

## Customer Privacy Notice

We are Trust Bank Singapore Limited. We need to need to collect, use and disclose personal data about you to provide our products and services to you. This notice explains how we use and protect your personal data. We take your privacy very seriously – it's one of our top priorities. Please read this notice together with all our terms and conditions and cookies policy. Thank you for TRUSTing us with your personal data. 🍌

### Information we may collect about you

- Personal details like your name, date of birth, identity card number, address, phone number, email, nationality, employment details and credit-related information.
- Communications data like details of how you want us to contact you and marketing preferences.
- Financial data like your card number and data regarding the transactions conducted through your accounts and your use of our products and services.
- Technical data like details of your mobile network, operating system, IP address, the settings and technology on your device.
- Usage data, such as information about how you use our website, the Trust App, any other electronic channels that we make available to you, and our products and services.
- Data which you otherwise consent to us accessing and using, for example your contacts list, your geolocation data, data from your camera, facial imaging data, biometrics data, voice and video recordings of you, your personal opinions that are made known to us, your demographic information, information relating to your activities, habits, preferences and interests arising from your use of our products and services, and other data which you consent to us collecting, accessing and using.
- Data we generate or derive about you based on our analysis of the data we collect, or from combining such data with other data or information in our possession, such as, the data of Standard Chartered PLC, our parent company, and its subsidiaries (Standard Chartered Group) and the data of our joint-venture partners, collaborators and other persons we work with in relation to any business, products or services (Business Partners).
- Data about you that we collect from third parties like our Business Partners, other third parties who act for us or you or for who you have consented to their disclosure, sharing or transfer of data about you to us, or from publicly available sources or agencies, including from credit reference, debt collection and fraud prevention agencies.
- Data about you that we are required to collect, access and process under applicable law.

### How we may use your information

- For the purposes set out in any of our terms and conditions that govern our relationship with you.
- To contact you if, for any reason, you started but did not complete your registration for any account, product or services, to find out if there was a problem or if we can help.
- To consider and process your applications or instructions regarding any of our products and services.
- To operate, maintain, develop, and improve our products and services, so that we can 'iterate for better'.
- For credit-related matters, including for conducting credit checks on you, obtaining credit reports about you from credit reference agencies, creating and maintaining credit and risk scoring models, and maintaining your credit history.
- To understand your relationship with us, and the Standard Chartered Group, for the purposes of risk management, regulatory reporting, assessing your combined credit limit across the Standard Chartered Group and other similar and reasonable purposes.
- For marketing purposes as described further in this privacy notice.
- To conduct data matching, analysis, profiling market research and surveys with the aim of improving our products and services and/or that of our Business Partners.
- To enable you to receive personalised offers from us and/or our Business Partners. We do this to provide you with the best offers and to bring a smile on your face! 😊
- To enforce your obligations to us or any other member of the Standard Chartered Group.
- To comply with any compulsory requirements, or other requirements or processes to which we or any other member of the Standard Chartered Group voluntarily submits as a matter of policy, which require the use or disclosure of your data, including those that may arise pursuant to: (1) any law or regulation; (2) any guidelines or guidance issued by any authority, or self-regulatory or industry bodies or associations; (3) any commitment with local or foreign authorities, or self-regulatory or industry bodies or associations; or (4) any investigation, demand or request from any authority. This includes defending or responding to any legal, governmental, or regulatory or quasi-governmental related matter, action or proceeding (including any prospective action or legal proceedings) relating to us or any other member of the Standard Chartered Group.
- To allow data matching with our Business Partners where needed to provide you with our products or services.
- To allow our Business Partners to update your contact details based on the personal information provided by you to us.
- To enable an actual or potential investor, purchaser, transferee, assignee, or collaborator of or in our business, assets, products, or services to evaluate the transaction being contemplated.

### We may need to disclose information about you →

Personal data we hold is kept confidential. But we may sometimes, and in compliance with all applicable laws on data privacy, provide, transfer, or disclose personal to other members of the Standard Chartered Group, our Business Partners, regulators, and other third parties (inside or outside Singapore) for any of the purposes provided above. When we disclose your personal data, we

share as little information as we can, and encrypt it or make it impossible for you to be identified by the recipient where possible (for instance by using a user ID rather than your name). Other third parties may include:

- Organisations, agents, contractors or third-party service providers and sub-contractors who provide administrative, telecommunications, identity verification/know-your-customer, computer, payment/ transaction, cloud storage or services, data analytics, cybersecurity or securities clearing or other services to us. We often work with these third parties so that we can provide you with our cool products and services!
- Anyone who works for (or provides services to) us or the Standard Chartered Group.
- Actual (or proposed) investors, purchasers, transferees, assignees, or collaborators of our business.
- Third party reward, loyalty, co-branding, and privileges program providers, so that you can get your rewards!
- Our shareholders who have a direct or indirect shareholding in us and their affiliates.
- Any other person where the public interest requires.
- Upon your death or mental incapacity, your legal representative and their legal advisers, and a member of your immediate family for the purpose of allowing them to make payment on your account.

## How we market products and services to you 📦

We and our Business Partners may carry out marketing activities with you, by email, SMS, push notifications, mail or phone calls. This is when we use your personal data to send you details about products, services, and offers provided by us or our Business Partners, for example: (1) rewards programs, loyalty privileges, and charity offerings, or (2) promotional events, competitions and lucky draws. We shall provide you with personalised marketing (including by aggregating your data with data of others or through social media advertising partners) so that you can enjoy the products and/or services which you really like.

Your consent to our marketing activities is important because it enables us to improve our products and services and generate business. However, it's in your control if you want us to stop. You can opt out from receiving such marketing messages on the Trust App.

## Protecting your data 🔒

We have technical and organisational security measures in place to protect your personal data. We work hard to keep your data secure, which you have enTRUSTed to us (see what we did there?) Here are some examples of the security measures we use:

- Firewalls.
- Intrusion detection systems (IDS) - like security cameras, IDSs monitor information flows for patterns of activity that don't look normal and might signal an attack on our website, Trust App or other electronic channels.
- Encryption, which converts your data into a code that can only be read by us and some of our trusted partners who need access to it - only on need-to-know basis! We encrypt using high standards of security technology.
- Strong data encryption algorithms, using encryption keys unique to us, and proper encryption key management.

We also need your help to keep your personal data secure. Please let us know immediately if your personal data may have been lost or stolen, or if you think someone has used it without your permission. Together, we can protect your data!

## Automated decisions 🤖

Sometimes we use computers to help us make decisions when processing your application for our products and services. This can help us to make our processes more efficient. This means some decisions happen automatically based on the personal data collected about you, based on the rules followed by the computer system designed to make fair and objective decisions.

## Aggregation of data 🏠

Sometimes we combine information from groups of customers to create a profile group for research or analysis, or to help with general marketing. This data is anonymised, but if we end up connecting this to you personally, then we will protect your data as set out in this notice. We may share and further aggregate data with data of our third-party partners for the same purposes.

## How long do we keep your information? 📅

We may keep your data as long as you're a Trust customer and for up to 7 years (or longer if the laws require us to!) after the end of your contractual relationship with us. You may ask us to permanently delete your information, but please understand that we can't do this if we need to retain it for legal or regulatory purposes, or if we need it to provide a service to you that you still want.

## Your rights ⚖️

You can access your data, update and correct your data, give feedback, raise a query, and withdraw your consent via the Trust App or by any other means that we may provide. If you need any help to do any of these things, please contact our customer service team via our in-app live chat or in-app call. You can also contact Trust's Data Protection Officer by emailing [DataPrivacy@trustbank.sg](mailto:DataPrivacy@trustbank.sg). Unfortunately, if you withdraw consent, we may not be able to continue providing products or services to you. This may result in the end of some or all our relationships with you. We may be unable to provide you with access to some of your personal data — if so, we will try to provide you with an explanation unless it's unlawful for us to do so.

## Changes to this notice 📄

Change happens! 😊 So sometimes we might need to change this notice. If we do, you will see the updated version on our website or on the Trust App. If we think the changes are significant, we will let you know that we have made changes.