

UOBBF PRIVACY NOTICE (INDIVIDUAL)

With effect from 1 July 2014, this Privacy Notice ("Notice") forms a part of the terms and conditions governing your relationship with UOB Bullion and Futures Limited and its related corporations (collectively "UOBBF", "we" or "us") ("Terms and Conditions") and should be read in conjunction with those Terms and Conditions.

Personal Data in this Notice includes any data about an individual who can be identified from that data such as your name, NRIC, passport or other identification number, telephone numbers, address, email address and any other information relating to individuals, which you have provided to us.

1. UOBBF collects, uses and discloses your Personal Data for the following purposes in connection with the products and services which you have applied for (collectively "Purposes"), to the extent applicable:

- (a) processing, reviewing and/or approving your application for any of the products or Services provided, offered or distributed or to be provided, offered or distributed by UOBBF (including third party products);
- (b) evaluating your credit and eligibility profile (including your assets and/or property) from time to time;
- (c) providing the products and/or Services applied for by you or which are or may be utilised by you, whether in or outside Singapore, including for the purposes of providing or operating the said products and/or Services and for investigation of any discrepancies, errors or claims;
- (d) facilitating, processing, dealing with, administering, managing and/or maintaining your relationship and/or Accounts with UOBBF;
- (e) carrying out your instructions, communicating with you or responding to any enquiry given by (or purportedly given by) you or on your behalf;
- (f) dealing in or carrying out any acts, deeds, matters or things related to your Accounts, the Services and/or products which may be provided to you pursuant to the Client Agreement or any other agreement or contract which you have entered or will be entering into with UOBBF Group entities (including the making, printing, mailing, storage, microfilming and/or filing of correspondence, statements, invoices, confirmations, advices, information, data, reports, notices, labels, mailers or any other documents on which Personal Data and/or any other Customer Information appears, which may or could possibly involve the use or disclosure of certain Customer Information of such persons to bring about or attempt delivery of the same as well as on the external cover of envelopes/mail packages or otherwise);
- (g) the recovering of any and all amounts or to fulfill any obligations owed by you to UOBBF (of whatsoever nature and howsoever arising whether present or future, actual or contingent, as primary obligor or as guarantor or surety);
- (h) generating financial, regulatory, management or other related reports and performance of analytics;
- (i) preventing, detecting and investigating crime, offences, misconduct, breaches or any unlawful act or omission (including combating financial crime, fraud, money-laundering, counter-terrorist financing and bribery) and whether or not there is any suspicion of the aforementioned;
- (j) meeting or complying with UOBBF Group's internal policies and procedures and any Applicable Laws or other applicable rules, laws, regulations, codes of practices or guidelines, orders or requests issued by any court, legal or regulatory bodies (both national and international) (including disclosures to regulatory bodies, conducting audit checks, surveillance and investigation) including for carrying out compliance, due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management, monitoring (including monitoring of credit exposures across the UOBBF Group) or "know-your-customer" procedures or practices or for auditing, finance and accounting, billing and collections, information technology systems, data and website hosting, training, testing, business continuity and for record-keeping, document and print management;
- (k) legal purposes (including enforcing UOBBF's legal rights, drafting and reviewing documents, obtaining legal advice and facilitating dispute resolution);
- (l) handling customer feedback or complaints;
- (m) managing or administering UOBBF's infrastructure and business operations, for centralisation of operations within the UOBBF Group, for purposes in connection with business planning, restructuring and strategy, storing, hosting, backing up (whether for disaster recovery or otherwise) of the Customer Information (including Personal Data), whether in or outside Singapore;
- (n) maintaining the security of UOBBF's premises (including the use of security cameras and telephone recordings);
- (o) facilitating any proposed or actual business assignment, transfer, participation or sub-participation in any of UOBBF's rights or obligations in respect of your relationship with UOBBF; and

(p) purposes which are reasonably related to the aforesaid.

2. In addition to the Purposes, UOBFF may collect, use, divulge, reveal, transfer, disclose and/or process Customer Information for:

- (a) conducting of market research, surveys and data analysis relating to any Service or product provided or to be provided by UOBFF (whether conducted by UOBFF or jointly with another party) which may be relevant to you ("**Research Purpose**"); and
- (b) offering, marketing and/or promoting to you any products, Services, offer or events provided by UOBFF, other UOBFF Group entities or their respective business partners which UOBFF or such UOBFF Group entities thinks may be of interest to you ("**Marketing Purpose**").

3. Your Personal Data held by us shall be kept confidential. However, in order to carry out the Purposes, Research Purpose and/or Marketing Purpose, we may share your Personal Data with our related corporations and third parties whether in Singapore or elsewhere. When doing so, we will require them to ensure that your Personal Data disclosed to them are kept confidential and secure.

4. You should note that UOBFF Group entities may use cookies on their respective websites. A cookie is a small text file that a website can send to your browser, which may then store it on your system. We use cookies in some of our pages to collect information about users of our website (for example, store users' preferences and record session information) and the information that we collect is then used to ensure a more personalised service level for our users. You can adjust settings on your browser so that you will be notified when you receive a cookie. Should you wish to disable the cookies associated with these technologies, you may do so 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. By providing Personal Data relating to a third party (e.g. information of your dependent, spouse, children and/or parents) to us, you represent and warrant that you are validly acting on that third party's behalf and that the consent of that third party has been obtained for the collection, use and disclosure of the Personal Data for the purposes listed above.

6. You may withdraw your consent given for any or all purposes set out in this Notice in writing by using the prescribed form which is available at our branches. If you withdraw your consent to any or all purposes and depending on the nature of your request, UOBFF may not be in a position to continue to provide our products or services to you. Your withdrawal may be considered a termination by you of any contractual relationship which you may have with us, and a breach of your contractual obligations or undertakings, and our legal rights and remedies in such event are expressly reserved.

7. Please note that notwithstanding your withdrawal of consent to any of the above the Purposes, Research Purpose and/or Marketing Purpose, we reserve our rights to rely on any statutory exemptions and/or exceptions to collect, use and disclose your Personal Data.

8. Your Personal Data is retained to the extent one or more of the purposes for which it was collected remains valid and for other legal or business purposes for which retention may be necessary.

9. As UOBFF relies on your Personal Data to provide products and services to you, you shall ensure that at all times the information provided by you to us is correct, accurate and complete. You shall update us in a timely manner of all changes to the information provided to us.

10. Capitalized terms used but not defined herein have the meanings as set forth in the Client Agreement of UOBFF.

11. This Notice does not derogate from the Terms and Conditions. UOBFF's rights under this Notice shall be without prejudice to other rights of collection, use and disclosure available pursuant to the Terms and Conditions or under the law and nothing herein is to be construed as limiting any of these other rights.

UOBBF PRIVACY NOTICE (CORPORATE)

With effect from 1 July 2014, this Privacy Notice ("Notice") forms a part of the terms and conditions governing your relationship with UOB Bullion and Futures Limited and its related corporations (collectively "UOBBF", "we" or "us") ("Terms and Conditions") and should be read in conjunction with those Terms and Conditions.

Personal Data in this Notice includes any data about an individual who can be identified from that data such as the individual's name, NRIC, passport or other identification number, telephone numbers, address, email address and any other information relating to individuals which you have provided to us.

1. UOBBF collects, uses and discloses Personal Data and/or other information and data about you, your customer and you and/or your customer's shareholders, beneficial owners, directors, employees, guarantors and authorised representatives (the "Relevant Individuals"), any and all of the information or particulars relating to the Account or your relationship with UOBBF, including your information and information on or relating to any Order, Transaction, Service or dealings between you and UOBBF (collectively, the "**Customer Information**"), for one or more of the following purposes (the "**Purposes**"):

- (c) processing, reviewing and/or approving your application for any of the products or Services provided, offered or distributed or to be provided, offered or distributed by UOBBF (including third party products);
- (d) evaluating your or the Relevant Individual(s)' credit and eligibility profile (including your or the Relevant Individual(s)' assets and/or property) from time to time;
- (e) providing the products and/or Services applied for by you or which are or may be utilised by you, whether in or outside Singapore, including for the purposes of providing or operating the said products and/or Services and for investigation of any discrepancies, errors or claims;
- (f) facilitating, processing, dealing with, administering, managing and/or maintaining your relationship and/or Accounts with UOBBF;
- (g) carrying out your instructions, communicating with you or responding to any enquiry given by (or purportedly given by) you or on your behalf;
- (h) dealing in or carrying out any acts, deeds, matters or things related to your Accounts, the Services and/or products which may be provided to you pursuant to the Client Agreement or any other agreement or contract which you have entered or will be entering into with UOBBF Group entities (including the making, printing, mailing, storage, microfilming and/or filing of correspondence, statements, invoices, confirmations, advices, information, data, reports, notices, labels, mailers or any other documents on which Personal Data and/or any other Customer Information appears, which may or could possibly involve the use or disclosure of certain Customer Information of such persons to bring about or attempt delivery of the same as well as on the external cover of envelopes/mail packages or otherwise);
- (i) the recovering of any and all amounts or to fulfill any obligations owed by you to UOBBF (of whatsoever nature and howsoever arising whether present or future, actual or contingent, as primary obligor or as guarantor or surety);
- (j) generating financial, regulatory, management or other related reports and performance of analytics;
- (k) preventing, detecting and investigating crime, offences, misconduct, breaches or any unlawful act or omission (including combating financial crime, fraud, money-laundering, counter-terrorist financing and bribery) and whether or not there is any suspicion of the aforementioned;
- (l) meeting or complying with UOBBF Group's internal policies and procedures and any Applicable Laws or other applicable rules, laws, regulations, codes of practices or guidelines, orders or requests issued by any court, legal or regulatory bodies (both national and international) (including disclosures to regulatory bodies, conducting audit checks, surveillance and investigation) including for carrying out compliance, due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management, monitoring (including monitoring of credit exposures across the UOBBF Group) or "know-your-customer" procedures or practices or for auditing, finance and accounting, billing and collections, information technology systems, data and website hosting, training, testing, business continuity and for record-keeping, document and print management;
- (m) legal purposes (including enforcing UOBBF's legal rights, drafting and reviewing documents, obtaining legal advice and facilitating dispute resolution);
- (n) handling customer feedback or complaints;

- (o) managing or administering UOBFF's infrastructure and business operations, for centralisation of operations within the UOBFF Group, for purposes in connection with business planning, restructuring and strategy, storing, hosting, backing up (whether for disaster recovery or otherwise) of the Customer Information (including Personal Data), whether in or outside Singapore;
- (p) maintaining the security of UOBFF's premises (including the use of security cameras and telephone recordings);
- (q) facilitating any proposed or actual business assignment, transfer, participation or sub-participation in any of UOBFF's rights or obligations in respect of your relationship with UOBFF; and
- (r) purposes which are reasonably related to the aforesaid.

2. In addition to the Purposes, UOBFF may collect, use, divulge, reveal, transfer, disclose and/or process Customer Information for:

- (s) conducting of market research, surveys and data analysis relating to any Service or product provided or to be provided by UOBFF (whether conducted by UOBFF or jointly with another party) which may be relevant to you ("**Research Purpose**"); and
- (t) offering, marketing and/or promoting to you any products, Services, offer or events provided by UOBFF, other UOBFF Group entities or their respective business partners which UOBFF or such UOBFF Group entities thinks may be of interest to you ("**Marketing Purpose**").

3. Personal Data of the Relevant Individual(s) held by us shall be kept confidential. However, in order to carry out the Purposes, Research Purpose and/or Marketing Purpose, we may share such Personal Data with our related corporations and third parties whether in Singapore or elsewhere. When doing so, we will require them to ensure that the Personal Data disclosed to them are kept confidential and secure.

4. You should note that UOBFF Group entities may use cookies on their respective websites. A cookie is a small text file that a website can send to your browser, which may then store it on your system. We use cookies in some of our pages to collect information about users of our website (for example, store users' preferences and record session information) and the information that we collect is then used to ensure a more personalised service level for our users. You can adjust settings on your browser so that you will be notified when you receive a cookie. Should you wish to disable the cookies associated with these technologies, you may do so 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. By providing Personal Data relating to your Relevant Individual(s) to us, you represent and warrant that the consent of the Relevant Individual(s) has been obtained for the collection, use and disclosure of the Personal Data for the purposes listed above.

6. If a Relevant Individual withdraws the aforesaid consent, you agree to inform us in writing immediately. As a result of such withdrawal, UOBFF may not be in a position to continue to provide our products or services to you. The withdrawal may be considered a termination by you of any contractual relationship which you may have with us and a breach of your contractual obligations or undertakings, and our legal rights and remedies in such event are expressly reserved.

7. Please note that notwithstanding the Relevant Individual's withdrawal of consent to any of the above purposes, we reserve our rights to rely on any statutory exemptions and/or exceptions to collect, use and disclose the Relevant Individual's Personal Data.

8. The Personal Data of a Relevant Individual is retained to the extent one or more of the purposes for which it was collected remains valid and for other legal or business purposes for which retention may be necessary.

9. As UOBFF relies on the Personal Data of the Relevant Individual(s) to provide products and services to you, you shall ensure that at all times the information of the Relevant Individual(s) provided by you to us is correct, accurate and complete. You shall update us in a timely manner of all changes to the information provided to us.

10. Capitalized terms used but not defined herein have the meanings as set forth in the Client Agreement of UOBFF.

11. This Notice does not derogate from the Terms and Conditions. UOBFF's rights under this Notice shall be without prejudice to other rights of collection, use and disclosure available pursuant to the Terms and Conditions or under the law and nothing herein is to be construed as limiting any of these other rights.