent is collected inevitably due to the use of automated collection technology, or when you cancel your accounts;
- (d) the consent has been withdrawn by you or Related Entity; or
- (e) as otherwise requested by competent authority.

8. How we protect your personal data

Ensuring the security of your personal data is one of most important responsibilities of us and Crédit Agricole Group. We, as well as Crédit Agricole Group, maintain physical, technical, electronic, procedural and organizational safeguards and security measures to protect your personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, disclosure, or access, regardless of where it is processed. To ensure the security and confidentiality of your personal data, we, as well as Crédit Agricole Group, have been implementing technical and organizational measures for a long time, including:

- (a) control of access and authorizations for IT equipment relative to the processing of your personal data;
- (b) measures to secure technical infrastructure (workstation, network, server) and data (backup, business continuity plan);
- (c) taking data security and processing into account in the design of a product or solution;
- (d) restricting the persons authorized to process your personal data according to the purpose and the processing means provided for in each case;
- (e) strict confidentiality obligations imposed on our service providers, professional advisors and (sub-)contractors;
- (f) raising the awareness of all our employees and training those employees most concerned by the collection or management of your personal data; and
- (g) the establishment of procedures making it possible to react promptly in the event of a personal data security incident.

However, the Internet is not an absolutely secure environment. You are advised to properly keep the account login name, identity information and other authentication elements (including passwords, etc.) during the use of account services, e-banking services or other interactions with us. **If you have reason to believe that any of the foresaid information is leaked, please immediately notify us and we will make best endeavors to avoid or mitigate the losses or adverse consequences for you and your Related Entity.**

Upon occurrence of any personal data security incident (such as including information loss, damage, leakage, tampering), we will take the following steps in accordance with the Data Protection Laws:

- (a) promptly notifying you or your Related Entity of basic information about the security incident and its potential impact, treatment measures we have taken or will take, suggestions about proactive defense and risk mitigation, and remedial measures etc.;
- (b) keeping you or your Related Entity informed of status of the incident by proper means, and submitting reports to the competent regulators; and

- (c) making a public announcement when we have difficulty to notify you or your Related Entity.

9. Your rights regarding your personal data

We guarantee that you may exercise the following rights regarding your personal data under the Data Protection Laws:

- (a) You have the right to request us to protect and secure your personal data in accordance with the Data Protection Laws and this Privacy Policy.
- (b) You have the right to check with us whether we may hold your personal data and to check and access the personal data you have provided to us. You have the right to copy and transfer your personal data and cancel your account.
- (c) You have the right to change the scope of consent or withdraw your consent and/or separate consent or restrict the Bank to process your personal data, and exercise your rights in accordance with Section 10 below. We will not further process the related personal data or process the relevant personal data in a way that breaches the restrictions you have required once you change or cancel your consent and/or separate consent or restrict the Bank to process your personal data unless otherwise permitted by the Data Protection Laws. Please note the change or withdrawal of your consent and/or separate consent will not affect the lawfulness of processing based on your consent and/or separate consent before the change or withdrawal.
- (d) **You have the right and obligation to update your personal data with us to ensure that all the information is accurate and up-to-date.** You have the right to request us to provide convenience for you to update your personal data with us and to correct any of your personal data that is inaccurate and/or to supplement your personal data that is incomplete.
- (e) In relation to personal credit or guarantee etc., you have the right to request to be informed of your personal data that is disclosed to credit reference agencies by us, so as to enable your request to the relevant credit reference agencies for access to and correction of your personal data.
- (f) You have the right to request us to delete or otherwise properly dispose of your personal data that is beyond retention period in accordance with the Data Protection Laws, this Privacy Policy, and other agreement between you or your Related Entity and the Bank.
- (g) This Privacy Policy will not restrict your other personal data rights under the Data Protection laws.
- (h) If a request to transfer your personal data meets all these following conditions, we shall provide channels for accessing and retrieving relevant personal data by other network data processor designated by you:
 - The identity of the applicant can be verified as authentic;
 - The personal data requested for transfer is the data that you have consented to be provided or that was collected based on a contract;

- The transfer of personal data is technically feasible; and
- The transfer of personal data does not harm the legitimate rights and interests of others.

Please notice that according to applicable laws and regulations, if the frequency of personal data transfer requests obviously exceeds a reasonable limit, we may charge necessary fees based on the cost of transferring personal data.

10. **How you may exercise your rights and contact the Bank**

If you have any questions about this Privacy Policy, or you would like to exercise your rights stated in Section 9 above, or you have any other suggestions and comments, you may, by yourself or through your Related Entity:

- (a) contact the relationship manager or usual commercial contact in the Bank;
- (b) write to the Bank's address: Credit Agricole Corporate and Investment Bank (China) Limited – 12/F, Tower 2, Plaza 66, 1266 West Nan Jing Road, Jing An District 200040, Shanghai, China; or
- (c) contact the Chief Data Office: anny.wu@ca-cib.com

When you or your Related Entity send us a request to exercise your rights regarding your personal data, in order to facilitate our examination and allow us to reply quickly to you, please specify where possible (i) the scope of the request, (ii) the nature of the request/type of right exercised, (iii) the processing of personal data concerned, and provide any other relevant information on the context.

We will respond to the questions or requests from you or your Related Entity as soon as reasonably possible. **Please understand that in order to ensure the security, we may need to verify your identity before processing your request. For those requests that are illegal, noncompliant, unreasonably repetitive which need too excessive technical means, pose risks to others' legitimate rights and interests, or are very impractical, we may reject such requests.**

In addition, we cannot respond to the requests from you or your Related Entity in the following circumstances as required by applicable laws and regulations:

- (a) directly related to national security or national defense security;
- (b) directly related to public security, public health or significant public interests;
- (c) directly related to criminal investigation, prosecution, judicial trial, enforcement of judgment etc.;
- (d) when there is sufficient evidence that you have subjective malice or abuse of rights;
- (e) responding to such request will cause material damage to the legitimate rights and interests of you, your Related Entity or other individuals or entities;
- (f) involving our trade secrets; or
- (g) our compliance with anti-money laundering or sanctions laws and regulations, and other

mandatory requirements.

If we decide not to respond to the requests from you or your Related Entity, we will notify you of the reasons and provide the channel for filing a complaint.

11. **How we process personal data of minors**

We mainly provide financial products and services to, and engage in other dealings with, institutional clients and business counterparties, and purchase products and services from institutional vendors. Minors are not allowed to use our products or services, or otherwise conduct dealings with us. **However, collection of personal data of minors may be necessary for the products or services offered to, or the dealings with, you or your Related Entity.** We will provide special protection for personal data of minors in accordance with the Data Protection Laws and this Privacy Policy, and will only collect, use, retain and disclose personal data of minors to the extent permitted by law.

If you are a minor, please read these terms carefully with your parent or guardian for company and guidance and only provide your personal data to us upon your parent or guardian's consent. If you are parent or guardian of a minor, please read these terms carefully and confirm that you agree to provide the personal data of the minor to us. If any personal data of a minor is processed for products or services to, or dealings with, your Related Entity without consent from his/her parent or guardian, you should immediately stop providing the personal data of the minor to us. Please notify us of such event as soon as possible, and we will delete the relevant personal data and take other measures as appropriate.

12. **How we update this Privacy Policy**

We may amend this privacy Policy from time to time due to change in the Data Protection Laws and for our business operation needs. **We will post the changes to this Privacy Policy or the updated Privacy Policy through pop-ups, announcements, etc. on our website.** The amendments will take effect and supersede all prior versions on the date specified therein. If there are significant changes to this Privacy Policy, we will also send a notice to you or your Related Entity via email or in other prominent manner stating the specific changes.

Significant changes include but not limited to:

- (a) major changes in our service model, such as changes in relations to the purpose of processing personal data, the type of personal data processed, the way in which personal data is used, etc.
- (b) changes in the main objects of personal data provision, transfer or public disclosure;
- (c) major changes in your rights regarding your personal data and the way you exercise such rights;
- (d) changes of our contacts for personal data related requests/enquiries, changes of our contacts for complaint or feedback; and
- (e) other major changes which may significantly impact your interests in your personal data.

Amendments to this Privacy Policy shall not diminish or limit the rights you should have as a data subject under the Data Protection Laws.

Your Related Entity shall provide a copy of or a link to this Privacy Policy to you as a Related Person, notify you of the scope of and purposes for which we will collect and process your personal data and how your personal data will be collected and processed as described in this Privacy Policy, and notify you of any amendments or updates to this Privacy Policy. You acknowledge and agree that if your Related Entity continues to use our products or services, or continues to conduct dealings with us, you shall be deemed to have been informed by your Related Entity of, and given your consent for, such amendments or updates, and both you and your Related Entity shall be deemed as having accepted the amendments or updates of this Privacy Policy.

This Privacy Policy is made in both Chinese and English, In case of any discrepancy between the English Chinese versions, the Chinese version shall prevail.

List of Overseas Recipients

Name of Overseas Recipient	Types of Personal Data	Methods of Processing	Purposes of Processing	Methods and Procedures for Exercising Your Rights, and Contact Information
Crédit Agricole CIB and other affiliates within Crédit Agricole Group	For related persons of customers, vendors and other business counterparties: basic information, contact details and transaction information	Collection, storage, use, handling, transmission, provision and deletion	<ul style="list-style-type: none"> ○ Infrastructure, support, application and cross-functional services ○ Risk control ○ KYC and sanctions screening and other customer investigations ○ Disaster recovery and backup 	You may contact Crédit Agricole Group directly through the contact information listed on https://www.credit-agricole.com/ to exercise your rights, or you can contact the Bank to assist you in exercising your rights through the contact information specified in this Privacy Policy.