

FAQ-PRIVACY POLICY

PT Bank OCBC NISP TBK (“OCBC”)

PT Bank OCBC NISP Tbk (“OCBC”/”We”/”Us”) are committed to maintain the privacy and security of Your Personal Data, including by implementing best practices and policies in protecting and maintaining the privacy and security of Your Personal Data, in accordance with the Personal Data Protection Law (“PDP Law”) and other applicable laws and regulations.

Your Personal Data is Your right, guaranteed by the PDP Law. It is very important for You to understand how We manage Your Personal Data, including how We collect, use, and share Your Personal Data (if necessary).

1. What is Personal Data?

Personal Data is any information that can be used to identify You, either directly or indirectly, either by it solely or by combining with other information. Examples of Personal Data are among others:

- Your full name;
- Your contact information, such as address, telephone number, or email address;
- Your financial information, such as account numbers, account statements, and transactions.

2. How does OCBC collect and use Your Personal Data?

We collect and process Your Personal Data based on lawful processing basis in accordance with the applicable laws and regulations, including the PDP Law. Such collection of Personal Data may occur when You interact with Us, including when You:

- Registering or applying for OCBC or OCBC partner’s products and/or services;
- Participating in activities organized by OCBC such as webinars or surveys;
- Entering into agreements, arrangements, or other documents with OCBC;
- Communicating or collaborating with OCBC;
- Submitting Personal Data to OCBC via designated communication media, for other purposes and reasons.

We only use Your Personal Data for various purposes, such as:

- Providing OCBC or OCBC partner’s product and/or services;
- Supporting the operation and management of OCBC services in accordance with the applicable regulations;
- Fulfilling legal obligations and regulations;
- Carrying out marketing and promotions (only if You have given prior consent).

3. How committed is OCBC in protecting Your Personal Data?

We are strongly committed to protecting Your Personal Data. Therefore, We implement a comprehensive Personal Data Protection program, which includes:

- Implementing adequate data security measures to protect Personal Data from unauthorized access, use or disclosure;
- Providing education and training to Our employees regarding Personal Data Protection;
- Ensuring that business partners, vendors, and third parties cooperating with OCBC are complying with applicable Personal Data Protection regulations;
- Providing You with information regarding Your rights as a Personal Data Subject;
- Giving You control over Your Personal Data, so that the processing of Your Personal Data for marketing and promotional activities will only be carried out if We have obtained Your consent.

4. Does OCBC share Your Personal Data with third parties?

We may share your Personal Data with relevant third parties who cooperate with OCBC and are necessary in order to provide products and/or services, carry out Your transactions, or based on Your given consent, among others to:

- Companies within our affiliated business group or OCBC Financial Conglomerate;
- Service providers/vendors;
- Consultants and Professional Individuals/Institutions;
- Business Partners;
- Government Agencies or Competent Authorities;
- Other parties who receive Personal Data based on Your given consent or authorization.

We ensure that every party receiving Your Personal Data complies with the applicable Personal Data Protection regulations.

5. What are Your rights as a Personal Data Subject?

In accordance with the applicable laws and regulations, You have rights regarding Your Personal Data, such as:

- Completing, correcting or updating Your Personal Data if there is any discrepancy;
- Accessing and obtaining a copy of Your Personal Data processed by OCBC;
- Terminating the processing and requesting deletion or destruction of Your Personal Data;
- Withdrawing prior given consent to the use of certain Personal Data in accordance with applicable regulations;

- Filing objections to the processing of Personal Data under certain conditions in accordance with applicable regulations.
- Suspend or limit the Processing of Your Personal Data in accordance with the Purposes of the Personal Data Processing.

6. How long does OCBC retain Your Personal Data?

We retain Your Personal Data for as long as necessary to fulfil the purposes for which We collect and process the relevant Personal Data, including to comply with legal obligations, compliance with applicable regulations, as well as for OCBC's operational interests.

We may retain Personal Data for longer than the specified retention period if We are required by law, or there are orders/instructions from law enforcement agencies or any other authorized agencies, or if it is necessary in connection with the resolution of legal disputes or other issues.

7. How can You contact OCBC regarding Your Personal Data?

You can contact Us through the following communication channels:

- Telephone number 1500-999 (domestic), or +62-21-2650-6300 (international), or
- Email at tanya@ocbc.id, or
- Visit the nearest OCBC branch office.

If You have any other questions regarding Your Personal Data, You can also contact OCBC's Data Protection Officer by email at dpo@ocbc.id on any business day (excluding Saturdays, Sundays, or holidays as determined by the Government).

In addition to reading this FAQ, You are suggested to learn our Privacy Policy, which can be accessed through our website: <https://www.ocbc.id/en/kebijakan-privasi>. This policy explains more detail about how We process Your Personal Data and how You can exercise Your rights as a Personal Data Subject.