

## Privacy Policy

Although Krung Thai Bank Public Company Limited (the “Bank” or “KTB” or “Krungthai”) has been exempted from the compliance with the Personal Data Protection Act B.E. 2562 (A.D. 2019) (“PDPA”) until May 31, 2022, it is crucial for the Bank to operate in a transparent and accountable way. The Bank therefore has to inform you about the Bank’s guidelines on personal data, including the purpose of the Bank for collection, use, disclosure and/or overseas transfer of personal data. The Bank hereby informs you about the Bank’s privacy policy whereby the Bank will proceed with PDPA when PDPA comes into full effect, including requesting for consent and granting the use of the right for the data subject.

In order to act in a transparent manner in relation to the activities of collection, use, disclosure and/or overseas transfer of personal data in compliance with PDPA, the Bank has provided the privacy policy to the customers as follows:

### Categories of the data subject under this privacy policy are as follows;

- Individual customers of the Bank include individuals who use or had used products or services, persons who contact for inquiry or receipt of information about products or services through various media and persons who have been offered or persuaded to use or receive products or services by the Bank.
- Individuals who are associated with the Bank’s corporate customers, such as representatives of legal entity, shareholders (individual), contact persons, authorized persons, employees, staffs, personnel and other persons related to the Bank’s corporate customers, including any other individuals that the Bank’s corporate customers have disclosed personal data to the Bank in order to conduct transactions with the Bank (“**Persons related to corporate customers**”).
- Lessors who lease property/ space to the Bank for the Bank’s activities, such as an installation of automated teller machines (ATMs), the Bank’s branches set up, whether as the lessor or the lessor’s representatives of legal entity or the lessor’s agents or the lessor’s employees (“**Lessors of the leased property to the Bank**”).
- Buyers or persons who wish to purchase the Bank’s NPA property, including representatives of legal entity, shareholders (individual), contact persons, authorized person, employees, staffs, personnel and other persons related to the buyers or persons who wish to purchase the Bank’s NPA property. In case the legal entity which delegates you to be buyers or persons to purchase the Bank’s NPA property (“**Buyers or persons who wish to purchase the Bank’s NPA property**”).
- Investors and shareholders of the Bank, board of directors, executives or the Bank’s advisors (“**Persons having relationship with the Bank**”).
- Any other individuals that has relationships with the Bank or give personal data to the Bank in all other respects (“**Persons contacting the Bank in other respects**”) (collectively called “**you**” or “**your**”).

This Privacy Policy will apply to the collection, use, disclosure and/or overseas transfer of your personal data. The Bank may collect such personal data through various channels, such as branches, websites, internet banking (such as <https://www.krungthai.com>, <https://www.ktbnetbank.com>, <https://www.moneyconnect.krungthai.com>, Krungthai Corporate Online), mobile applications (such as Krungthai NEXT, Krungthai Connex, Paotung), online social networks (such as LINE, Facebook and Twitter), telephone, fax, online communication channels (such as email), ATM, Krungthai Contact Center, one-to-one communication, letters through questionnaire, business cards, postcards, meetings and events or the Bank’s employees visit you or other sources (such as online platforms or other public

sources) or through affiliated companies, subsidiaries, business alliances, government agencies or third parties and other places and/ or other communication channels whereby the Bank collects your personal data. Please read this Privacy Policy together with the terms and conditions of the product and services using by you which might be some difference regarding the collection, use, disclosure and/ or overseas transfer of your personal data.

## **1. The Bank's procedures for the collection of personal data**

### **1.1 Personal data collected by the Bank**

**(1) Personal data** means any information related to you which can directly or indirectly identify you (excluding the deceased's information) as specified in Clause 1.2

**(2) Sensitive personal data** means personal data which is classified as sensitive personal data in accordance with the law. The Bank may collect sensitive personal data, such as

- 1) Biological data (such as fingerprints, biometric data, biometric face recognition)
- 2) Sensitive personal data as appeared on identification documents or supporting documents for transaction and/ or juristic acts, contracts or supporting documents for the use of products and/ or services (such as religion, race)
- 3) Information related to health and/ or disability
- 4) Criminal records information

In this respect, the Bank will collect, use, disclose and/ or overseas transfer of your sensitive personal data only when the Bank receives an express consent or as legally permissible.

### **1.2 Categories of customers and personal data which are collected by the Bank**

The Bank may collect your personal data, provided that personal data collected by the Bank, depending on relationship between the Bank and you, types of products or services that you want to receive from the Bank, types of your personal data, details are as follows:

**(1) Individual customers, Lessors of the leased property to the Bank, Buyers or persons who wish to purchase the Bank's NPA property, Persons having relationship with the Bank**

- 1) Personal information**, such as title, first name, last name, gender, date of birth, age, weight, height, blood group, nationality, country of birth, signature, family status, marital status, number of children, information relating to documents issued by government agencies (e.g., ID card, passport, government employee ID card, taxpayer identification number, detail of driver's license, etc.), information on a change of name certificate or related documents, documents relating to foreigners, work permit, certificate of residence, land title deed, photograph, tape recordings of telephone conversation or recordings and data produced by the closed-circuit television cameras, political status, documents relating to visa and other legal documents.
- 2) Educational information**, such as educational background, educational degree.
- 3) Work information**, such as occupation, position, job description, types of business, types of organization, working period, workplace, social security information, personal information appearing on other related documents, such as business documents, commercial registration, certificate of value added tax registration (por. por. 20), company certificate and corporate income tax payment certificate.
- 4) Contact information**, such as postal address on ID card or house registration certificate, present postal address, present office postal address, delivery details, telephone number, fax number, map, location information, email address, LINE ID and Facebook account and other IDs from your online social network websites.
- 5) Financial information**, such as income level, source of income and investment, salary certificate, bank statement, salary payment slip, financial status information, name and bank account

number, ATM number, ATM/ debit PIN, credit information, reserves, collaterals, liabilities, credit card number, expiry date, rewards points, credit lines, debts, types of credit cards, credit summary, deposit information, funds, stocks, unencumbered assets, expenses, daily withdrawal or spending amount, credit information, bankruptcy status information, receipts, cash bills, invoices, bank statements, details of financial agreements, details of cheques, tax amount, balance amount, financial statements and other financial information.

- 6) Information related to services provided to you**, such as types of products or services you selected, details as specified in the application form for using products or services of the Bank, information required within the consideration of credit limits, information required within the credit facilities application, information required within money transfer services, collaterals information, data created for the Bank's internal use, information related with insurance document, details of insurance premiums, insurance claim history from the insurance company, insurance claim history from other insurance companies, information about the need to take insurance in daily life, account ownership ratio, debt classification information, debt restructuring information, debt and interest payment history, account opening information, purpose of investment, number of funds, fund name, unitholder number, withholding tax, relationships with company's employees or other companies, details in the application form and information relating to KYC and CDD, information about relationships with politicians or people with political status, investment experience, your acceptable level of investment risk profile, suitability test results, your data access level and information in power of attorney; state welfare card number, any other information required within the application form for using products or services of the Bank.
- 7) Transaction data**, such as details of your incoming and outgoing transactions, date and/or time of fund transfer or payment due date, methods of payments and receipt of payments, transaction amount, net amount received, money transfer information, cheque number, transaction reasons, transaction information of products and services of the Bank, information and details of agreements, expiry date of agreements, date of contact, serial number of electronic machine, supporting transaction documents ( such as house registration certificate, land title deed, photograph and image of place), details about request for payment refund, receipt, the recipient's signature of transaction, transaction history, location, transaction status, request and claim, evidence of security deposit for sale and purchase of property, fee, opportunity cost ( in case of requesting for extending period for property purchase), details on agreements of sale and purchase of property, date and place for purchasing property, your information given on the application form, buying behavior and other details of your purchasing property ( such as types of property, types of document of title, sale price, location, area, map and/or other information relating to the Bank's NPA property), deposit slip, payment card and purchasing time.
- 8) Technical information**, such as internet protocol address and information relating to your communication devices using for conducting transaction with the Bank.
- 9) Your FATCA information**, such as information about your status in the United States of America, e. g. , nationality, place of birth, permanent residence and information according to the questionnaire for US citizen identification.
- 10) Details of behaviour**, such as information behavior, living, attitude, information relating to other interactions and facts about your actions with products or services; your feedback and opinions towards the types of products or services received by you, details of your claims and complaints.

11) **Details of marketing and communication**, such as your options for receiving marketing information from the Bank, affiliated company, subsidiary company, third party, business alliances and options for your communication.

**(2) Persons related to the Bank's corporate customers and Person contacting the Bank in other respects**

**1) Personal information**, such as title, first name, last name, date of birth, age, nationality, signature, marital status, information about documents issued by government agencies (e.g., ID card, passport, etc.), details in the application form and information related to KYC and CDD, information related to relationships with politicians or people with political status, recordings and data produced by the closed-circuit television cameras.

**2) Work information**, such as occupation, position, job description, types of business, types of organization, working period, workplace, data access level, personal information appearing in other related documents, such as list of shareholders, power of attorney, certificate of the corporate's authorized persons.

**3) Contact information**, such as postal address on ID card or house registration certificate, present postal address, present office postal address, telephone number, fax number and email address.

**(3) Personal data of third party**

If you provide the Bank with personal data of third parties such as guarantors, executives, authorities, authorized persons, directors, shareholders, staff members, employees, settlors and trustees, representatives, persons in the control line or ownership, co-owners and other persons who are not customers of the Bank, and any other person that you have relationship with respect to your relationship with the Bank by providing personal data of such person to the Bank, such as first name, last name, detail of address and telephone number for emergency contact and debt collection and income of family members. Please inform this Privacy Policy to such third parties for acknowledgement and request for consent if necessary or as required by law for disclosure of personal data of third parties to the Bank.

**(4) Personal data of minors, quasi-incompetent persons and incompetent persons**

The Bank collects personal data relating to a minor, a quasi-incompetent person and an incompetent person only when the Bank receives a consent from a guardian or a curator. The Bank has no intention of collecting personal data from a person aged under 20 years old without a consent of a guardian or a curator, a person taking care of the person as required by laws (as the case may be). In case the Bank was aware that the Bank had unintentionally collected personal data from any person aged under 20 years old without a consent of a guardian or a curator, a person taking care of the person as required by laws (as the case may be), the Bank will immediately delete such personal data or will collect, use and/or disclose only on other lawful basis other than a consent or to extent permitted by law.

**2. The purpose of collection, use, disclosure and/ or overseas transfer of your personal data by the Bank.**

The Bank may collect, use, disclose and/ or overseas transfer the personal data and sensitive personal data for the following purposes:

**2.1 The purpose of obtaining your consent**

**(1) Marketing and communication purpose:** for carrying out marketing and communication activities, marketing advertisement, sales, special offers, news, public relations, promotions and presentations of the Bank's products and services, the Bank's financial business group, the Bank's affiliated companies, business alliances and other legal entities only in case that the Bank requires your consent.

**(2) Research, statistical data and data analytics business:** for the use of data analytics business of personal data for the Bank, the Bank's financial business group, the Bank's affiliated companies, business alliances and other legal entities only in case that the Bank requires your consent.

**(3) Sensitive personal data:** The Bank may collect your sensitive personal data for the following purposes:

- 1) Biological data (such as fingerprints, biometric data, biometric face recognition) for personal identity verification and providing you with the services.
- 2) Sensitive personal data as appeared on identification documents (such as religion, race) only for the purpose of your personal identity verification and proof, the Bank has no purpose nor the policy in the collection, use, disclosure of such sensitive personal data other than the purpose of your personal identity verification.
- 3) Sensitive personal data as appeared on transaction documents and/or juristic acts, contracts or supporting documents for the use of products and/or services (such as religion, race).

In this respect, the Bank will cross out your sensitive personal data (such as religion, race) as appeared on identification documents or supporting transaction documents and/ or juristic acts, contracts or supporting documents for the use of products and/ or services whereby the Bank may proceed such act on its own without notifying you or the Bank may request you to cross out your sensitive personal data by yourself.

If any applicable law requires a request for consent, you have the right to withdraw your consent at all times

Krungthai Contact Center	Telephone number 02-111-1111
Branches of Krungthai Bank	All Krungthai branches nationwide

The withdrawal of consent will not affect the collection, use and disclosure of your personal data and sensitive personal data that you had given your consent prior to such withdrawal.

## **2.2 Other purpose and any applicable law for collection, use, disclosure and/ or overseas transfer of your personal data**

The Bank will collect, use, disclose and/ or overseas transfer of your personal data by lawful basis on legitimate interest, by lawful basis on entering into and performing the contract or other lawful basis on permissible personal data protection, as the case may be, depending on the relationship between you and the Bank and the Bank's services being used by you, for the following purposes:

**(1) For a registration and personal identity verification,** such as your registration of the products or services, your personal identity verification, authorized person or your representative, including your digital identity verification.

**(2) For the supply of the products and services and the customer relations management,** such as for entering into any agreement or contract in connection with products or services and managing relationship related to you, for consideration of your qualifications (such as bankruptcy status check for analyzing your business status and other relevant persons), for supporting transactional operations and other activities in connection with products and services provided to you, such as the services of deposit, withdrawal or payment, for consideration of providing the products or services, for delivering the detail of agreements or contracts, products or services, financial transactions and services with respect to payment, including verification, confirmation and cancellation of transactions, for receiving or sending letters, parcels and important documents to you, for conducting reports informing the customers about information relating to products or services, for delivering updated news regarding products or services, for reporting debt status, debt collection and classification of debtors, for verification of documents and collaterals, credit limit, interest and payment period request, for payment processing, accounting

activities, accounting and balance sheets and auditing, for evaluation of conflicts of interest, for providing or operating after sales services, for managing and cancelling inactive activities (such as cancellation of services or your account).

**(3) For the build-up of after sales services impression**, such as a communication with you in respect of products and services provided to you by the Bank within the Bank's group, affiliates, subsidiaries or the Bank's business alliances, for processing and updating your information as the Bank's customer, for providing advice, suggestion and facilitating your products and services use, for dealing with questions related to customer services, complaints, requests, comments, your insurance claims, technical problems, for notifying and proceeding with the solutions to your problems, for conducting activities with respect to the customers relationship management.

**(4) For an act related to space lease agreements**, such as field survey and analysis, including other automated teller machines in nearby areas, trend analysis for the use of electronic machines in such areas, contracts negotiation, contracts preparation, installation of electronic machines and other necessary act for entering into the contract.

**(5) For conducting any act related to the purchase and sale transaction of the Bank's NPA property and other related act**, such as entering into the contract and carrying out the obligations of the contract, conducting purchase and sale transactions, transfer of ownership, payment of earnest money, management of internal process for approval of extension of purchasing period, facilitation of credit facility application, delivery of work to other persons as outsourcing and assignment of claims.

**(6) For communication**, such as any communication in connection with the enter into the space lease agreement, such as request for additional information or documents, contact for payment, notice of expiration of agreement, arrangement for the lessor to sign the agreement, delivery of the agreements and communication related to transactions, giving additional information with respect to your interest in the property, notice of debt payment, understanding of your need and interest.

**(7) For the services of proof and personal identity verification**, such as providing services to support electronic know your customer (E-KYC), digital identity verification process.

**(8) For purposes of marketing, sales promotions and communication**, such as for carrying out activities related to marketing and communication, marketing advertising, sales, special offers, news, public relations, promotion and presentation of the Bank's products and services, financial business group, the Bank's affiliates, business alliances and other legal entities as specified by you or the services that you had used, including information of products and services that are directly and indirectly close to your interest and history, for enabling you to participate in the sales offering, offers and privileges, campaigns, events, seminars, contests, sweepstakes, lucky draws, booths and events with branches for meeting with you, including other sales promotions and all relevant advertising services for facilitating you to participate in the Bank's activities, in case the Bank does not require your consent.

**(9) For the search and suggestion of suitable products and services**, such as a suggestion of products and services that you might find them interesting, for knowing your need and adjusting products and services that are suitable for you.

**(10) For an improvement on business operations, products and services**, such as an evaluation, marketing research, analysis, model simulation and a development of services, products, distribution, systems, geographic structure, conducting business for you and the Bank's customers within the Bank's group, including but not limited to the Bank's business alliances, for launching strategies and campaigns of the Bank's products to meet the needs of the customers, for setting the efficiency of sales promotional campaigns of the Bank, for making overview reports, for conducting staffs training programs, for improving the efficiency of business and adjusting the Bank's content to reach the higher

level of the customer satisfaction, for knowing problems and problems solving concerning existing products and services.

**(11) For learning the needs and feedback towards customer satisfaction**, such as receiving more information regarding your receipt of products and services and other products or services that you might find them interesting, including your personal data processing, e.g., considering types of products and services you received from the Bank, your preferred method of contact, getting the result of customer satisfaction from the survey regarding the Bank's services and evaluation of the customer credit.

**(12) For management of websites, mobile applications and platforms**, such as administration, operation, monitor, examination and management of websites, applications and the Bank's platforms. All these activities are aimed to improve styles and contents of the Bank's websites and platform in order to reach higher level of customer/ user convenience and satisfaction and to ensure that all these platforms are properly functional, efficient, and safe for customer/user of the Bank.

**(13) For management of information technology**, such as for the purpose of business operations of the Bank, including information technology operation, information technology security and information technology security monitoring, business management in compliance with internal regulations policies and procedures.

**(14) For compliance with laws**, such as compliance with laws, legal procedures or order of government agencies, including government agencies outside Thailand and/ or in cooperation with courts, government authorities, law enforcement, when the Bank has a reason to believe that the laws enforce the Bank to do so. If it is necessary to disclose your personal data in compliance with laws, procedures or government orders, for conducting VAT collection and refund services, for tax invoices, or filing full tax returns, for recording and monitoring communication, for dealing with police tickets and road taxes, for reporting suspicious transactions to money laundering prevention and suppression agency, for disclosure of information to tax authorities, law enforcement of financial services and other government agencies and law enforcement agencies and crime investigation or crime prevention.

**(15) For protection of legitimate interests of the Bank**, such as for security and the rightfulness of the Bank's business or the Bank's affiliates, for exercising the Bank's right and protecting the Bank's interest or the Bank's affiliates when it is necessary and lawful, for instance, for investigation, protection, and response to complaints, intellectual property infringement complaints or violation of laws, for managing and preventing the loss of assets, for monitoring the compliance with terms and conditions of the Bank, for investigation and prevention of wrongdoing occurred at the Bank's premises, including operating the closed-circuit television ( CCTV) for monitoring other situations, for reporting criminal incidents or imminent crimes, for management, preparation of reports, internal policies according to the Bank's scope of operations.

**(16) For verification and prevention of the Bank business risks**, such as for your personal verification, for monitoring the compliance with the law and other regulations ( for compliance with the money laundering prevention and suppression and corruption prevention regulations, cyber treats, debt default, breach of contract, violation of law ( such as money laundering, supporting financial to terrorism and proliferation of weapons of mass destruction, wrongdoing in property, life, body, liberty and reputation)), including conducting the monitor and internal record, property management, business risks in banking database, control other businesses and disclosure of personal data for acceleration in the Bank's operations or legal entities in the same business group with the Bank in prevention, dealing with, reducing or conducting the same manner in order to eliminate such risks.

**(17) For risks management**, such as management of risks, efficiency monitoring and risks evaluation in order to set risks index, making summary report for risks management in order to evaluate and predict

potential risks, including solutions towards the products risk evaluation and giving suggestion in case there are changes and finding solutions for the risk management.

**(18) For the benefits of operations regarding organizational transactions**, such as in case sale of business, transfer, merger and acquisition, business reorganization or other similar cases, the Bank may transfer your personal data to third parties as a part of such operations.

**(19) For prevention or stop of dangers to lives, bodies or health of persons**

**(20) For conducting other duties of the Bank**, for your personal data, depending on the relationship between the Bank and you, such as you as the Bank's shareholder, the Bank will conduct the shareholders meeting or you as a board of director member or an executive or an advisor to the Bank that has been appointed by the Bank or you as securities holder or the property that the Bank is a securities registrar or a custodian of private funds, including you as any status that the Bank shall proceed with the obligations of the relevant agreements.

In this respect, if you do not provide personal data to the Bank, it may have impact on you, such as the Bank may not proceed with your requests; you may experience some inconvenience or do not obtain the performance of agreements and you may receive damage or lose opportunities. In addition, your refusal to provide personal data may affect the compliance with any law that the Bank or you must comply with and may have related penalties as a consequence.

### **2.3 Management of sensitive personal data collected by the Bank prior to the effective date of the PDPA with the Bank.**

If you are an existing customer of the Bank prior to the effective date of the PDPA, the Bank may collect sensitive personal data, such as (1) religion, (2) race, (3) disability, (4) sensitive personal data for transactions or legal transactions, (5) sensitive personal data for using the products and/or other services and (6) sensitive personal data for insurance products (such as health, disability, religion, race, criminal records information), in this regard, for collection of documentary evidence only, the Bank will not use such sensitive personal data for other purposes.

## **3. Who does the Bank disclose or transfer your personal data to?**

The Bank may disclose or transfer your personal data to the following third parties, whereby the collection, use or disclosure and/or overseas transfer of personal data for purposes under this Privacy Policy. These third parties may live in Thailand or abroad, you can check on the privacy policy of such third parties in order to understand the details regarding the methods of the collection, use and/or disclosure of your personal data, since you are a data subject as specified in the privacy policy of such third parties.

### **3.1 Affiliates**

The Bank may have to disclose your personal data, for the purposes specified in Clause 2 herein, to the Bank's financial business group and the Bank's affiliates. The disclosure of your personal data to such financial business group and affiliates will make such other companies be able to use your consent obtained by the Bank.

### **3.2 The Bank's Service providers**

The Bank may outsource the Bank's services on behalf of the Bank in order to assist operations and to provide you with products and services, including any procedure for providing you benefits. The Bank may share your personal data to the outsourcing parties, the representative's service providers, service providers of supporting business entrepreneurship, subcontractors, any service providers or any service providers for supporting the Bank's services, including but not limited to (1) internet service providers, software developers, website developers, digital media developers, information technology service providers and service providers of digital products, such as creation and provision of digital platforms, including other services with respect



to technologies (Platform as a Service), applications or any other working system to the Bank, the services of personal identity verification to the Bank, (2) logistics and transportation service providers, (3) payment and payment system service providers, (4) research service providers, (5) analytics service providers, (6) survey service providers, (7) auditors, (8) customers services hotlines, (9) marketing, advertising, design, creative and communication service providers, (10) event, campaign, marketing and customer relationship management service providers, (11) telecommunications service providers, (12) administrative service providers, (13) cloud storage service providers, (14) printing service providers, (15) lawyers, legal counsels for the Bank's benefits, including exercising legal claims and defending against legal claims, audits and/or other professionals in assisting the Bank's business operations, (16) document storage and/or disposal service providers and (17) debt collection service providers.

During the provision of such services, the service providers may have the right to access your personal data, however the Bank will only provide your personal data to the service providers as necessary for the services. The Bank will ensure that the service providers must protect a security of your personal data in compliance with the law.

### **3.3 The Bank's business alliances**

The Bank may transfer your personal data to the Bank's business alliances for conducting business and provide services to the Bank's customers and groups of customers who tend to use services from the Bank, including but not limited to card issuers, data entry companies, credit card companies, payment service providers, analytics service providers, market analysis service providers and financial transaction service providers of real estate project, business alliances of products launch (such as co-brand) and other supporters.

### **3.4 Third parties as specified by laws**

In some cases, the Bank may have to disclose your personal data in compliance with the laws, including orders issued by laws which include law enforcement agencies, courts, Legal Execution Department, authorities, government agencies or other persons that the Bank believes it is necessary to comply with the laws or to protect the Bank's rights, the rights of third parties or for the security of persons or for inspection, prevention or corruption problem solving, security, safety, including any other risk.

In this regard, the Bank may have to disclose your personal data to the Office of Insurance Commission for the purpose of supervision and promotion of insurance business under the law of the Insurance Commission and the law governing life insurance and non-life insurance according to the Privacy Policy of the Office at <https://www.oic.or.th>

### **3.5 Associations and clubs**

In some cases, the Bank may have to disclose your personal data to relevant institutions, associations or clubs, such as Anti-Fraud Association, including the Thai Bankers' Association for protection of the Bank's rights, the rights of third parties or for the security of persons or for inspection, prevention or corruption problem solving, security, safety, including any other risk.

### **3.6 Assignees**

In case of a business reorganization, merger and acquisition, entire business or part of business transfer, sale, purchase, joint venture, grant, transfer part or all of business, assets, shares, or other similar transactions, the Bank shall have to disclose your personal data to third parties who have been assigned or wish to be assignees of the Bank. In this respect, the Bank shall procure that such third parties shall comply at all times with this Privacy Policy when there is a collection, use or disclosure and/or overseas transfer of your personal data.

### 3.7 Third parties

The Bank may disclose your personal data under the legal basis according to the purposes specified in this Privacy Policy to other third parties, such as representative banks, partner banks, other banks, other customers, other persons who make a transaction with you or relating to your transactions, other persons as legally referred to, members of digital identity verification system and service providers of digital identity verification system, as the case may be.

## 4. Overseas transfer of your personal data

The Bank may overseas transfer your personal data to other countries which may have a higher or lower standard of personal data protection than Thailand, such as when the Bank collects your personal data on cloud platforms or server outside Thailand for information technology support or when the Bank must send information of international money transfer transactions to overseas banks through an intermediary of international money transfer, as the case may be.

When it is necessary for the Bank to transfer your personal data to other countries which having a lower standard of personal data protection than Thailand, the Bank shall procure to ensure that there is an appropriate protection measure or personal data protection laws allow the transfer of personal data, e.g., the Bank may have to obtain a confirmation according to the contract from third parties who have access to such personal data that your personal data shall be protected under the same personal data protection standard of Thailand.

## 5. Duration of personal data storage period

The Bank shall retain your personal data for a necessary period for compliance with the purposes stated in this Privacy Policy. In this respect, for compliance with the law, the Bank may have to retain your personal data as long as it required by laws.

## 6. Your rights as the Data Subject

Rights stated in this section mean legal rights relating to your personal data whereby you may use these rights with persons required by laws, in this regard, under the conditions stipulated by law and the process of the rights management of the Bank, such rights include the following rights:

**(1) Right of access to personal data**, you may have the right to access personal data or request for a copy of personal data that the Bank collected, used, disclosed and/or overseas transferred of your personal data, for your privacy and security, the Bank may request you to verify personal identity before providing you with personal data as requested.

**(2) Right to rectification of personal data**, you may have the right to rectify your personal data that the Bank collected, used, disclosed and/or overseas transferred of your personal data if such personal data is incomplete, incorrect, misleading or not up-to-date.

**(3) Right to data portability** of personal data, you may request the Bank to provide your personal data in electronic format with an explicit structure and to transfer such personal data to other data controllers, whereby this data is (a) your personal data provided to the Bank, (b) the Bank collected, used, disclosed and/or overseas transferred of personal data with your consent or for compliance with the contract between the Bank and you.

**(4) Right to object** of personal data, you may have the right to object some types of the collection, use, disclosure and/or overseas transfer of personal data, such as objection to direct marketing purpose.

**(5) Right to restriction on the use of personal data**, you may have the right to restrict the use of your personal data in some cases.

**(6) Right to withdraw consent**, you may have the right to withdraw your consent at any time for purposes that you gave your consent to the Bank to collect, use, disclose and/ or overseas transfer your personal data.

**(7) Right to erasure of personal data**, you may have the right to request the Bank to erase your personal data or anonymize your personal data, however there is an exemption for the Bank not to take such actions if the Bank must retain such personal data in order to comply with the laws or to lawfully establish legal claims or to lawfully exercise legal claims or to lawfully defend against legal claims.

**(8) Right to complaint**, you may have the right to complain to the relevant authorities if you believe that the collection, use, disclosure and/ or overseas transfer of your personal data was unlawful or violated the law on personal data protection.

If you want to use any right specified in this section, you can do so by contacting through the following channels:

Right of Data Subject	Channel: All Krungthai branches nationwide	Channel: Customer Relations Krungthai Contact Center: 02-111-1111
(1) Right of access to personal data	✓	✓
(2) Right to rectification of personal data	✓	✓
(3) Right of data portability of personal data	✗	✓
(4) Right to object of personal data	✗	✓
(5) Right to restriction on the use of personal data	✗	✓
(6) Right to withdraw consent	✓	✓
(7) Right to erasure of personal data	✗	✓

Request for using any right above may be restricted by the relevant laws, in some cases, the Bank can appropriately and rightfully reject your request, such as when the Bank must comply with the laws or court orders.

You can exercise the right to withdraw consent under (6) (including requesting to change the previously given consent) through the Bank's branches nationwide or Customer Relations Center : Krungthai Contact Center : 02-111-1111 or other channels as specified by the Bank. In the event that the Bank has received your request, the Bank will consider your request in accordance with the obligations and conditions prescribed by laws. The processing period is 30 (thirty) days upon the day the Bank has completely received your request along with the supporting documents. Such supporting documents have to be sufficient for the Bank to consider the request of the data subject

If you believe that the collection, use, disclosure and/ or overseas transfer of your personal data by the Bank violated personal data protection laws, you have the right to make a complaint to the relevant authorities with respect to personal data protection. However, you may initially inform the Bank of your concern in order for the Bank to consider solving your concern, please contact the Bank through the following channels:

Krungthai Complaint Center	Letter: P.O. 44 Sorfor. Hualumphong Post Office, Bangkok, 10331, Thailand
Krungthai Contact Center	Telephone number: 02-111-1111

## 7. Actions to be taken regarding to corporate customers

The Bank does not intend to disclose information regarding corporate customers or Persons related to corporate customers for marketing purposes, in this respect, the Bank will collect and use such personal data within the Bank only.

In case the Bank's corporate customers disclose personal data of Persons related to corporate customers, corporate customers have a duty to take the following actions to enable the Bank to provide services or products to you:

- (a) Verify the accuracy and completeness of other persons' personal data which are disclosed to the Bank and shall notify the Bank of any change in such data (if any);
- (b) Obtain consent or by other legal bases unless being able to rely on other lawful basis for collecting, using, disclosing and/or transferring personal data of such persons in accordance with the applicable laws;
- (c) Inform such persons of this Privacy Policy and;
- (d) Proceed to enable the Bank to collect, use, disclose and/or transfer personal data according to the purpose specified in this Privacy Policy and for the purpose of completing the relevant transactions. the Bank has the right to report the transaction results of retail customers of corporate customers, including other relevant information back to corporate customers.

## **8. Changes to Privacy Policy**

The Bank may make any change to this Privacy Policy from time to time if there is any change in the Bank's practice guidelines on personal data protection due to various possible reasons, e.g., technological or legal change. Changes to this Privacy Policy shall be effective when the Bank publishes on <https://www.krungthai.com>. However, if such change significantly affects your personal data, the Bank will notify you in advance regarding such change prior to the effectiveness.

## **9. Contact the Bank**

If you have any inquiry regarding this Privacy Policy, please contact the Bank or the Bank's personal data protection officer as detailed below:

(1) Krung Thai Bank Public Company Limited

- 35 Sukhumvit Road, Klong Toey Nua Subdistrict, Wattana District Bangkok 10110, Thailand
- Krungthai Contact Center : Telephone number: 02-111-1111
- <https://krungthai.com>

(2) Data Protection Officer (DPO)

Data Protection Department

- 35 Sukhumvit Road, Klong Toey Nua Subdistrict, Wattana District Bangkok 10110, Thailand
- Email: [dpo.official@krungthai.com](mailto:dpo.official@krungthai.com)