

The National Bank of Abu Dhabi PJSC, Labuan Branch Respects Your Privacy (LICENSED LABUAN BANK, LICENCE NO 140115C) (“the Bank”)

(NOTICE pursuant to section 7 of the Personal Data Protection Act 2010)

Your personal data is safe and protected at the National Bank of Abu Dhabi PJSC, Labuan Branch (“Bank”). Your personal data may reside with us because you are our valued individual customer or because you are a shareholder, director, staff or guarantor of, or otherwise associated with, a valued corporate customer. Whatever the circumstances under which we hold your personal data, your relationship is important to us and we are committed to maintaining the confidentiality, security and integrity of your personal data collected, processed and held by us.

2. The Bank fully complies with the laws of Malaysia and Labuan, including the Personal Data Protection Act 2010 (“**PDPA 2010**”), and the banking secrecy provisions of the Labuan Financial Services & Securities Act 2010. Our intention in sending this Notice to you is to inform you on how we handle and process your personal data and how you may exercise your legitimate rights in relation to your personal data with us.

3. To ensure the confidentiality, security and integrity of your personal data, stringent physical, electronic, and procedural safeguards are observed in all our standard operating procedures. Our staff are well trained in the proper handling of customers’ personal data. Any third party who may assist us in processing your personal data are highly qualified and are subject to our privacy policy which requires them to strictly protect the confidentiality, security and integrity of your personal data.

Types of Personal Data We Collect and Process

4. The Bank only collects and processes personal data that we believe to be relevant and are required to conduct our business with you or your corporation. These data include your name, identification card or passport number, contact details, financial and banking account details, age, gender, nationality, race, marital status and profession. Such data or information are mostly in writing but may also be in audio, video or other electronic, magnetic, optical or sonic format (including voice or video recordings, CCTV and photographs).

How Do We Use Your Personal Data

5. Your personal data is used by us for the following purposes:

- (a) to process applications for products and services which you have subscribed for;
- (b) to evaluate and monitor credit worthiness;
- (c) to establish a relationship between you and us;
- (d) to evaluate and monitor the provision of services;
- (e) for the enforcement of the obligations of other parties to us and/or our affiliates;
- (f) to meet legal and regulatory requirements;
- (g) for risk management;
- (h) for such other purposes as permitted by law or with your consent;
- (i) for fraud or crime prevention, audit and debt collection and in order that services may be processed by us;
- (j) for the purpose of enforcing our legal rights and/or obtaining legal advice;
- (k) for investigating, reporting, preventing or otherwise in relation to the breach of banking secrecy/confidential information, fraud, money laundering, terrorist financing and criminal activities generally;
- (l) for meeting the requirements to make disclosure under any law or guidelines issued by regulatory or other authorities which the Bank, its holding company, subsidiaries, affiliates or representatives are required to comply with;
- (m) to support the Group's business, financial and risk monitoring, planning and decision making;
- (n) for making enquiries or investigations as to whether or not the customer or person whose data is collected, used and/or processed by the Bank is a sanctioned person, or is otherwise howsoever related to, or associated with, a sanctioned person or entity; and also for the reporting or the taking of any remedial or preventive action in relation to it;
- (o) to disclose to any person to whom the Bank is under an obligation to make disclosures under the law or under and for the purposes of any standards or guidelines issued by regulatory or other authorities;
- (p) to disclose to such parties as may be permitted under Malaysian law; and
- (q) for all other purposes which are incidental or associated with any of the above purposes.

6. Your personal data may be stored or transferred to locations and systems outside Malaysia but always subject to appropriate controls over information security.

Your Right to Manage Your Personal Data with the Bank

7. You have many important rights under the PDPA 2010. You may:

- (a) check on your personal data held by the Bank and have access to all such data;
- (b) request the Bank to correct or delete any of your personal data which is inaccurate;
- (c) request clarification on the Bank's policies and practices in relation to data;
- (d) in relation to facilities, to request to be informed which items of data are routinely disclosed to registered credit reporting agencies or debt collection agencies; or
- (e) limit the processing of your personal data including personal data relating to other persons who may be identified from your personal data.

8. In accordance with the provisions of the PDPA 2010, the Bank has the right to charge a fee for the processing of any data access request.

Your Right to Provide or not to Provide Personal Data

9. You retain the ultimate discretion, at any time, to make the decision to provide us your personal data or to revoke your consent given for the Bank to process your personal data. If you do revoke your consent, we shall not process your personal data in respect of commercial transactions without your consent.

10. However, please note that it is necessary for us to process your personal data for any agreed purposes. Failure to provide such personal data may result in us being unable to open, establish, continue or provide the banking accounts, services, facilities or products that you have requested from, or are enjoying, with us.

Third Party Data Processors

11. Your personal data may be disclosed to the following third parties within our company group or outside our company group who are collecting, recording, holding, storing or processing your personal data solely on our behalf, and do not process the personal data for any of their own purposes:

- (a) Group Head Office of the Bank for compliance purposes and SWIFT compliance checking;
- (b) Labuan Financial Services Authority;
- (c) External Auditors; and
- (d) Group Internal Auditors.

Retention of Personal Data

12. All practical steps will also be taken by us to ensure your personal data will not be kept longer than statutorily necessary or for the purpose for which it was collected. The Bank will comply with all relevant statutory and regulatory requirements in Malaysia concerning the retention of personal data.

Changes to this Privacy Notice

13. The Bank reserves the right to amend this Notice at any time and will place notice of such amendments on the Bank's website or the Bank's branches or *via* any other mode the Bank views suitable.

14. This Notice was last updated on 16 April 2014.

Additional Information

15. Where our customer is a partnership or other unincorporated body of persons, the giving of this Notice addressed to the partnership or the unincorporated body of persons shall be deemed as notice given to all the partners or office-bearers (as the case may be) of such customer whose data are collected and/or processed by the Bank.

16. Similarly, where the customer is a corporation, the giving of this Notice addressed to the company secretary of the corporation shall be deemed as notice given to all the officers or employees (as the case may be) of such customer whose personal data are collected and/or processed by the Bank.

17. In this regard, the customer shall warrant that they have obtained the consent of all such concerned individuals to the provision of their personal data to the Bank for the foregoing purposes and for disclosure to such parties as stipulated above and the customer shall undertake to extend a copy of this Notice to all such concerned individuals, which expression shall include all such existing and new partners or office-bearers or officers or employees (as

the case may be) of the customer from time to time.

18. The continued usage, by the customer who is a partnership or other unincorporated body of persons or who is a corporation, of the banking accounts, services and/or facilities of the Bank is deemed consent for the Bank to collect, process and store the data in accordance with the above understanding.

How to contact us:

19. We trust that you would have benefitted from the information and clarifications in this Notice. If you require more information, or would like to raise any concerns about this Notice, you may e-mail us at customersupport.malaysia@nbad.com or contact us at:

The Data Protection Officer
NATIONAL BANK OF ABU DHABI MALAYSIA BERHAD,
Level 28, Menara Maxis,
Kuala Lumpur City Centre,
50088 Kuala Lumpur
Tel : +603 2330 3800
Fax : +603 2330 3801