

Privacy Notice
PT Bank UOB Indonesia
(Effective as of 9 June 2026)

PT Bank UOB Indonesia¹ ("UOB") is committed to protecting Your privacy and this Privacy Notice explains the types of personal data we collect, how we use that data, to whom we share it with, and how we protect that data. This Privacy Notice forms part of the terms and conditions governing Your relationship with UOB.

1. What data is covered by this Privacy Notice?

This Privacy Notice covers all personal data processed by UOB which means data that (either alone or combined with other data) enables You to be identified directly or indirectly. If You are a non-individual customer, it includes the personal data of your shareholders, beneficial owners, directors, employees, guarantors and authorised representatives.

2. What is the legal basis for UOB to process your personal data?

We process your personal data in accordance with the following legal bases:

- (a) Your valid express consent for one or several purposes which have been informed by UOB to You;
- (b) fulfilment of contractual obligations with You as one of the parties or to fulfil Your request when entering the agreement;
- (c) fulfilment of UOB's legal obligations in accordance with the laws and regulations;
- (d) fulfilment of Your vital interests;
- (e) carrying out duties in the public interest, public service, or exercising the authority of UOB based on statutory regulations; and/or
- (f) fulfilment of other legitimate interests with due regard to the purposes, needs, and balance between the interests of UOB and Your rights.

3. What personal data do we collect?

3.1 We may collect the following personal data, whether from You, third party sources and/or other publicly available sources:

- (a) Personal particulars of You and Your family members, guarantors, referees, your shareholders, beneficial owners, directors, commissioners, employees, guarantors, authorised representatives and other third parties ("Relevant Individuals"), including but not limited to:

Personal data of a specific nature:

- i. health data and information;
- ii. biometric data;
- iii. genetic data;

¹ PT Bank UOB Indonesia is licensed and supervised by the Financial Services Authority and Bank of Indonesia, and is a participant of the Indonesia Deposit Insurance Corporation ("LPS").



- iv. criminal records;
- v. children's data;
- vi. personal financial data; and/or
- vii. other data in accordance with the provisions of laws and regulations.

Personal data of a general nature:

- i. full name;
 - ii. sex;
 - iii. nationality;
 - iv. religion;
 - v. marital status; and/or
 - vi. personal data as combined to identify a person.
- (b) Personal data when conducting checks to comply with applicable laws and regulations for the purposes of customer due diligence, and detecting and preventing financial crimes; and
- (c) information about the computer or other device that You use to access any of our or third parties' channels, applications, websites or social media, as the case may be, in order to contact, communicate, visit or interact with us, such as type and features/functions of Your device, downloaded apps, IP addresses, operating system type, network information, web browser type and version, cookies, activity logs, online identifiers, unique device identifiers, geo-location data and usage activities.

3.2 When You provide another person's personal data to us, You confirm that You have obtained, and are able to present to us upon demand, the written consent of that person for the collection and obtaining, processing and analyzing, safekeeping, correction, updates, dissemination, display, announcement, transfer, disclosure, deletion and destruction (hereinafter referred to as "Process" or "Processing") of that person's personal data to be used as described in paragraph (4) below. When the personal data of another person mentioned above is obtained from a third party, You warrant that such third party has obtained written consent from the person whose personal data is provided for the Processing of their personal data.

3.3. You undertake to indemnify and hold us harmless against any claim or liability for any collection, use and disclosure of any personal data made by us in reliance on Your confirmation and warranty set forth in paragraph 3.2 above.

4. How do we use Your personal data?

4.1 We may Process, transfer and disclose Your personal data:

With respect to basic banking purpose, to perform the process of any personal data as required for the Bank to run its business operations, business sustainability, risk management, compliance with the provisions of the laws and provide to you Banking product and service, as follows:

- Create, improve, administer and deliver products and services;
- Process any of Your transactions;
- Meet compliance requirements;
- Collect any money owed to us;



- Perform credit evaluations, create an eligibility profile (including but not limited to Your assets) and obtain or provide credit references;
- Enforce and defend the rights of UOB;
- Carry out internal operational purposes of UOB including, for example, security of our premises and property, data analysis, market research, service quality assurance, insurance, audit, information technology and network security and credit and risk management;
- Manage our relationship with You;
- Validate information and to verify Your identity and instructions;
- process your application for any of the products or services offered or distributed by us (including but not limited to third party products such as unit trusts and insurance policies);
- perform bank account verification services for paying organisations;
- generate financial, regulatory, management or other related reports and performance of analytics;
- prevent, detect and investigate crime, offences or breaches including fraud, money-laundering, counter-terrorist financing and bribery;
- meet or comply with UOB's policies and procedures and any applicable rules, laws, regulations, codes of practice or guidelines, orders or requests issued by any court, legal or regulatory bodies (both national and international) (including but not limited to disclosures to regulatory bodies, conducting audit checks, surveillance and investigation);
- fulfil legal purposes (including but not limited to enforcing our legal rights, drafting and reviewing documents, obtaining legal advice and facilitating dispute resolution);
- handle customer feedback or complaints;
- facilitate any proposed or actual business assignment, transfer, participation or sub-participation in any of our rights or obligations in respect of your relationship with us; and
- serve purposes which are reasonably related to the aforesaid.

With respect to marketing purpose, we use certain of Your personal data to personalise our marketing to You, so that You will be notified of events, promotional offers, products and services which You may be interested in. However, You may at any time inform us that You do not wish to receive such marketing information.

- 4.2 We may record and keep track of Your interactions with us including phone calls, face-to-face meetings, letters, emails and any other kinds of communication. We may use these records to check Your instructions to us, assess, analyse and improve our service, train our people, manage risk or for the other purposes described above.
- 4.3 We use closed circuit television (CCTV) in and around our offices and self-service banking machines, for security purposes, and these may collect photos videos and/or voice recordings of You.
- 4.4 We use cookies in some of our webpages to collect information about users of our website (for example, store users' preferences and record session information). A cookie is a small text file that a website can send to Your browser, which stores certain information on Your system. This information is shared with us so that we can provide a more personalised service to You. You can adjust settings on Your browser so that You will be notified when You receive a cookie. You may at any time disable the cookies by changing the settings on Your browser. However, by doing so, You may not be able to use certain functions or enter certain part(s) of our websites.



5. **Opt-Out from marketing offer.**

If you no longer wish to receive marketing information from UOB, you can opt out at any time. The way to opt-out of marketing activities is by contacting our customer service team and other mechanisms that we provide from time to time.

- (a) If you choose to opt-out, please note that you may still receive offer messages for 3 x 24 hours after selecting opt-out, as we need time to update our database.
- (b) If you have registered with us to opt-out of UOB marketing information, you should not receive such communications. If you do, we ask that you immediately notify us by visiting UOB branches, contacting our customer service team or other channels provided by UOB.

6. **With which third parties do we share Your personal data?**

Based on the consent You provided to the Bank, we may share Your personal data among others with the following parties. When doing so, we will require them to ensure that your Personal Data disclosed to them are kept confidential and secure.

6.1 UOB Group: We may share Your personal data among our group of companies, including our head office in Singapore, its subsidiaries and branches, in order to open and manage Your account(s) with us, administer, develop and improve services and products, provide You with customer support, process Your payments, understand Your preferences, send You information about products and services which You may be interested in, submit management reports and regulatory reports and meet other compliance requirements and conduct the other activities described in this Privacy Notice.

6.2 Other Service Providers: We may share personal data with the following categories of service providers, who may be located in Your country or in any other country:

- co-brand partners where You apply for or hold a co-brand product;
- infrastructure and IT service providers, including cloud service providers;
- marketing, advertising and communications agencies;
- credit reference agencies;
- external auditors, consultants and professional advisers;
- persons acting on Your behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, exchanges, trade data repositories, clearing houses and clearing and settlement systems;
- other financial institutions, fraud prevention agencies, trade associations, credit reference agencies and debt recovery agents;
- any introducing broker we provide instructions or referrals to or from whom we receive them; and
- any third party we use to provide services to You.

We will only provide our service providers with personal data which is necessary for them to perform their services. We will take all steps that are reasonably necessary to ensure that Your personal data is treated securely and in accordance with this Privacy Notice as well as applicable data protection laws.

6.3 Third parties permitted by law: Your personal data and that relating to Your Relevant Individuals may be used and disclosed to comply with legal and regulatory requirements and requests, including with any national or international law enforcement, regulatory, governmental or judicial authority or to meet other obligations that the UOB or any permitted recipient of Your personal data is subject to. This may include using information to help detect or prevent crime (including terrorism financing, money laundering and other financial crimes) and for tax reporting. We may also disclose Your personal data to third parties in



any country where disclosure is legally required and/or where it is necessary to protect, enforce or defend our rights or those of our related corporations or our respective employees and officers.

- 6.4 Third parties connected with business transfers: We may transfer Your personal data to third parties in connection with a reorganisation, restructuring, merger, joint venture, acquisition, disposition or transfer of shares or business or assets, provided that the receiving party agrees to treat Your personal data in a manner consistent with this Privacy Notice.

7. **What are Your rights?**

7.1 You have the right to:

- (a) request information concerning the clarity of identity, legal interest basis, purpose of requesting and using personal data, and accountability of parties requesting personal data;
- (b) request that we correct any inaccurate personal data that we process about You;
- (c) request to access and obtain a copy of the personal data we are processing about You;
- (d) If You have consented to our processing of Your personal data, You have the right to withdraw Your consent at any time. If You withdraw Your consent and depending on the nature of Your request, the UOB may not be in a position to continue providing our products or services to You. Your withdrawal may be considered a termination by You of any contractual relationship, which may result in a breach and/or liabilities;
- (e) submit an objection to decision making actions which is based solely on automated processing, including profiling, which has legal consequences or has a significant impact on You;
- (f) suspend or limit the Personal Data processing proportionately according to the purpose of the Processing;
- (g) complain about UOB's Processing to the data protection authority; and to sue and receive compensation for breaches to the personal data processing;
- (h) obtain and/or use Personal Data in form that fits with in structure and/or format which commonly used or read by electronic system;
- (i) request to terminate processing, delete, and/or destroy Personal Data about You;
- (j) request to UOB to transfer Your data to another controller;
- (k) opt out from marketing messages that You receive from us, at any time.

You can make a request to exercise any of these rights in relation to Your personal data by sending us a written request (see "How to contact us" below).

- 7.2 Your rights may be subject to conditions and exceptions under applicable laws. We may decline requests where our confidential business information or the privacy of others may be compromised or on any other reasonable basis, if permitted by law to do so.

8. **Complaint and claim policy**

- 8.1 Any complaint or claim related to the incident of personal data processing can be submitted via UOB touch points (see "How to contact us") and must be accompanied by sufficient evidence in accordance with applicable laws.
- 8.2 UOB will investigate such incident and inform the investigation result to the customer (as personal data subject) within the time period as governed by applicable laws. UOB will inform the related personal data processor as well, if necessary.



- 8.3 UOB has the right to decline the claim requests if it is not aligned with prevailing laws related to personal data protection

9. **How do we protect Your personal data?**

- 9.1 We have implemented technical, administrative, organisational and physical security measures to safeguard the personal data in our custody and control. Such measures include, for example, limiting access to personal data only to employees and authorised service providers who need to know such data for the purposes described in this Privacy Notice.

- 9.2 While we endeavour to protect our systems, sites, operations and information against unauthorised access, use, modification and disclosure, we cannot provide a level of security which will ensure that any information, during transmission or while stored on our systems, will be absolutely safe from intrusion by others, such as hackers. This is because of the inherent nature of the Internet as an open global communications vehicle and other risk factors.

10. **How long do we keep Your personal data?**

We will retain Your personal data as long as necessary to serve the purposes for which it was collected, to comply with legal and regulatory requirements or where we may need it for our legitimate purposes such as to protect or enforce our legal rights, fighting fraud and financial crime, and dealing with any disputes or concerns that may arise. When we no longer need to use personal data, we will remove it from our systems and records, and/or take any steps to render any such data anonymised such that you can no longer be identified from it.

11. **How to contact us**

If there are any questions or concerns regarding this Privacy Notice, please contact us as follows:

- by email : UOBCare@uob.co.id
- by post : Kantor Pusat PT Bank UOB Indonesia:
UOB Plaza, Jl M.H. Thamrin No. 10
Jakarta Pusat 10230
- Data Protection Officer contact
 - Attn. : Country Data Protection Officer
 - Email : dataprotectionoffice_all@uob.co.id

12. We reserve the right to change our Privacy Notice from time to time. We will publish the updated Privacy Notice and effective date on our website, and Your use of our products and services and all Your dealings with UOB will be subject to the updated Privacy Notice from the effective date. You may refer to the "last updated" date and version at the end of the Privacy Notice to find out when UOB published the most updated Privacy Notice.

13. **Language.** This Privacy Notice is prepared bilingually in English and Bahasa Indonesia. In the event of any different interpretation of a provision therein between those two versions, the provision in Bahasa Indonesia version shall prevail.

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