

CIMB Bank Berhad, London Branch

UK GDPR Privacy Notice

Version Date: 26 April 2022

1. **Our commitment to privacy**

1.1 We, CIMB Bank Berhad, London Branch ('**CIMB London**' with '**we**', '**our**' or '**us**' being interpreted accordingly) are committed to protecting your personal data and respecting your privacy.

1.2 This privacy statement or notice ('**Privacy Notice**') sets out how CIMB London use and protect the personal information relating to you ('**you**') that we have collected or which you may provide to CIMB Group* or CIMB London.

1.3 The information we hold about you as an identifiable individual (which we call '**Personal Data**') includes but is not limited to your business address and contact details, employment position, passport details or Malaysian National Registration Identification Card (NRIC) number, details of the products and/or services we have provided to your and/or your organisation and other Personal Data that we may have collected or you may have disclosed to us.

2. **Changes to our Privacy Notice**

2.1 From time to time we may change the way we use your Personal Data and amend this Privacy Notice. We will ensure that the latest version is available to you.

2.2 If the changes to this Privacy Notice are significant we may inform you by letter or other communication.

2.3 We also encourage you to read the CIMB Group Privacy Policy (for Customers) (available via our website at <https://www.cimb.com/en/privacy-policy.html>) which provides information on how CIMB Group may process and use your Personal Data in other non-UK territories.

3. **How your Personal Data is collected**

3.1 CIMB London may collect Personal Data to support our corporate customers but no longer processes Personal Data in the UK regarding individual customers. Relevant Personal Data regarding individual customers is now processed by or on behalf of CIMB Group in Malaysia.

3.2 If you interact with CIMB London we may collect Personal Data from you in various ways, for example:

- (a) through your verbal and written communications with us;
- (b) from such other sources in respect of which you have given your consent to them disclosing information relating to you and/or where they are not otherwise restricted;
- (c) from recordings of Closed Circuit Television (CCTV) installed at our London premises;
- (d) from third parties to verify your identity (e.g., we may use a third party database/agency to check details for the purpose of preventing fraud);
- (e) from the Malaysia Department of Insolvency, other relevant governmental authorities and/or law enforcement agencies to ascertain (among other things) current and past financial standing; and/or

* CIMB Group refers to CIMB Group Holdings Berhad and all its related companies, as defined in section 6 of the Companies Act 1965 (Malaysian Act) and jointly controlled companies, providing financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside of Malaysia unless and to the extent otherwise stated

- (f) from any information that is supplied and/or collected when you visit our websites which may include your computer's IP address or data that is collected via cookies.

We may use cookies for a number of purposes and ask for your agreement to collect cookies when you first browse our website. For more information, please see our Cookies Usage policy: <https://www.cimb.com/en/cookies-usage.html>.

3.3 Please also note that some of the Personal Data you supply and that we process may include what is known as 'sensitive' data about you, for example, biometric information to prove identity.

3.4 If you choose not to provide your Personal Data, we may not be able to comply with a request for information or provide your organisation with a requested service, but we will notify you if this is the case at the time.

4. **Information about third parties**

4.1 Please ensure that any Personal Data you supply to us which relates to third parties is provided to us with their knowledge of our proposed use of their Personal Data.

5. **What we use your Personal Data for**

Other than as stated above, we may use Personal Data for one or more of the following purposes:

- (a) to manage bank services provided to our corporate clients;
- (b) to deal with queries in relation to historical personal bank account(s) held by CIMB London;
- (c) to prepare and disclose reports in relation to your account(s) and/or facility(ies) to CIMB Group (so they can fulfil key risk, financial and regulatory functions);
- (d) to better manage our business and your relationship with us;
- (e) to provide you with information on our and/or CIMB Group third party products, services, offers and/or contests which may be of interest to you by post or phone. **If required under applicable law, where we contact you by SMS, email, fax, social media and/or any other electronic communication channels for direct marketing purposes, this will be subject to you providing your express consent.** You can object or withdraw your consent to receive direct marketing from us at any time, by contacting us using the email address below.
- (f) to improve our products and services and to develop new products and services;
- (g) to respond to your enquiries and complaints and to generally resolve disputes;
- (h) to update, consolidate and improve the accuracy of our records;
- (i) to produce data, reports and statistics which have been anonymised or aggregated in a manner that does not identify you as an individual;
- (j) to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions with us;
- (k) to meet the disclosure requirements of any applicable law binding on CIMB London;
- (l) for audit, compliance and risk management purposes (e.g. financial and insurance risks);
- (m) to transfer or assign our rights, interests and obligations under any of your agreements with us;
- (n) to protect or enforce our rights to recover any debt owing to us;

- (o) to conduct anti-money laundering checks and for crime detection, investigation, prevention and prosecution;
- (p) to comply with any sanctions requirements;
- (q) to enforce and/or defend any of our legal claims or rights; and/or
- (r) for any other purpose mandated by applicable laws, regulations and/or the order of any court or relevant regulatory authority with competent jurisdiction over CIMB London.

6. **The lawful grounds on which we collect and process your Personal Data**

6.1 We process your Personal Data for the above purposes relying on one or more of the following lawful grounds:

- (a) where you have freely provided your specific, informed and unambiguous consent;
- (b) where we agree to provide certain services to you or your organisation, in order to enter into or perform our contractual obligations and enforce our rights;
- (c) where we need to use your Personal Data for legitimate purposes relevant to us being able to lawfully and prudently operate our banking business as outlined in section 5 above and elsewhere in this Privacy Notice. We will always seek to pursue these legitimate interests in a way that does not unduly infringe on your privacy rights;
- (d) where we need to comply with a legal obligation or for the purpose of us being able to establish, exercise or defend legal claims.

6.2 If we process sensitive data as referred to under paragraph 3.3 we will only do this with your explicit consent; to protect your vital interests (or those of someone else) in an emergency; or, where we need to use such sensitive data in connection with a legal claim that we have or may be subject to.

7. **Our Legal Obligations regarding your data**

7.1 We collect and process your Personal Data in accordance with applicable laws that regulate data protection and privacy. This includes, without limitation, all applicable data protection and privacy legislation in force from time to time in the UK including the UK GDPR; the Data Protection Act 2018 (DPA 2018) (and regulations made thereunder); and the Privacy and Electronic Communications Regulations 2003 (SI 2003 No. 2426) as amended; together with other applicable UK legislation and regulatory requirements in force from time to time which relate to the collection, processing and privacy of your Personal Data (together, '**Data Protection Law**').

8. **Disclosing your Personal Data to third parties**

8.1 We may need to disclose your Personal Data to certain third-party organisations who are processing data only in accordance with our instructions under contract (called 'data processors') in the following circumstances:

- (a) companies and/or organisations that act as our agents, affiliates, service providers, business partners, professional advisers, banks and/or financial institutions, within or outside the UK, where necessary. This may include other entities within the CIMB Group;
- (b) companies and/or organisations that assist us in processing and/or otherwise fulfilling transactions that our clients have requested;
- (c) companies and/or organisations that assist us in providing value added services that our clients have requested; and/or

- (d) companies and/or organisations that provide services to us in delivering or communicating information about our products and services.

8.2 We may also disclose your Personal Data to third parties who make their own determination as to how they process your Personal Data and for what purpose(s) (called 'data controllers'), such as:

- (a) professional advisers (including but not limited to accountants, auditors, lawyers or financial advisers) or any other person notified as authorised to give us instructions or to access your Personal Data;
- (b) any third party as a result of any restructuring of facilities granted to your organisation or the sale of debts, or the acquisition or sale of any company by CIMB Group, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us;
- (c) any guarantors or security providers for the facility(ies) granted by us to your organisation;
- (d) any person intending to settle any moneys outstanding under the facility(ies) granted by us to your organisation;
- (e) any rating agency, insurer or insurance broker or direct or indirect provider of credit protection;
- (f) any financial institutions, merchants, VISA International Services Association, MasterCard International Incorporated and other card associations in relation to any credit card and/or debit card issued to your organisation by us; and/or
- (g) any person connected to the enforcement or preservation of any of our rights under your organisation's agreement(s) with us.

The third party data controllers external to CIMB Group with whom we deal as described above (e.g. someone you ask us to contact) will handle your Personal Data in accordance with their own chosen procedures and you should check the relevant privacy policies of these companies or organisations to understand how they may use your Personal Data. Since they are acting outside of our control, CIMB London has no responsibility for the data processing practices of these data controllers.

8.3 Other than as described above, we treat your Personal Data as private and will not disclose your Personal Data to third parties without you knowing about it. The exceptions are:

- (a) in relation to legal proceedings or where we are legally required to do so and cannot tell you;
- (b) where we use third-party data processors who are engaged under contract to handle data on our behalf (for example an IT supplier or database hosting provider). In relation to data processors, we will ensure that they act only in accordance with our instructions and adequate safeguards are put in place to protect your Personal Data.

8.4 In all cases we always aim to ensure that your Personal Data is only used by third parties for lawful purposes and subject to CIMB London complying with any applicable Data Protection Laws (including regulations, guidelines and/or obligations).

9. **International Transfers**

9.1 We may transfer your Personal Data to CIMB Group in countries outside the UK or EU, including Malaysia but will only do so under a contract or another appropriate mechanism authorised under Data Protection Law, such as the UK or EU Standard Contractual Clauses (SCCs). This is to make

sure that your Personal Data is safeguarded in accordance with similar legal standards to those that apply to CIMB London.

10. **How long we retain your Personal Data**

- 10.1 CIMB Group only retains Personal Data identifying you for as long as your organisation has a relationship with us; or as necessary to perform our obligations to your organisation (or to enforce or defend contract claims) or as is required by applicable law.
- 10.2 We have a data retention policy (which we may make available on request) that sets out the different periods we retain data for in respect of relevant purposes in accordance with our duties under Data Protection Law. The criteria we use for determining these retention periods is based on various legislative requirements; the purpose for which we hold data; and guidance issued by relevant regulatory authorities including but not limited to the UK Information Commissioner's Office (ICO).
- 10.3 Personal Data we no longer need is securely disposed of and/or anonymised so you can no longer be identified from it.

11. **Security we use to protect Personal Data**

- 11.1 We employ appropriate technical and organisational security measures to protect your Personal Data from being accessed by unauthorised persons and against unlawful processing, accidental loss, destruction and damage.
- 11.2 We also endeavour to take all reasonable steps to protect Personal Data from external threats such as hacking. However, please be aware that there are always inherent risks in sending information by public networks or using public computers and we cannot 100% guarantee the security of data (including Personal Data).

12. **Your data rights**

- 12.1 In accordance with Data Protection Law, you have a 'data subject access right' under which can request information about the Personal Data that we hold about you, what we use that Personal Data for and who it may be disclosed to as well as certain other information. Usually we will have a month to respond but reserve the right to verify your identity if you make such a request and we may, in case of complex access requests, require a further two months to respond. We may also charge for our administrative time in dealing with any manifestly unreasonable or excessive requests for access. We may also require further information to locate the specific information you seek before we can respond in full.
- 12.2 You can also request to us in writing:
 - (a) that we correct Personal Data that we hold about you which is inaccurate or incomplete;
 - (b) that we erase your Personal Data without undue delay as long as we no longer need to process it. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request;
 - (c) to object to processing of your Personal Data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to such processing as it impacts on your fundamental rights and freedoms (unless we have compelling legitimate grounds which override these);
 - (d) to object to any automated processing (if applicable) that we carry out in relation to your Personal Data;

- (e) to object to our use of your Personal Data for direct marketing (if applicable);
- (f) to request restriction of processing of your personal data in certain scenarios, for example, if you want us to establish the data's accuracy; or
- (g) to object and/or to restrict the use of your Personal Data for another purpose set out above unless we have a legitimate reason for continuing to use it.

12.3 All of these requests may be forwarded on to a third party provider who is involved in the processing of your Personal Data on our behalf.

12.4 If you would like to exercise any of the rights set out above, please use the address in the Contact section below.

12.5 If you make a request as set out above and are not satisfied with our response, or believe we are illegally processing your Personal Data, you have the right to complain to the Information Commissioner's Office (ICO, www.ico.org.uk) in the United Kingdom who oversees CIMB London's data processing activities. We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

13. **Contact**

If you have any queries regarding this Privacy Notice or wish to make a further request relating to how we use your Personal Data as described above, please contact:

Data Protection Manager / Data Steward
CIMB Bank Berhad, London Branch
27 Knightsbridge
London
SW1X 7LY

Telephone: +44 (0)20 7201 3163

Email: uk.gdpr@cimb.com.