

GENERAL TERMS AND CONDITIONS ON PROTECTION AND PROCESSING OF PERSONAL DATA

(Effective from 01/07/2023)

The data subject agrees to apply, coordinate and commit to comply with the General Terms and Conditions on Protection and Processing of Personal Data of Shinhan Bank Vietnam Ltd.

1. General provisions

- 1.1. General Terms and Conditions of Personal Data Protection (collectively, “**General Terms and Conditions**”) are an integral part of the agreements, terms and conditions governing the relationship between the Company and Shinhan Bank Vietnam Limited and companies related to Shinhan Bank Vietnam Limited (collectively, “the Bank”).
- 1.2. The Bank values and respects the privacy, security and safety of personal information. At the same time, the Bank always strives to protect personal information and privacy of Data Subjects (including related subjects of Data Subjects) and comply with Vietnamese laws through personal data protection measures that are responsive and appropriate with international standards.
- 1.3. The Bank only collects, processes and stores the Data Subject's personal data in accordance with the law and within the scope of the agreement(s) between the Bank and the Data Subject.
- 1.4. By providing personal data to a third party on its own or on behalf of the Company (including but not limited to: relevant individuals of the Company, owners, references, beneficiary, authorized person, partner, contact person or other individual of the Data Subject or the Company) to the Bank, the Data Subject represents, warrants and is responsible that the Data Subject has obtained the legal consent of such third party for the processing and information about the Bank being the subject of personal information processing for the purposes stated in the General Terms and Conditions.
- 1.5. Depending on the role of the Bank in each specific situation is (i) the Controller of personal data; (ii) Personal Data Processor; or (iii) the Data Controller and Processor, the Bank shall exercise its respective powers and responsibilities in accordance with applicable laws.

2. Interpretation of terms

- 2.1. “**Personal data**” means information in the form of symbols, letters, numbers, images, sounds or the like on an electronic medium that is associated with a particular person or helps to identify singularity. Personal data includes basic personal data and sensitive personal data.
- 2.2. “**Basic Personal Data**” includes:
 - a) Full name, middle name and birth name, other name (if any);
 - b) Date of birth; day, month, year dead or missing;
 - c) Gender;

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- d) Place of birth, place of birth registration, place of permanent residence, temporary residence, current residence, hometown, contact address;
- d) Nationality;
- e) Image of the individual;
- g) Phone number, identity card number, personal identification number, passport number, driver's license number, license plate number, personal tax identification number, social insurance number, insurance card number medical;
- h) Marital status;
- i) Information on family relationships (parents, children);
- k) Information about the individual's digital account; personal data reflecting activities, history of activities on cyberspace;
- l) Other information that is tied to a particular person or helps to identify a particular person that is not subject to sensitive personal data.

2.3. “**Sensitive personal data**” means personal data associated with an individual's privacy that, when violated, will directly affect the individual's legitimate rights and interests, including:

- a) Political views, religious views;
- b) Health status and private life recorded in the medical record, excluding information about blood type;
- c) Information related to racial or ethnic origin;
- d) Information about inherited or acquired genetic characteristics of the individual;
- đ) Information about the individual's physical attributes and biological characteristics;
- e) Information about an individual's sex life and sexual orientation;
- g) Data on crimes and offenses are collected and stored by law enforcement agencies;
- h) Customer information of credit institutions, foreign bank branches, payment intermediary service providers, and other authorized organizations, including: customer identification information as prescribed by law laws, information on accounts, information on deposits, information on deposited assets, information on transactions, information on organizations and individuals as guarantors at credit institutions, bank branches, payment intermediary service providers;
- i) Location data of the individual identified through location services;
- k) Other personal data that is required by law to be specific and require necessary security measures.

2.4. “**Personal data processing**” means one or more activities that affect personal data, such as: collection, recording, analysis, confirmation, storage, correction, disclosure, association, access, retrieve, revoke, encrypt, decrypt, copy, share, transmit, provide, transfer, delete, destroy personal data or other related actions.

2.5. “**Data subject**” means an individual who represents or may represent the Company (as mentioned in the Letter of Consent for the processing of personal data) in the process by which the Company approaches, learns, registers, uses used or related in the operation and provision of products and services of the Bank.

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2.6. “**Shinhan Financial Group**” includes the head office, offices, branches, parent bank, subsidiaries, and member companies, affiliated companies of the Bank or any company within the Shinhan Financial Group.

For further clarification, any terms not explained in this Article shall be construed and applied in accordance with the laws of Vietnam

3. Personal data processing activities

3.1. Personal data collection

3.1.1. In order for the Bank to be able to provide products and services to the Company, the Bank may need and/or be required to collect personal data, including: (i) Basic Personal Data and (ii) Sensitive Personal Data relating to Data Subjects.

3.1.2. The Bank may collect these personal data directly or indirectly from one or more of the sources listed below, including but not limited to:

- a. Through the relationship established between the Bank and the Company when the Company uses the Bank’s products and services or participates in the Bank’s lawful programs and activities;
- b. From the State Bank of Vietnam or other competent authorities in Vietnam;
- c. From third party sources, with whom the Data Subject consents to the sharing/providing of personal data, or sources where the collection is required or permitted by laws.

3.2. Purpose of processing personal data

3.2.1. The Bank may process personal data for one or more of the following purposes:

- a. Verify the accuracy and completeness of the information provided by the Data Subject;
- b. Provide products and services proposed or provided by the Bank or members of Shinhan Financial Group to the Company;
- c. Prepare financial statements, operational reports or other related reports in accordance with the laws;
- d. Protect the Bank’s legitimate interests and comply with relevant laws;
- e. Prevent or reduce a threat to the life, health of others and the public interest;
- f. In order to meet and comply with the Bank’s internal policies, procedures and any rules, regulations, instructions, directives or requirements issued by the Competent Authority in accordance with the laws.
- g. For any other purpose required or permitted by any law, regulation, guideline and/or Competent Authority;
- h. To serve other purposes related to the Bank’s business activities as the Bank deems appropriate from time to time; and
- i. Other reasonable purposes related to those listed above.

3.2.2. The Bank will request permission from the Data Subject before using the Personal data of the Data Subject for purposes other than those stated in the General Terms and Conditions.

3.3. The transfer and disclosure of personal data

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3.3.1. In order to fulfill the purposes and personal data processing activities set forth in these Terms and Conditions of Personal Data Protection, the Bank may disclose the personal data of the Data Subject, or the personal data of third parties related to the Data Subject, to one or the following parties:

- a. Companies and/or organizations within Shinhan Financial Group;
- b. Competent authorities in Vietnam or any individual, competent or regulatory authority or third party to whom the Bank is permitted or required to disclose under the laws of any country, or under any other contract/agreement or undertaking between a third party and the Bank;
- c. Third parties with whom the Data Subject consents or the Bank has a legal basis to share the Data Subject's personal data.

3.3.2. Otherwise, the Bank will treat the Data Subject's personal data as private and confidential. Apart from the parties mentioned above, the Bank will not disclose the Data Subject's data to any other party, except in the following cases:

- a. With the consent of the Data Subject;
- b. When the Bank is required or permitted to disclose in accordance with the law; or under a decision of a competent state agency;

4. Transfer of Personal Data abroad

4.1. In order to fulfill the purpose of processing personal data in these General Terms and Conditions, the Bank may be required to provide/share the Personal Data of the Data Subject to the relevant third parties of the Bank that may be located in Vietnam or any other location outside the territory of Vietnam.

4.2. When providing/sharing personal data abroad, the Bank will require the receiving party to ensure that the personal data of the Data Subject transferred to them will be confidential and secure. The Bank ensures compliance with legal and regulatory obligations regarding the transfer of the Data Subject's personal data.

5. Rights and obligations of Data Subjects regarding personal data provided to the Bank

5.1. The data subject has the following rights: (i) Right to know; (ii) Right to consent; (iii) Right of Access; (iv) Right to withdraw consent; (v) Right to delete data; (vi) Right to restrict data processing; (vii) Right to provide data; (viii) Right to object to data processing; (ix) The right to complain, denounce and initiate lawsuits; (x) The right to claim compensation; (xi) The right to self-defense and other related rights as prescribed by laws.

5.2. To the extent permitted by laws, the Data Subject may exercise your rights by contacting the Bank using the details provided in Article 9.

5.3. The Bank will, in its reasonable endeavors, execute a lawful and valid request from a Data Subject within the statutory period of receipt of a complete and valid request and the associated processing fee (if any) from the Data Subject, the Bank has the right to invoke any exemptions and/or exceptions as permitted by law.

5.4. In the event that the Data Subject withdraws your consent, request data deletion and/or exercise other relevant rights with respect to any or all of the Data Subject's personal data. The acts performed by the Data Subject in accordance with this regulation may affect the ability of the Bank to continue to

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provide products and services to the Company, at the same time, the Bank reserves the Bank's lawful rights and remedies in such cases. Accordingly, the Bank shall not be liable to the Data Subject and/or the Company for any loss incurred, and the Bank's legal rights will be expressly reserved with respect to the limit, restrict, suspend, cancel, and prevent the processing of data by the Data Subject.

5.5. For security purposes, Data Subject may need to make your request in writing or use another method to prove and verify the Data Subject's identity. The Bank may require the Data Subject to verify its identity before processing the Data Subject's request.

6. Personal Data Security Measures

6.1. The Bank considers the personal data of the Data Subject as the most important information of the Bank and the Bank ensures confidentiality, safety, compliance with the law, limits the possible consequences and unexpected damages (including but not limited to: data leakage or inappropriate data processing that harms the legitimate rights and interests of Data Subjects). Data Subject's responsibility to protect personal data is a mandatory requirement of the Bank for all employees

6.2. The Bank fulfills its responsibility to protect personal data in accordance with applicable laws with the best method according to international standards and regularly review and update the technical and management measures when processing personal data of the Data Subject (if any).

7. Personal data storage

7.1. Personal data of Data Subjects stored by the Bank will be kept confidential. The Bank will take reasonable steps to protect the personal data.

7.2. The Bank will apply international standards on data security of Shinhan Financial Group on the basis of ensuring compliance with current laws.

7.3. The Bank stores the personal data of the Data Subject for the period necessary to fulfill the purposes under these General Terms and Conditions, unless a longer retention period of personal data is required or permitted by applicable laws.

8. Modification

The Bank may amend, update or adjust the terms of these General Terms and Conditions from time to time. Notice of any amendment, update or adjustment will be updated, posted on the Bank's website: <https://shinhan.com.vn> and/or notified to the Information Data Subject by other means of communication as the Bank deems appropriate.

9. Personal data processing contact information

In the event that the Data Subject has any questions regarding the General Terms and Conditions or matters relating to the Data Subject's rights or the Data Subject's handling of personal data, the Data Subject shall For data please contact the information below:

(1) Data Subject Service Center:

a) Personal data subject (July 24): 19001577

b) PWM data subject: 1800599926

(2) Branches and transaction offices of the Bank.