



QNB Privacy & Security Statement

QATAR NATIONAL BANK INDONESIA (Q.N.B.I)

HOW WE COLLECT AND USE YOUR PERSONAL INFORMATION

As a QNBI customer, we will reasonably collect various information about you, such as your name, address, date of birth and email address from time to time.

This statement explains how we will use this information, with whom we will share it, and what steps we will take to maintain its privacy and security. All steps we take refer to Law No. 27 of 2022 concerning Personal Data Protection and its implementing regulations promulgated and amended from time to time (hereinafter referred to as the "PDP Law") applicable to the Bank.

This Privacy Statement applies to you as a prospective customer/customer, prospective employee/employee, partner or associate and other third parties related to the use of QNBI Bank's products and/or services. This policy will continue to apply even though the banking agreement or other products and services between the Bank and you have ended.

The use of terms in this Privacy Statement is explained as follows:

- **"We"** or **"Bank"** is PT Bank QNB Indonesia Tbk. ("QNBI")
- **"Group"** is the parent company of PT Bank QNB Indonesia Tbk
- **"Third Party"** is any party that has a business relationship with the Bank including business partners, vendors, outsourcing companies and/or other parties appointed by the Bank to represent the Bank.
- **"Personal Data Subjects"**, **"You"**, **"Consumers"** are all owners of Personal Data who use the Services including but not limited to QNBI Bank customers and individuals appointed and/or authorized to represent Bank customers.
- **"Personal Data"** is data about individuals or corporate data can be identified individually or combined with other information either directly or indirectly through electronic or non-electronic systems
- **"Personal Data Processing"** means all business and operational activities carried out in connection with the collection of Personal Data, including but not limited to Acquisition, Collection, Processing, Analysis, Storage, Updating and Correction, Data Transfer, Distribution, Profiling, Deletion and/or Destruction.
- **"Information"** means information and/or statements, whether data, facts, or explanations presented in various packages and formats through electronic or non-electronic communication media

WHAT INFORMATION DO WE PROCESS ABOUT YOU

We collect relevant information about you. This includes your contact details (name, address and other contact details, date and place of birth, and nationality), data about your identity (e.g. passport data), and authentication data (e.g. signature specimen). This may also extend to work order data (e.g. payment orders), data to fulfil our contractual obligations (e.g. sales data in payment processing), information about your financial situation (e.g. data about your creditworthiness, credit rating/score, tax status or source of assets), location data (which branches/ATMs you use), marketing and sales information, documentation data (e.g. advice notes) and other similar data, communication data (e.g. email data, third party information, corporate and media releases, disputes/litigation, correspondence between legal counsel and stakeholders and transcripts or minutes), other social data (e.g. data regarding social interactions between individuals, organizations, potential customers/customers and other stakeholders obtained from external data aggregators and information from fraud prevention systems).

JOINT APPLICANTS, GUARANTORS, AND POWER OF ATTORNEY

In certain circumstances, you may be asked to provide Personal Data of another person (such as you are applying jointly with your legal spouse, partner or family member, or other party) to the Bank. In this case, we will also collect the Personal Data information of that other person, and you must show this privacy statement to the other applicant to ensure that they confirm that they are aware that you will share that information with us for the purposes stated herein. If we ask you to obtain consent from the joint applicant (e.g. for marketing), you must do so using the consent mechanism that we provide/make available to you for that purpose.

If someone has a power of attorney over your affairs, that person will see this privacy statement when we contact them directly.

DECISION MAKING USING AUTOMATION

We may use automation systems in processing your Personal Data, including but not limited to proofing to support service provision activities and other purposes as long as permitted or required by applicable laws and regulations in the Republic of Indonesia.

For example, we use technology that helps us identify the level of risk related to customer or account activity (e.g. for reasons of credit, fraud, or crime).

You have the right to receive specific information about how decisions are made, you may have the right to request human intervention and the right to challenge the decision. Please refer to the 'Your Rights' section for more information.

If we or a fraud prevention agency determine that you are at risk of fraud or money laundering, we may refuse to provide you with the services and finance you have requested or we may stop providing you with ongoing products or services.

Records of fraud or money laundering will be kept by the fraud prevention agency and as a result other persons (agencies) may refuse to provide you with services, finance or employment. If you would like to ask any questions about this, please contact us using the details below.

PERSONAL DATA STORAGE

We will retain your Personal Data for as long as necessary to provide Bank products and services to you in accordance with the period stipulated in applicable laws and Bank policies. This Personal Data retention is also to help us manage our relationship with you, including: verifying your identity when you contact us or when you apply for a product or service, preventing fraud and assessing your eligibility for the product or service you have requested. We will retain this information as long as you are still banking with us and still using our platform (e.g. website). We may continue to retain this information after you have ceased banking with us or stopped using our platform, for example, to respond to inquiries and complaints, if required by law and regulations or to protect our interests. We will not retain such information for longer than necessary and when we no longer need such information, we will securely destroy it in accordance with our policy or anonymize all such information.

HOW WE USE IT

We will only use personal data if we have a legal basis for using it. This includes when we process it to:

- Perform our contract with you;
- Comply with a legal obligation;
- Process it as necessary for the purposes of our legitimate interest;
- Complete a task in the public interest
- Protect the vital interests of the individual; and/or
- When we have your consent.

If you withdraw your consent for us to use your personal information for a specific purpose, we will stop using your information for that purpose, but we may continue to use your information for purposes that do not require consent.

We will use your information for a number of reasons, including:

- Providing our products and services, or processing your transactions;
- Ensuring that you are who you say you are;
- Gaining insights from data through data analysis; Carrying out your instructions, improving our products and services;
- Recording our contact with you (by telephone, face to face, via email or any other means of communication);
- Managing our relationship with you, including (where you have consented) informing you about our products, or conducting marketing research;
- Preventing or detecting crime including fraud and financial crime;
- Corresponding with lawyers, land deed officers (PPAT) and third party intermediaries;
- Managing our internal operational requirements for credit and risk management, system or product development and planning, insurance, audit and administrative purposes.

If you are unsure about the meaning of this usage, please contact us and we will be happy to explain to you.

CREDIT REFERENCE CHECKS

Applying for an account or Credit Facility/Loan:

If you apply to open an account, get credit, we will collect your credit history from a credit reference agency and use this information to calculate how much you can borrow and repay. We will also carry out further credit checks on you during your time as a customer of ours to maintain an accurate and up-to-date credit history. When you apply for an account or any credit, the credit reference agencies will record this on your credit history, even if you decide not to accept it or your application is rejected. If you apply for credit multiple times in a short space of time, this may make it more difficult for you to get credit for a period of time.

To comply with the law and safeguard our legitimate interests in enabling us to assess and manage risk, we may share your account or credit details with us with credit reference agencies, fraud prevention agencies, law enforcement agencies, debt recovery companies, financial institutions and other organizations, including;

- How you manage your accounts or credit;
- Whether you owe us money;
- Whether you have failed to repay any debts you owe us (unless there is a dispute about the amount you owe us) or whether you have agreed to and complied with a repayment plan.

This may make it easier or harder for you to get credit in the future.

If you apply for a joint account or credit with someone else, and you represent to us that you are financially connected to them. If we, or a fraud prevention agency, determine that you are at risk of fraud or money laundering, we may refuse to provide you with the services or financing you have requested, or we may stop providing ongoing services to you.

Records of fraud or money laundering will be kept by fraud prevention agencies and may result in others refusing to provide services to you.

MARKETING AND MARKETING RESEARCH

Marketing:

We may send you marketing promotions and product and service information. You can tell us whether or not you want to receive marketing promotions from us at any time. You can also opt-out of the use of your personal data for marketing and marketing research purposes. It may take some time for us to update our systems and records to fulfill your request, during which time you may continue to receive marketing promotions. Even if you have told us not to send you marketing promotions, we will continue to use your contact information to provide you with important information about your products and services, such as changes to your terms and conditions and account information, or if the law requires it.

We may share information about you, the products and services you receive from QNB companies, and how you use them with marketing agencies outside QNB.

Marketing Research:

We may use your personal data for marketing research and statistical purposes. We may share information about you, your transactions, and the products and services you receive with our marketing research partners outside QNB. Marketing research agencies acting on our behalf may contact you (by post, telephone, email or other form of message) to invite you to participate in research.

WHO WE WILL SHARE WITH

We may share your information if:

- We need it for the purpose of providing the products and services you have requested, for example, opening an account for you;
- We have public or legal obligation to do so, for example to help detect fraud and tax evasion, prevent financial crime, regulatory reporting, litigation or defend legal rights;
- We have legitimate reason to do so, for example for risk management, verifying your identity or assessing your eligibility for a product or service; or
- We have asked for your permission to share and you have agreed.

We will share and disclose information with:

- Other companies within the QNB Group;
- Subcontractors, agents or service providers working for us or other companies within the QNB Group;
- Joint account holders, trustees, beneficiaries or executors, as applicable, persons who handle your banking affairs, persons who receive payments from you, intermediaries, correspondent banks, clearing houses, clearing or settlement systems and companies whose securities you hold through us;;
- Other financial institutions, fraud prevention agencies, tax authorities, business associations, credit reference agencies or financing and debt recovery institutions;
- Investment managers who provide asset management services to you and brokers who introduce you to us or deal with us for you;
- Any other person, company or entity that has an interest in or assumes risks relating to or deals with us for you
- A prospective or new QNB company (for example, if we restructure, or acquire or merge with another company) or a company that acquires part or all of a company within the QNB Group;
- Auditors, regulators, or dispute resolution bodies and to comply with their requests;;
- Other companies who conduct marketing or market research for us (but not without permission);
- If there is a dispute about a transaction, the other parties involved;
- Governments, courts or our regulators, but only if they are entitled to see it for legitimate reasons;
- Fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, your request for certain services, financing or employment may be refused. More details about how we or fraud prevention agencies will use your information;

Sharing information specific to a product:

If you have our card, we will share your information with our card processing suppliers, so they can carry out credit, fraud and risk checks, process your payments and manage your card.

Sharing Aggregated or Anonymized Data:

If we have anonymized your data, we may share that information outside of QNB with partners such as research groups, universities, advertisers or affiliated sites. For example, we may share this information publicly to show general trends in the use of our services, but you will not be individually identifiable from this information.

TRANSFER OF PERSONAL DATA OVERSEAS

We may transfer your personal data outside the Territory of the Republic of Indonesia as long as the activity is needed in order to provide Services to you and fulfill our governance and legal interests.

We may transfer your information to a country or international organization where data protection laws are less stringent or require us to handle your information in a different way.

In some countries the law may require us to share certain information, for example with tax authorities, or apply different levels of security. In this case, we will only share your information with people who are entitled to see it.

We must transfer your information in this way to perform our contract with you, fulfill legal obligations, to protect the vital interests of individuals, in certain circumstances to protect the public interest and for our legitimate business interests.

If we transfer information about you from within (the country) to another country, we will always take appropriate measures to ensure that your information is protected.

If we transfer information about you from within the country to another country, we will always take appropriate steps to ensure that your information is protected.

To do this we will ensure that for all outbound transfers of your information appropriate and adequate safeguards are implemented.

We will ensure that Transfers are to countries that have equivalent levels of Personal Data Protection and are subject to legally binding Personal Data Protection agreements.

For further information on suitable safeguards and to obtain a copy or where this information is available, you can contact us using the details provided.

YOUR RIGHTS AND OBLIGATION

As a Personal Data Subject, you have the following rights:

- Right to Information and Access
You may request and/or obtain and access information from the bank about your Personal Data.
- Right to make corrections, updates, and/or corrections to Data
You have the right to complete, make corrections, updates, and/or corrections to Personal Data that is incorrect or inaccurate.
- You have the right to withdraw consent to the Processing of Your Personal Data that you have given to us. In this regard, you agree to give us additional time to process the termination of processing.

In this regard, withdrawing consent to the processing of Personal Data results in you giving us the Right to block your savings account, and does not close your obligations to us and can still be collected.

- **Right to Object**
This right gives the Personal Data Subject the ability to object to decisions taken solely based on automated processing, including profiling, which may result in legal consequences or have a significant impact on the Personal Data Subject.
- **Right to Postpone or Limit and Stop Processing**
You have the Right to postpone, limit and stop the Processing of your Personal Data proportionally according to the purpose of the Processing of your Personal Data.

In this case, the delay, limitation, and stopping of the processing of Personal Data results in you giving Us the Right to block your savings account, and does not close your obligations to Us and can still be collected.

- **Right to End Processing, Delete and/or Destroy Personal Data**
You have the Right to stop the Processing, Deletion and Destruction of your Personal Data.

In this case, the Bank must stop processing Personal Data based on the consent that has been withdrawn no later than 3x24 (three times twenty-four) hours since QNBI received the request.

The Bank's obligation to delete and destroy your Personal Data is excluded for:

- a. National Defense and Security Interests
 - b. Law Enforcement Process Interests
 - c. Public Interests in the Framework of State Administration; or
 - d. The interests of supervision of the financial services sector, monetary, payment systems, and financial system stability carried out in the context of state administration.
- **Right to Data Portability**
This right gives you the ability to:
 1. Use and transmit Personal Data about yourself to another Personal Data Controller, as long as the system used can communicate with the principles of the PDP Law and laws and regulations.
 2. Obtain and/or use Personal Data stored in the Bank in a form that is in accordance with the structure and/or format commonly used or can be read by electronic systems.

You have the following obligations:

- You are responsible for actively ensuring the accuracy of your Personal Data. You must notify us as soon as possible if there are changes
- In the event of any inaccuracy in the provision of your Personal Data, and the Bank is unable to verify the inaccuracy, the Bank has the right to terminate the Service and/or reject the transaction request based on the Bank's knowledge and consideration.
- You are responsible for maintaining the confidentiality of the details of any of your Personal Data, including username information, password or pin, email address, or One Time Password (OTP) to anyone.
- You are responsible for ensuring that the information you provide to us is accurate and up to date.

- We implement technical means and internal arrangements to ensure the security of information, including encryption, anonymizing data and other physical security measures. We require our staff and third parties who perform work for us to comply with strict compliance standards, including agreeing to contractual obligations to protect any data.
- If you provide us with information about another person associated with your account, you must tell that person about the information you have provided to us and ensure that they agree that we can use it in the same way as we have stated about the use of your data. You must also tell them how to view the information we hold about them and to correct any errors, if any.

RECORDING OF WHAT YOU DO OR SAY

Telephone and CCTV Recordings

We may periodically record and record communications between you and us, including telephone conversations, face-to-face meetings, correspondence, emails and other types of messages, and use these recordings to check your instructions to us, assess, analyze and improve our services, train our employees or prevent and detect fraud and other crimes. We use closed circuit television ("CCTV") in and around our branches and offices for security purposes and we may collect photographs or videos of you, or record your voice via CCTV.

We have a legitimate interest in using your information in this way, but you have the right to object to the processing of your Personal Data in this way. In such cases, we can only continue to process the data if we can demonstrate that our legitimate interests outweigh your interests or if we need the information to determine, exercise or defend legal claims.

MORE DETAILS ABOUT YOUR PERSONAL DATA

If you have any questions or complaints regarding this Privacy Statement and the Bank's Personal Data Processing activities including if you intend to exercise your rights as a Personal Data subject, you can contact us via:

1. Contact Center : +62 21 300 55 300
2. E-mail : Contact.Center@qnb.co.id

By accessing and using QNB Services, you have acknowledged, read, and understood this Privacy Statement and how the Bank processes your Personal Data.