

Privacy Policy and Notice on the Processing of Personal Data
of
THE SHIIZU BANK, LTD., BANGKOK REPRESENTATIVE OFFICE

The Shimizu Bank, Ltd. (the “**Bank**”) gives importance to the protection of personal data and is well aware of its duties, with respect to the Bank’s personal data processing activities carried out through its Bangkok Representative Office, under the Thailand’s Personal Data Protection Act B.E. 2562 (as may be amended or supplemented from time to time) including its implementing and/or supplemental rules, regulations, notifications, and announcements (the “**Data Protection Law**”). Therefore, the Bank has prepared this Privacy Policy and Notice on the Processing of Personal Data (“**Policy**”) and hereby notifies the Bank’s collection, use and disclosure of personal data through the Bangkok Representative Office as well as data subjects’ rights as detailed below, to the data subjects, namely, the Company’s business partners, suppliers, service providers, contractual counterparties, shareholders, persons visiting/contacting the Bank which are individuals and other relevant individuals, and directors, staffs, employees and personnel, who are individuals, of the Company’s customers and such organizations.

1. Definitions

- “Personal Data” : Any information relating to an individual which enables the identification of such individual, whether directly or indirectly, but not including the information of the deceased person in particular.
- “data subject(s)” : Any individual person who can be identified, directly or indirectly, by Personal Data.
- “Bank’s customers, business partners, suppliers, service providers, contractual counterparties, persons visiting/contacting the Company, and other relevant persons” : Individuals who are the Company’s existing and/or potential customers, business partners, suppliers, service providers, contractual counterparties, persons visiting/contacting the Company and other individuals relevant to the Company, or relevant directors, staffs, employees and personnel, who are individuals, of companies/organizations/legal entities which are the Company’s existing and/or potential customers, business partners, suppliers, service providers, contractual counterparties, persons visiting/contacting the Company and other persons relevant to the Company.

2. Types of Personal Data collected by the Bank

- 2.1. In the Bank’s business operation, the Bank must contact, coordinate, and proceed various actions with the Bank’s customers, business partners, suppliers, service providers, contractual counterparties, shareholders, persons visiting/contacting the Bank and other relevant persons. Therefore, the Bank may collect the following Personal Data concerning such persons, including:
- name-surname, address, telephone number, e-mail address, department, position, including business card;
 - copy of ID card and/or copy of passport, including ID number and/or passport number;
 - contracts/agreements/evidence of transactions with the Bank;
 - copy of the first page of bank passbook including bank account number; and
 - CCTV records of all visitors in the office area

- 2.2. The Bank does not intend to process any sensitive Personal Data, such as religious belief or blood type on ID card. The Bank will require you to omit, blind or cross out sensitive Personal Data before providing a copy of ID card or any other documents to the Bank. In the case where such sensitive Personal Data still appears on the document, we will blind or cross out such sensitive Personal Data.

3. Sources of Personal Data

- 3.1. The Bank may collect Personal Data directly from the data subjects, from the organizations of the data subjects or other personnel of such organizations, or the information that are already accessible by the public.
- 3.2. The Bank receives Personal Data from the sources set out above both in written, verbal, and/or electronic forms, through phone calls, emails, posts, or by the Bank's searches from the internet or other public sources, or other means.

4. Collection, use and disclosure of Personal Data, and the purposes and the legal basis thereof

- 4.1. The Bank will duly collect, use and/or disclose Personal Data on a limited basis pursuant to the purposes and the lawful basis set out below, and the procedures in accordance with the Data Protection Law.
- 4.2. The Bank collects Personal Data to use and/or disclose for the following purposes:
- (1) To verify the identity and address of the Bank's customers, business partners, suppliers, service providers, contractual counterparties, persons visiting/contacting the Bank, and other relevant persons;
 - (2) To prepare and enter into contracts/agreements/evidence of transactions between relevant persons and the Bank, through its Bangkok Representative Office, including for the performance of such transactions, and to make claims or complaints in the event of non-performance by other parties;
 - (3) To comply with applicable laws (e.g. issuing tax invoices, collecting evidence and preparing other documents in accordance with taxation laws, etc.);
 - (4) For internal management and business operation of the Bank as necessary and to the extent permitted to be carried out through the Bangkok Office, including (without limitation to) provisions of information, suggestion, assistance, cooperation and/or coordination to the Bank's customers, business partners, suppliers, service providers, contractual counterparties, and other relevant persons;
 - (5) For security purposes;
 - (6) For the Bank's accounting and audit;
 - (7) In case of any future business acquisition, merger and acquisition, or business restructuring of the Bank (or its parent company), to provide sufficient necessary information to the prospective purchaser(s), the person(s) interested in entering into such merger and acquisition transaction including other relevant person(s) for the relevant due diligence against the Bank, for consideration and for the completion of the business acquisition, merger and acquisition or business restructuring of the Bank (or its parent company) (if any); and
 - (8) To defend the Bank and proceed with litigation and/or arbitration proceedings (if any/necessary).

- 4.3. The Bank relies on the following lawful basis under the Data Protection Law to collect, use and/or disclose Personal Data;
- (1) The processing is necessary for the performance of a contract/agreement between the Bank and its customer, business partner, supplier, service provider, contractual counterparty, shareholder, or other relevant person, or for proceeding with a request of such person before entering into such contract/agreement;
 - (2) The processing is for compliance with the legal obligations to which the Bank is subject;
 - (3) The processing is necessary in order to protect the vital interests of the Personnel or any other natural person; and
 - (4) The processing is necessary for the purposes of the legitimate interests pursued by the Bank or other persons, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subjects.
- 4.4. In addition, it is necessary for the Bank to obtain certain Personal Data (e.g. name-surname of the contractual counterparty or the name-surname of the authorized director(s) or attorney(ies) of the contractual counterparty organization, etc.) in order to enter into relevant contract(s)/agreement(s) with the relevant party(ies). Otherwise, the Bank may be unable to enter into such contract(s)/agreement(s).

5. Retention of Personal Data

5.1. Retention of Personal Data

The Bank retains Personal Data concerning Personnel in both hard copy form and electronic/soft copy form. Hard copies will be kept in locked cabinets at the Bangkok Representative Office. Electronic/soft copies will be stored in the Bank's internal computer system and cloud services contracted by the Bank with its server located in Japan, with password requirement for access.

Persons who have access to Personal Data

- Only the responsible staffs/employees in the Bank's headquarter and the Bank's Bangkok Representative Office would have access to the contracts/agreements/evidence of transactions between the Bank through its Bangkok Representative Office and its customers, and Personal Data concerning the Bank's customers.
- Only the responsible staffs/employees in the Bank's headquarter and the Bank's Bangkok Representative Office would have access to the supplier contracts/agreements and the service agreements/contracts made through the Bank's Bangkok Representative Office, and Personal Data concerning the Bank's suppliers and service providers.
- Only the responsible staffs/employees in the Bank's headquarters, branches, and the Bank's Bangkok Representative Office would have access to Personal Data concerning business partners of the Bank's Bangkok Representative Office.
- Only the responsible staffs/employees in the Bank's headquarter and the Bank's Bangkok Representative Office would have access to Personal Data concerning other contractual counterparties of the Bank's Bangkok Representative Office, persons visiting/contacting the Bank's Bangkok Representative Office, and other relevant persons.
- Only the responsible staffs/employees in the Bank's headquarter and the Chief Representative of the Bank's Bangkok Representative Office would have access to the CCTV records.
- The Bank may internally share Personal Data within the relevant departments/units of the Bank's Bangkok Representative Office on a need-to know basis and on a case-by-case basis for reasonable

purposes/reasons related to the Bank's business operations, and the Bank may disclose Personal Data to third parties as specified in paragraph 6 below.

5.2. Retention period for Personal Data

5.2.1. The Bank will retain Personal Data and documents containing Personal Data for the following periods:

No.	Type of Data / Document	Period
1.	Personal Data concerning customers, contracts/agreements/evidence of transactions between the Bank, through its Bangkok Representative Office, and its customers.	Forever.
2.	Contracts/evidence of other transactions between the Bank, through its Bangkok Representative Office, and its business partners, suppliers, service providers, contractual counterparties, and/or other relevant persons.	Throughout the term of the relevant contract/agreement and another 10 years thereafter.
3.	Account and documents supporting accounting.	10 years from account closing date.
4.	Documents submitted to the Revenue Department (e.g. information on withholding tax which may contain ID numbers and names of relevant persons, etc.) and documents submitted to other government agencies and officials.	10 years from submission date.
5.	CCTV records	6 ~12months from the collection date.
6.	Other Personal Data concerning the Bank's customers, business partners, suppliers, service providers, contractual counterparties, and other relevant persons, and other documents containing such data.	For so long as the data subject continues to have a relationship with the Bank and another 10 years thereafter.

5.2.2. If any law with which the Bank must comply requires the Bank to retain any Personal Data or any document containing such data for a longer period than the relevant period set out in paragraph 5.2.1 above, the Bank will retain such Personal Data or document for the period required by law.

5.2.3. If the Bank considers that certain Personal Data and/or documents containing such data may be necessary or important for the Bank's establishment of a right of claim under the law, compliance with, or exercise of a right of claim under, the law, or raising of a defense under the law, or may help the Bank in any potential dispute, claim and/or litigation in any form, the Bank may retain such data and/or document for a longer period than the relevant period set out in paragraph 5.2.1 or paragraph 5.2.2.

5.2.4. The Bank will ensure to erase or destroy or anonymize the Personal Data upon the end of the relevant retention period set out above or erase or destroy or anonymize the Personal Data that are irrelevant or unnecessary as per the purpose of collection of such Personal Data or as requested by the data subject who is entitled to such request.

6. Disclosure of Personal Data

6.1. The Bank may disclose Personal Data to the following persons and entities for the following reasons:

- (1) Government agencies and officials such as the Revenue Department, police offices, or other competent government agencies/officials, in order for the Bank to comply with applicable laws, lawful orders of government agencies or court's orders to which the Bank is subject, as well as for investigations of suspicious persons and events.
- (2) Bank in order to make payment of remunerations/compensations to relevant parties/persons.
- (3) Business partners The Bank has business partners who the Bank necessarily provides advice, assistance, cooperation and/or coordination to, and/or enters into contracts/agreements with, in the Bank's business operation. Therefore, the Bank may have to disclose certain Personal Data to the Bank's business partners.
- (4) Customers In the Bank's business operation, the Bank has customers who the Bank necessarily provides advice, assistance, cooperation, coordination, and/or enters into contracts/agreements with. Therefore, the Bank may have to disclose certain Personal Data to the Bank's customers.
- (5) Professional advisor(s) and/or service provider(s) The Bank engages professional advisor(s) and/or service provider(s) e.g. legal advisor, financial advisor, external messengers, etc. Therefore, the Bank may have to disclose certain Personal Data to such persons, to the extent necessary for such persons to perform their duties as per the agreements that they have with the Bank.
- (6) Auditor As the Bank has an independent auditor who audits the Bank's account, the Bank must disclose certain Personal Data to the auditor for such purpose.
- (7) Prospective purchaser(s) of the business of the Bank or its parent company, the person(s) interested in entering into the merger and acquisition transaction with the Bank or its parent company, other person(s) relevant to the future business sale and purchase transaction, merger and acquisition transaction or business restructuring of the Bank or its parent company (including their advisor(s) in relation to the relevant transaction) In the future, shareholders, investors, and/or the parent company of the Bank may consider selling the shares in the Bank or the Bank's business to other person(s) or may consider entering into a merger and acquisition with other person. In the said event, the Bank may have to disclose certain Personal Data to the prospective purchaser(s), the person(s) interested in entering into the merger and acquisition transaction, or other person(s) relevant to the future business sale and purchase transaction, merger and acquisition transaction or business restructuring of the Bank or its parent company (including their advisor(s) in relation to the relevant transaction) in order to provide sufficient information for their consideration and for the completion of the transaction.
- (8) Other person(s) for compliance with the laws and/or as permitted by the Data Protection Law.

6.2. In addition, for internal administration purpose, the Bank may have to disclose name-surname, phone number, email address, address, and titles of individual customers and/or of directors, staffs, employees and personnel of companies/organizations/legal entities which are the Bank's existing and/or potential customers to the Bank's headquarter being *The Shimizu Bank, Ltd.* which is a commercial bank incorporated under the law of Japan and located in Japan.

6.3. The disclosure of Personal Data mentioned above will be made on a limited basis and the Bank will disclose the Personal Data and/or documents only to the extent necessary to achieve the lawful

purpose of the disclosure. The Bank will, to the extent practicable, ensure that the persons to which the Personal Data are disclosed by the Bank will comply with the Data Protection Law.

7. Personal Data Security Measures

The Bank will implement appropriate measures to secure Personal Data to prevent unauthorized or undue loss, access, use, change, amendment, or disclosure of Personal Data by using technologies and other methods including the followings:

- (1) The Bank will store Personal Data securely and will classify the types of Personal Data and clearly establish on who has the right to access each type of such data.
- (2) The Bank will set up a system to check and erase, destroy, or anonymize Personal Data as specified in paragraph 5.2.4 above by appropriate means.
- (3) The Bank will ensure that the Bank's personnel must enter their individual username and/or password before accessing and using the Bank's computer system and that such usernames and passwords are kept strictly confidential.
- (4) The Bank will take steps to prevent other persons to whom the Bank disclose Personal Data from unauthorized or undue use or disclosure of such data.
- (5) The Bank will notify any data breach incident with respect to Personal Data to the Office of the Personal Data Protection Committee without delay within the period specified by the Data Protection Law. If such data breach has a high risk of affecting the rights and freedoms of an individual, the Bank will promptly notify the relevant data subject(s) of the incident with a plan to remedy the damage resulting therefrom without delay.

8. Data Subject's Rights

A data subject is entitled to the rights in relation to the Personal Data concerning him/her as prescribed in the Personal Data Protection Law as follows:

- (1) Right to Withdraw Consent In case the Bank relies only on a data subject's consent as its lawful basis to collect, use and/or disclose Personal Data, the data subject may, at any time, withdraw his/her consent. The Bank will notify such data subject withdrawing his/her consent of the effects that may occur as a result of his/her consent withdrawal at the time of withdrawal.
- (2) Right of Access A data subject has the right to access and request a copy of Personal Data concerning him/her which are under the responsibility of the Bank or request the Bank to disclose its acquisition of such Personal Data for which he/she did not give consent.
- (3) Right to Data Portability A data subject has the right to receive Personal Data concerning him/her from the Bank in case the Bank has made such Personal Data in the format that is commonly used and readable by automatic machine and can be used and disclosed by automatic means. A data subject also has the right to request the Bank to send or transfer the Personal Data in such format to other data controller(s) if it can be done by automatic means and/or request to obtain the Personal Data in such format that the Bank sends or transfers to other data controller(s), unless it is technically unfeasible.
- (4) Right to Object A data subject has the right to, at any time, object to the collection, the use or the disclosure of Personal Data concerning him/her under certain circumstances prescribed under the Data Protection Law.
- (5) Right to Erasure A data subject has the right to request the Bank to erase or destroy or anonymize Personal Data concerning him/her under certain circumstances prescribed under the Data Protection Law.

- (6) Right to Restriction of Processing A data subject has the right to request the Bank for restriction of its use of Personal Data concerning him/her under certain circumstances prescribed under the Data Protection Law.
- (7) Right to Rectification A data subject has the right to request the Bank to rectify inaccurate Personal Data concerning him/her and ensure that the Personal Data concerning him/her is up-to-date, complete and not misleading.
- (8) Right to Lodge Complaint A data subject has the right to lodge a complaint with the competent authority or committee under the Data Protection Law in the event that the Bank including its employee(s) or contractor(s)/service provider(s) violate or fail to comply with the Data Protection Law.

The data subject can contact **of the Bank's Bangkok Representative Office** in order to exercise any right under subparagraphs (1) – (7) above as per the details set out in paragraph 10 below.

9. Modification of Policy

The Bank may review and revise this Policy on a regular basis as to ensure its consistency with the relevant guidelines and the Data Protection Law and the Bank's policies. The Bank will notify the data subjects of such changes to this Policy by publicizing the updated Policy on the Bank's website(<https://www.shimizubank.co.jp>) as soon as possible.

10. Information about the Bank and contact details

If a data subject has any question or suggestion in relation to the Bank's protection of Personal Data or wishes to exercise a right as data subject, please contact **the Bank's Bangkok Representative Office** as per the following contact details:

Bangkok Representative Office

Name: The Shimizu Bank, Ltd., Bangkok Representative Office.

Address: 13th Floor, Ramaland Building, no.952 RamaIV road, Khwaeng Suriyawongse, Khet Bangrak, Bangkok10500 Thailand

Contact Channels: Tel: +66(0)2-233-7591
Email: bangkok-rep@shimizubank.jp

Website: <https://www.shimizubank.co.jp/>

Headquarter

Name: The Shimizu Bank, Ltd.

Address: 2-1 Fujimicho, Shimizu-ku, Shizuoka-shi, Shizuoka 424-0941 Japan

Website: <https://www.shimizubank.co.jp/>

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