

NOTICE OF PERSONAL DATA PROCESSING

Pursuant to the Vietnamese law, by this Notice of Personal Data Processing (hereinafter referred to as the “**Notice**”), Indovina Bank Ltd. (“**IVB**”/ “**the Bank**”) would like to inform you as a Data Subject (hereinafter referred to as “**Data Subject**” or “**Customer**” or “**you**”) regarding Personal data processing (as defined below) with the Terms and Conditions stipulated in this Notice.

A. Definition of terms

1. “**Personal data**” means the data in digital form or other information that identifies or helps identify a specific natural person. The Personal data includes Basic Personal data and Sensitive Personal data. Personal data that has undergone de-identification is no longer considered personal data.
2. “**Basic Personal data**” refers to Personal data reflecting common identity and background factors frequently used in transactions and social relationships, includes:
 - a. Last name, middle name and first name, other names (if any);
 - b. Date of birth; date of death or disappearance;
 - c. Gender;
 - d. Place of birth, registered place of birth, place of permanent registration residence, temporary registration residence, current residence, hometown, contact address;
 - e. Nationality;
 - f. Personal image;
 - g. Phone number, personal identification number, passport number, driver's license number, license plate number.
 - h. Marital status;
 - i. Information about family relationships (parents, children, wife, husband);
 - j. Digital account information of the individual;
 - k. Other information associated with an individual or used to identify an individual but not Sensitive Personal data.
3. “**Sensitive Personal data**” refers to Personal data associated with individual privacy which, when being infringed, will directly affect the legal rights and interests of agencies, organizations or individuals, including:
 - a. Data revealing racial or ethnic origin;
 - b. Political, religious views, or beliefs;
 - c. Information about private life, personal secrets, or family secrets;
 - d. Health status;
 - e. Biometric data, genetic characteristics;
 - f. Data revealing individual's sex life and sexual orientation;
 - g. Data on crimes or law violations collected and stored by law enforcement agencies;
 - h. An individual's location determined via location services;

- i. Usernames and passwords for accessing an individual's electronic identification account; images of identity cards, citizen identity cards, or identification cards;
 - j. Usernames and passwords for bank accounts; bank card information, transaction history data of bank accounts; financial and credit information, and information on the activities and transaction history of finance, securities and insurance of customers at credit institutions, foreign bank branches, payment intermediary service providers, security company, insurance company and other licensed organizations;
 - k. Data tracking behaviors and activities in the use of telecommunications services, social networks, online communication services, and other services in cyberspace;
 - l. Other Personal data as prescribed by law to be kept confidential or subject to strict security measures.
4. **“Data Subject”** means the individual to whom the Personal data relates, which can be:
- (i) individuals who interact, propose to engage, learn, and transact with the Bank whether they are former, current or potential customers of the Bank; (ii) individual employee, officers, representatives, shareholders, contributing members, managers, directors, contact persons, agents, persons related to an organization that is a former, current or potential customer of the Bank or related to individuals listed in item (i); (iii) individuals who are managers, executive officers, members of the board of control of the Bank and persons related to these individuals; (iv) individuals who are candidates, contract employees with the Bank, individuals appointed to management and supervisory positions of the Bank, individuals who are employees of suppliers, of the Bank and those related to such individuals; and/or other individuals whose Personal data is collected by IVB.
5. **“Personal data processing”** or **“data processing”** or **“process”** means activities affecting Personal data, including one or more of the following: collection, analysis, aggregation, encryption, decryption, correction, deletion, destruction, de-identification, provision, disclosure, transfer and other activities that impact personal data.

B. General provisions

- 1. This Notice forms an integral part of the respective agreements, terms and conditions governing the relationship between you and the Bank. By registering to use or using the Bank's products or services or by allowing the Bank to use your personal information, you accept the terms and conditions detailed in this Notice.
- 2. In the event of any discrepancy or conflict between the terms and conditions contained in this Notice and the agreements, terms and conditions governing your relationship with the Bank entered into before, on the same day or after the date of this Notice, the contents of this Notice shall prevail.
- 3. If in the contracts, agreements and other documents entered into between you and the Bank, there are clearer provisions on how the Bank collects, stores, protects and processes your Personal data, the Bank's rights under this Notice shall be supplemented by such terms and nothing in this Notice shall restrict any of the rights of the Bank.
- 4. By providing Personal data of a third party (including but not limited to: information of dependents, legally related persons, spouses, children and/ or your parent and/or guardian, friend, reference, beneficiary, authorized person, partner, employee, manager, emergency or other personal contact) to the Bank, you represent, warrant and are responsible that you have obtained the legal consent of such third party for the Bank's data processing with the purposes set out in this Notice. Furthermore, you agree to indemnify and release the Bank from any liability, loss, or damage arising from your failure to comply with your obligation to obtain third-party consent relating to the data provided.

5. The Bank will process the Personal data as a controller and process the Personal data that the Bank collects from you or collects during the process of the Bank's dealings with you, accordingly, the Bank will decide the purpose and means and will directly process the Personal data.

C. Types of Personal data collected and how to collect Personal data

1. In order for the Bank and/or the data processor hired by the Bank to be able to provide products and services to you and/or to process your requests, the Bank and/or the processor data may and/or may be required to collect Personal data, including: (i) Basic Personal data and (ii) Sensitive Personal data relating to you and individuals related to you.
2. The Bank and/or the data processors hired by the Bank may collect Personal data of Data Subject from various lawful sources, including but not limited to:
 - a. Through the relationship established between the Bank and you when you use the Bank's products and services or participate in the Bank's lawful programs and activities including direct transactions at the branches, transaction offices of the Bank and online transactions through electronic forms of transactions;
 - b. From suppliers, service providers, partners, affiliates and third parties related to the Bank's business activities;
 - c. From third parties who have a relationship with you, such as employers, account co-owners, guarantors, security providers;
 - d. From the State Bank and/or other competent state agencies in Vietnam;
 - e. From the analysis of your activities during the use of the Bank's products and services;
 - f. From third party sources whom you agree to share/provide data or sources where collection is required or permitted by law.

D. Data processing purposes

The Bank and/or the data processor hired by the Bank will process your Personal data in accordance with the law, specifically for one or more of the following purposes:

1. To contact, exchange and provide information related to products and services provided by the Bank;
2. To verify the accuracy and completeness of the information provided by you and to identify you in accordance with the Bank's customer identification process and as required by law;
3. To appraise your legal documents, credit, assets, financial capacity, civil act capacity, civil legal capacity, other conditions and capacity for any product, any service provided or offered by the Bank;
4. To conduct the Bank's rights and obligations under the contract, agreement or document entered into with you and the agreement or contract entered into with other third parties (including but not limited to debt sales contracts);
5. To handle your loans, debts and security assets, provide the status of the loans, handle your requests, questions, complaints, lawsuits during the use of the product, service;
6. To serve the internal operations of the Bank, including but not limited to:
 - a. Audit;
 - b. Administration;
 - c. Risk management;
 - d. Internal meetings and staff training;

- e. Build your personal profile;
- f. Adjust strategy, protect interests, or evaluate the Bank's performance or service delivery;
- g. Anti-Money Laundering (AML), Combating the Financing of Terrorism (CFT), and combating the financing of proliferation of weapons of mass destruction and crime prevention and compliance with the law;
- 7. To conduct promotions, communication, advertising and related activities about products, services and/or events organized and provided by the Bank or its business partners to you;
- 8. To personalize your transactions when using the Bank's products and services and systems;
- 9. To provide the Bank's partners in cooperation agreements to develop products and services; data analysis and processing partners for the purpose of analyzing customer behavior, analyzing consumer trends, consumer tastes;
- 10. To perform other activities related to the provision, operation, handling and management of the Bank's products and services for you;
- 11. To implement assessment activities, analyze and process data to evaluate business performance, create and maintain credit scoring systems, credit ratings, credit information assessment, credit rating assessment, manage credit quality and maintain historical personal credit data;
- 12. To provide Personal data and take any action upon request at the request of competent state agencies in accordance with the laws;
- 13. To conduct market research, surveys and data analysis related to any products or services provided by the Bank (whether performed by the Bank or another third party cooperating with the Bank) which may involve you;
- 14. To comply with the Bank's internal policies, procedures and any rules, regulations, instructions, directives or requests issued by the state agencies in accordance with the laws;
- 15. To evaluate any request to acquire, transfer business and/or assets, transfer or assign rights, interests or obligations under contracts between you and the Bank;
- 16. To serve other purposes related to the Bank's business operations or transactions with you as the Bank deems appropriate from time to time;
- 17. Other purposes consented to by the Data Subject.
- 18. For any other purpose permitted by Vietnamese law.

E. Personal data processing method

- 1. The Bank, with the consent of Data Subject, shall perform activities of collection, analysis, aggregation, encryption, decryption, correction, deletion, destruction, de-identification, provision, disclosure, transfer and other activities that affect personal data or other relevant actions in accordance with the law to fulfill one or more purposes specified in this Notice.
- 2. The data processing party hired by the Bank is entitled to perform the data processing activities specified in clause 1 Section E and according to the contract or agreement signed with the Bank. The data processing party deletes and returns the entire Personal data to the Bank after the completion of Personal data processing.
- 3. The Bank has the right to process Personal Data without your consent in cases permitted by law.

F. Parties involved in the Personal data processing

For the purposes of Personal data processing above, the Bank may provide the Personal data of Data Subject to one or more of the following parties:

1. The Bank's staff, Capital contributors of the Bank, related persons of the Bank;
2. Subsidiaries and affiliated companies of the Bank;
3. Business partners of the Bank related to financial services, banking, investment, insurance, communication, trade promotion and other activities which the Bank cooperates, individuals and organizations related to the supply of goods and services to the Bank, consulting units (including but not limited to lawyers, legal consultants, financial consultants, technicians, accountants, auditors and/or other professional consulting units), credit institutions, financial institutions, international card organizations, payment intermediaries, clearing and settlement services, payment or settlement services, insurance companies or insurance brokers, the Bank's service partners, domestic and international correspondent banks which the Bank is a contracting party, infrastructure development service providers, internet service providers, telecommunications and communications service providers, technical infrastructure providers, information technology and electronic systems developers and suppliers providing financial and security products or services or other products and services to the Bank;
4. Others related to you, such as joint deposit account holders, joint obligors, authorized persons, trustees, beneficiaries, asset managers, guarantors, or any individual whose assets are used as security for the performance of your obligations to the Bank, your heirs, heritage managers;
5. Associations, organizations, clubs, working groups related to the Bank's activities;
6. Competent State agencies in Vietnam or any competent individual, organization or regulatory agency or third party to whom the Bank is permitted or required to provide information in accordance with the laws of any country or any contract/agreement between a third party and the Bank;
7. Vietnam National Credit Information Center (CIC), Court, or any other competent agency to the Bank;
8. Individuals and organizations that acquired the rights, obligations and legal requirements of the Bank, including those related to business restructuring, business transfer, investment, mergers and acquisitions or purchase and sale of assets, shares or enterprises;
9. Any person or entity involved in conducting or maintaining any rights or obligations under the agreements between you and the Bank;
10. Third parties as prescribed by Vietnamese law that the Bank is entitled to provide Personal data or you agree to provide Personal data or the Bank has a legal basis to provide Personal data.

IVB commits that the sharing of Personal Data internally within the Bank, or with Partners and Third Parties, is conducted through strict security control procedures and access restrictions in accordance with the law.

G. Rights and obligations of Data Subject in relation to Personal data

1. The Data Subject has sufficient rights and obligations related to the Personal data processing in accordance with the relevant provisions of the laws of Vietnam.
2. Data Subjects, when exercising their rights and obligations, must fully comply with the following principles:
 - a. Comply with the provisions of the law; fulfill the obligations of the Data Subject under the contract. The exercise of rights and obligations of the Data Subject must aim to protect the legitimate rights and interests of the Data Subject itself;

- b. Not create difficulties or obstacles in the exercise of the legal rights and obligations of the party controlling personal data, the party controlling and processing personal data, or the party processing personal data;
 - c. Not infringe upon the legitimate rights and interests of the State, agencies, organizations, or other individuals.
3. The Data Subject can request the Bank to exercise rights through the following forms except for the case stipulated in clause 4:
 - a. Request directly at the Bank's branches/transaction offices as per IVB's forms from time to time.
 - b. Requests as per the Bank's form from time to time shall be sent to the Bank's branches/transaction offices by postal service.
 - c. Via electronic means as prescribed by the Bank from time to time. In this case, the requirements of the Data Subject must be expressed in a format that can be printed, reproduced in writing, including in electronic or verifiable formats.
 4. Through the authorization in accordance with the provisions of the Civil Code, organizations and individuals can request the rights of Data Subject on behalf of Data Subject if the Data Subject knows and agrees, unless otherwise provided by law. Consent of Data Subject must be expressed clearly, specifically in writing, by voice, by ticking the consent box, texting consent syntax, selecting consent settings or other action.
 5. After receiving a complete and valid request and the processing fee (if any) as prescribed by the Bank from time to time, the Bank will respond the processing procedure within 02 working days from the date of receiving the lawful request and shall be fulfilled to resolve within 10 to a maximum of 30 days subject to request and whether to related to the third party, except for exceptions as prescribed by law or otherwise agreed by the Bank and Data Subject.
 6. When responding to a Data Subject's correction request, the Bank reserves the right to request additional documents to prove new data to avoid fraud and inaccuracies.
 7. The Bank reserves the right to restrict and/or refuse the Data Subject's requests under certain circumstances, for example when the Bank is unable to identify the Data Subject, the requested data is confidential or the Data Subject repeats with the same request or in the cases where the Bank is not allowed to do so by law or the financial obligations of the Data Subject at the Bank have not completed yet.
 8. The Data Subject has the right to request the withdrawal of consent or the restriction of personal data processing when there are doubts regarding the scope, purpose, or accuracy of the Personal data, except where the processing of data does not require the consent of the Data Subject as stipulated by law, or where the law provides otherwise.
 9. The implementation of the request for withdrawal of consent or the request for restriction of personal data processing does not apply to the personal data processing activities before the time of withdrawal of consent or restriction of personal data processing request.
 10. Deletion or destruction of personal data is performed in the following cases:
 - a. Upon request by the Data Subject, provided they accept potential risks/damages. Such a request must comply with the principles in clause 2 Section G;
 - b. The purpose of personal data processing has been completed;
 - c. The storage period prescribed by law has expired;
 - d. Upon decision by a competent state agency;

- e. Pursuant to an agreement;
 - f. Other cases as prescribed by law.
11. The Bank shall not fulfill a Data Subject's request for deletion or destruction of Personal data in cases the processing of data does not require the consent of the Data Subject as stipulated or deletion, destruction of personal data violates clause 2 Section G.
 12. The deletion or destruction of Personal data must be carried out using secure measures to prevent unauthorized access and recovery of deleted or destroyed Personal data. Unauthorized recovery of deleted or destroyed Personal Data is prohibited. If it is not possible to delete or destroy Personal data for legitimate reasons after receiving a request from the Data Subject, the Bank will notify the Data Subject.
 13. In the event you withdraw your consent, request deletion, destruction or restriction of Personal data processing and/or carry out other relevant rights with respect to any part or all your Personal data, and subject to the nature of your request and the level of impact of Personal data processing, the Bank may restrict or discontinue providing its products or services to you. The acts performed by you in this clause will be considered as a unilateral termination of the agreements and contracts signed with the Bank and a breach of your obligations according to such agreements and contracts. The Bank will reserve all rights in relation to handling the event of breach and taking the Bank's lawful remedies in such cases. The Bank shall not be liable to you for any damage or loss incurred in connection therewith.

H. Storage of Personal data

1. The storage and protection of Personal data shall be applied from the commencement and throughout the data processing process.
2. The Bank fulfills its responsibility to protect Personal data in accordance with applicable laws with optimal security methods and regularly updates technical and management measures when processing Personal data of Customers.
3. The Bank will retain your Personal data for the period necessary to fulfill the Personal data processing purposes set out in this Notice and agreements/contracts that the Bank enters into with you, unless the law provides for a different retention period or where Personal data cannot be deleted as required by law.
4. You allow the Bank to back up all your Personal data even in case you withdraw the consent of Personal data processing.
5. In the event of a breach, leak, or loss of sensitive personal data, the Bank will notify you and the competent state authorities within a maximum of 72 hours from the time the incident is detected, as required by law.

I. Amendment of the Notice of Personal data processing

This Notice may be amended or supplemented or superseded from time to time. The Bank will post the Notice publicly on the Bank's website or will notify you in such a manner as the Bank deems appropriate.

J. Contact with the Bank

If you have any questions regarding this Notice or matters regarding the rights of Data Subject or your Personal data processing, please contact directly with the Bank's branches and transaction offices or contact our Customer Service Center at 1900588879.