

Personal Information Collection Statement (Hong Kong)

For the purpose of applying for a position with China CITIC Bank International Limited ("CNCBI"), you shall read carefully and acknowledge the following terms and conditions in respect of your personal data, as defined in the Personal Data (Privacy) Ordinance (the "Ordinance"), and before you provide such personal data to CNCBI. CNCBI as the data user will comply with all relevant requirements, including the data protection principles, under the Ordinance.

Purpose and manner of collection

Your personal data is collected for the purposes of your employment application, selection to fill job vacancies or other employment related purposes. Failure to provide such data may result in CNCBI being unable to process your employment application.

The following are purposes that are related to your employment process

- processing your employment application
- conducting reference check with your former and/or existing employers (including mandatory reference check for in-scope personnel), schools, police departments, financial institutions, other persons having personal knowledge about you or obtaining legal advice
- consideration of eligibility of employee benefits and compensation arrangements
- monitoring compliance with internal rules of CNCBI
- determining the suitability of the employee's continuance in employment; and
- any other purposes directly or indirectly relating to the requirement of any law/regulatory requirements or statutory obligations

Duration of retention

Your personal data provided will be kept in confidential files. Unsuccessful applicants may be considered for other suitable positions in CNCBI, within or outside Hong Kong for a period of not more than 2 years from the date of rejection, unless a written consent is received from you that the data be retained for a longer period, or if it is necessary for CNCBI to fulfill its contractual, legal or regulatory obligations.

Use of personal data

Your personal data provided may be disclosed to the following parties for the purposes sets out above:

- any government bodies for regulatory reporting
- any government departments or judicial authorities of the Hong Kong SAR if so required by any of the ordinances or rules for regulatory, licensing, loan processing, auditing and other administrative purposes;
- any agent, contractor, professional adviser or third party service provider who provides administrative, data processing, insurance, provident fund, medical services, legal services or other services to CNCBI in connection with the operation of its business within or outside Hong Kong;
- any branches, subsidiaries, affiliated and holding companies of the CNCBI within or outside Hong Kong
- persons under a duty of confidentiality to CNCBI including but not limited to a group company of CNCBI which has undertaken to keep such information confidential;
- persons who have your prescribed consent for the disclosure in accordance with S.2(3) of the Ordinance; and
- any actual or proposed purchaser of the business of CNCBI or, in the case of any merger, acquisition or other public offering for CNCBI.

Security of personal data

CNCBI, as a data user, takes all practical steps to protect your personal data against unauthorized or accidental access, processing, erasure, loss or use. Where CNCBI transfers your personal data, whether within or outside Hong Kong, to relevant parties sets out in previous paragraph, CNCBI shall adopt contractual or other means to ensure that the data is continued to be protected.

Information to be generally available

As required under the Ordinance, CNCBI takes all practical steps to ensure the availability of the following information to the relevant data subjects:

- prevailing policies and practices CNCBI in relations to personal data
- the kind of personal data held by CNCBI
- the main purposes for which personal data held by CNCBI are or are to be used

Access to personal data

As required under the Ordinance, you have the following rights:

- to check whether CNCBI holds data about you and the right of access to such data
- to correct any data relating to you which is inaccurate
- to ascertain the CNCBI's policies and practices in relations to personal data, and to be informed of the kind of data relating to you held by CNCBI

In accordance to the Ordinance, CNCBI has the right to charge a reasonable fee for the processing of any data access request. Your request on accessing the data or kinds of data held by CNCBI are to be addressed to the following:

Human Resources Group
China CITIC Bank International Limited
30/F., Two Taikoo Place, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong

中信银行国际（中国）有限公司 候选人个人信息处理同意书

尊敬的候选人，本《候选人个人信息处理同意书》（以下简称同意书）适用于中信银行国际（中国）有限公司及其分支机构（以下简称我行）的职位申请人（以下简称候选人或您）。我行重视候选人及员工的个人信息保护，为了保证对您的个人信息合法、合规、适度处理，我行制定本同意书，并**采用字体加粗和/或下划线进行标注以提示您特别注意与您的权益存在重大关系的条款、个人敏感信息和跨境传输内容，请您仔细阅读本同意书并确认了解我行对您个人信息的处理规则，如您签署即视为您接受本同意书。**在您申请我行职位时，我行将按照本同意书及相关法律法规规定收集、存储、使用、加工、传输、提供、公开、删除等方式处理您的个人信息（以下简称为个人信息的处理）。

注意：若您不同意本同意书的相关条款，请勿提交您的信息。

一、个人信息的收集

1. 我行可能需要收集的个人信息

为了提供招聘服务、进行背景调查及发放聘书等目的，我行将收集您的简历、身份信息、学历学位信息、工作履历信息、资格证书信息、地址和通讯信息、工资福利证明文件、主要家庭成员及亲属关系情况、专业资格/职称/团体或机构会员信息、推荐人信息和联络方式、健康状况等信息，以及我行在职位招聘、背景调查以及发放聘书过程中所获取、收集或形成的其他信息，包括背景调查结果、与您的交流沟通信息包括通话记录、通信记录、会议室录音录像记录（如有），以及沟通过程中您所提供的其他个人或者亲友信息等。

如您未能提供上述所要求的信息，或提供的信息不完整、不准确或不真实，我行可能无法处理您的职位申请。

2. 为了提供招聘服务、进行背景调查及发放聘书等目的，我行会接收或留存您或相关方主动提供的个人信息。经您的授权或同意，或依据法律法规、监管规定，我行将通过适当的方式向第三方（包括但不限于信息服务提供商、相关的政府机构、您曾任职的机构及联系人、近亲属及其他机构/人士）收集、查询、核实您及相关方的个人信息。

3. 我行收集的个人信息可能包括纸质、电子或其他任何形式。

二、个人信息的使用

为了遵守国家法律法规及监管要求，在招聘的过程中，我行会在以下情形中处理您的个人信息：

- (1) 我行会根据本同意书的约定并为实现第一条第 1 点的目的对所收集的关于您的个人信息进行使用；
- (2) 在我行认为适用的情况下，进行筛选、检查或从第三方、推荐人或公开信息记录中获取您的信息以处理您的申请；
- (3) 为了帮助了解申请人的某些技能，我行可能会进行相关测试并需要您提交测试结果，如果无法获取此类信息，我行可能无法处理您的申请；
- (4) 向您推荐其他您可能感兴趣的内部职位。

如果我行要将您的个人信息用于本同意书载明的或您与我行另行约定的收集、使用范围、目的/用途以外的其他用途，我行会在使用前再次征得您的同意。

三、个人信息的存储和保护措施

我行将依据法律法规、监管规定、档案、会计、审计、行内管理要求等存储您的个人信息。若法律法规无明确规定，我行将在实现处理目的所必需的期限内存储您的个人信息。我行判断个人信息的存储期限将根据风险控制、安全保障、业务管理、国家及行业标准等因素合理评估和确定。

如果您被我行正式录用，我行将把您的个人信息作为员工个人信息继续存储和使用。如果您未被我行录用，我行会将您的简历和个人信息继续保存 6 至 24 个月，用于在未来岗位的招聘中再次考虑您的申请。

我行将采取各种合适的安全技术和合理可行的管理措施保护您的个人信息，以防止数据遭到未经授权的访问、泄露、篡改或丢失。

四、个人信息的委托处理、共享（提供）、跨境传输和转让

1. 委托处理、共享

按本同意书约定的目的和使用情形，在必要并采取适当保护措施的情形下，我行会通过纸质文件传递、系统对接或电子邮件等方式将您的部分或全部个人信息共享（提供）给下列个人信息处理者，包括但不限于：

- （1）向我行提供行政服务、数据处理、计算机或其他服务的代理人、承包商或服务提供商；
- （2）经您授权的提供背景调查服务的供应商、征信机构、数据信息机构；
- （3）根据法律法规或监管要求应向其报告相关内容的政府部门机构。

2. 跨境传输

我行使用母公司〔中信银行（国际）有限公司，地址：香港德辅道中 61-65 号华人银行大厦〕人力资源管理系统。基于我行人力资源管理需要、母公司并表管理、数据统计、母公司所在地监管要求、母公司协助我行实施人力资源管理等目的，您同意并授权我行跨境向我行母公司提供、共享您的个人信息（含敏感类个人信息），以处理您的求职申请、评估您是否符合我们招聘岗位的要求，以及用于内部统计和分析。

如您对跨境传输或个人信息权利方面存在疑问，可与我行人力资源部联系，联系方式见下文“八、联系方式”。

3. 转让

在未获得您的单独同意的情况下，我行不会将您的个人信息转让给任何公司、组织或个人，但在涉及我行的任何业务或资产的转让、重组、处置（包括资产证券化）、公司合并、分立、收购时需要转让的情形除外。如涉及个人信息转让，我行会要求信息接收方继续接受本同意书的约束条款，否则我行将要求该信息接收方重新取得您的同意。

五、个人信息的公开

我行不会公开披露您的个人信息，如确需披露，我行会获取您的同意，并告知您披露个人信息的目的、类型；涉及敏感信息的还会告知敏感信息的内容，并事先征得您的明示同意。**请您理解，在法律、法律程序、诉讼或政府主管部门强制性要求的情况下，我行可能会按要求提供或披露您的个人信息。**

六、个人信息的访问、更改和删除

如果您对我行处理个人信息的方式有任何疑问，或您希望查阅、复制、更改、删除您的个人信息，请联系我行人力资源部提出您的请求。我行可能会先要求您验证自己的身份，然后再处理您的请求。我行将根据适用法律对合理的请求予以回应。一般情况下，我行将在收到您的请求后 15 个工作日内回复。

请注意，在以下情形中，我行将无法响应您的请求：

- 您的请求与我行履行法律法规规定的义务相违背；
- 您的请求关系到国家安全或国防安全的；
- 您的请求涉及公共安全、公共卫生、重大公共利益；
- 与刑事侦查、起诉、审判和判决执行等直接相关的；
- 有充分证据表明您或其他个人存在主观恶意或滥用权利的；
- 响应您或其他个人的请求将导致您或其他个人、组织的合法权益受到严重损害的；
- 涉及商业秘密的。

当您申请从我行删除信息时，我行可能不会立即在备份系统中删除相应的信息，我行将遵从法律法规相关信息存储的要求在法律法规规定的存储期限届满后再行删除。

七、征得授权同意的例外

根据相关法律法规、监管要求及国家标准，出现以下情形，我行会处理（收集、存储、使用、加工、传输、提供、公开、删除等）您的个人信息而无需另行征求您的授权同意：

1. 事先已经取得您的同意；
2. 为订立、履行与您签署的合同所必需；
3. 我行履行法定职责或者法定义务所必需；
4. 为应对突发公共卫生事件，或者紧急情况下为保护自然人的生命健康和财产安全所必需；
5. 为公共利益实施新闻报道、舆论监督等行为，在合理的范围内处理个人信息；
6. 依照《个人信息保护法》规定在合理的范围内处理个人自行公开或者其他已经合法公开的个人信息；
7. 法律法规及监管规定要求的其他情形。

此外，若我行对个人信息进行相关处理，使得个人信息主体无法被识别且个人信息不能被复原，则此类处理后数据的使用不再另行通知或征求您的同意。

八、联系方式

如果您对本同意书的相关内容有任何疑问、意见或建议，可以通过以下方式与我行人力资源部联系：

深圳：深南东路 5001 华润大厦 601-602、1101-1103 室（电话：0755-82383838）

北京：东三环中路 5 号财富金融中心 4 层 01-04 单元（电话：010-85911161）

上海：银城路 1 幢 117 号瑞明大厦 10 层 1001 室（电话：021-61006110）

姓名：

证件类型：

证件号码：

本人已认真阅读《候选人个人信息处理同意书》内容，包括与本人权益存在重大关系的条款、个人敏感信息和跨境传输内容，并同意贵行按《候选人个人信息处理同意书》的规定处理本人提供的个人信息。

本人单独同意《候选人个人信息处理同意书》中跨境传输条款。

候选人签名：

年 月 日

CHINA CITIC BANK INTERNATIONAL LIMITED, SINGAPORE BRANCH

Personal Information Collection Statement

For the purpose of applying a position with China CITIC Bank International Limited ("CNCBISG"), you shall read carefully and acknowledge the following terms and conditions in respect of your personal data, as defined in the Personal Data Protection Act 2012 ("PDPA"), and before you provide such personal data to CNCBISG. CNCBISG as the data user will comply with all relevant requirements, including the data protection principles, under the PDPA.

Purpose and manner of collection

Your personal data is collected for the purposes of your employment application, selection to fill job vacancies or other employment related purposes. Failure to provide such data may result in CNCBISG being unable to process your employment application.

The following are purposes that are related to your employment process:

- Processing and verifying your employment application
- Evaluating your suitability for the relevant position(s)
- Conducting reference and background checks with your former and/or existing employers, schools, financial institutions and/or other persons having personal knowledge about you
- Consideration of eligibility of employee benefits and compensation arrangements
- Determining qualification and credibility
- Contacting you on matters relating to your application
- Informing you of further career opportunities
- Any other purposes directly or indirectly relating to the requirement of any law/regulatory requirements or statutory obligations

Duration of retention

Your personal data provided will be kept in confidential files. Unsuccessful applicants may be considered for other suitable positions in CNCBISG, within or outside Singapore for a period of not more than 2 years from the date of rejection, unless a written consent is received from you that the data be retained for a longer period, or if it is necessary for CNCBISG to fulfill its contractual, legal or regulatory obligations.

Use of personal data

Your personal data provided may be disclosed to the following parties for the purposes sets out below:

- Any government bodies for regulatory reporting;
- Any government departments or judicial authorities of Singapore if so required by any of the rules for regulatory, licensing, loan processing, auditing and other administrative purposes;
- Any agent, contractor, or professional advisor or third party service provider who provides administrative, data processing, insurance, central provident fund, medical services, legal services or other services to CNCBISG in connection with the operation of its business within or outside Singapore;
- Any branches, subsidiaries, affiliated and holding companies of CNCBISG within or outside Singapore;
- Any other person under a duty of confidentiality to CNCBISG including a group company of CNCBISG which has undertaken to keep such information confidential;
- Any actual or proposed purchaser of all or part of the business of CNCBISG, or in the case of any merger, acquisition or other public offering, the purchaser or subscriber of shares in CNCBISG;

Security of personal data

CNCBISG, as a data user, takes all practical steps to protect your personal data against unauthorized or accidental access, collection, use, disclosure, copying, modification, disposal, processing, erasure, loss or similar risks, and the loss of any storage medium or device on which personal data is stored. Where CNCBISG transfers your personal data, whether within or outside Singapore, to relevant parties sets out in previous paragraph, CNCBISG shall adopt contractual or other means to ensure that the data is continued to be protected.

Information to be generally available

As required under the PDPA, CNCBISG takes all practical steps to ensure the availability of the following information to the relevant data subjects:

- Prevailing policies and practices CNCBISG in relations to personal data
- The kind of personal data held by CNCBISG
- The main purposes for which personal data held by CNCBISG are or are to be used

Access to personal data

As required under PDPA, you have the following rights:

- To check whether CNCBISG holds data about you and the right of access to such data
- To correct any data relating to you which is inaccurate
- To ascertain the CNCBISG's policies and practices in relations to personal data, and to be informed of the kind of data relating to you held by CNCBISG

In accordance to PDPA, CNCBISG has the right to charge a reasonable fee for the processing of any data access request. Your request on accessing the data or kinds of data held by CNCBISG are to be addressed to the following:

Human Resources Department
China CITIC Bank International Limited Singapore Branch
8 Marina View, #28-02 Asia Square Tower 1, Singapore, 018960

(2024 Mar)

CHINA CITIC BANK INTERNATIONAL LIMITED, NEW YORK BRANCH

Employment Applicant Privacy Statement

In this age of the Internet where privacy has become an increasing concern, we take your privacy very seriously. The privacy and security of your personal data (the “Personal Information”) which we collect from you is important to us. It is equally important that you understand how we handle this data.

By completing an employment application with CHINA CITIC BANK INTERNATIONAL LIMITED – NY Branch, you expressly acknowledge that you have read, understand and agree to all of the terms of this Statement as outlined below

Collection of Information

In the course of conducting our business and complying with federal, state, and local government regulations, we may collect Personal Information from you. The nature of the Information collected varies somewhat for each applicant, depending on the position you applied for, your citizenship, the location of the facility where you work, and other factors. We collect Personal Information from you solely for business purposes, including those related directly to your possible employment with the Bank, and those required by governmental agencies.

Data collected may include, without limitation, such things as:

- Your name
- Phone numbers
- Email address (es)
- Mailing addresses
- Government identification numbers, e.g., Social Security number, driver’s license number
- Gender, race, and ethnicity

Because the Personal Information collected by the Bank is necessary for business and regulatory purposes, you are required to provide it. Your refusal or failure to provide the requested Personal Information may disqualify you from employment with CHINA CITIC BANK INTERNATIONAL LIMITED – NEW YOUR BRANCH

Use of the Information We Collect

The primary purposes for collection, storage and/or use of your Personal Information include, but are not limited to:

- **Human Resources Management.** We collect, store, analyze, and share (internally) Personal Information in order to attract, retain and motivate a highly qualified workforce. This includes but not

limited to recruitment, compensation planning, succession planning, reorganization needs, performance assessment, training, and employee benefit administration, compliance with applicable legal requirements and communication with employees and/or their representatives.

- **Head Office. We may share your information with our Head Office in Hong Kong.**
- **Other reasons or purposes permitted by laws and regulations.**

Disclosure of Data

The Bank acts to protect your Personal Information and ensure that unauthorized individuals do not have access to your Information by using security measures to protect Personal Information. We will not knowingly disclose, sell or otherwise distribute your Personal Information to any third party without your knowledge and, where appropriate, your express written permission, except under the following circumstances.

- **Legal requests and investigations.** We may disclose your Personal Information when such disclosure is reasonably necessary (i) to prevent fraud; (ii) to comply with any applicable statute, law, rule or regulation; or (iii) to comply with a court order.
- **Third-party vendors and service providers.** We may, from time to time, outsource services, functions, or operations of our business to third -party service providers. When engaging in such outsourcing, it may be necessary for us to disclose your Personal Information to those service providers. In some cases, the service providers may collect Personal Information directly from you on our behalf; we will work with any such providers to restrict how the providers may access, use and disclose your Information.
- **Protection of Company and Other.** We may release Personal Information when we believe release is necessary to comply with the law; enforce or apply our policies and other agreements; or protect the rights, property, or safety of Company, our employees, or others. This disclosure will never, however, include selling, renting, sharing or otherwise disclosing your Personal Information for commercial purposes in violation of the commitments set forth in this Privacy Statement.

Security of Your Personal Information

We employ reasonable security measures and technologies, such as password protection, encryption, physical locks, etc., to protect the confidentiality of your Personal Information. Only authorized employees will have access to Personal Information. When no longer necessary for business purposes, as determined by us, your Personal Information will be destroyed.

The Bank will make reasonable efforts to secure Personal Information stored or transmitted electronically from hackers or other persons who are not authorized to access such Information.

CHINA CITIC BANK INTERNATIONAL LIMITED, LOS ANGELES BRANCH

Privacy Notice for California Residents

This **Privacy Notice for California Residents** is provided by China CITIC Bank International Limited ("CNCBI" or "we"). This notice explains how we collect, use, and disclose personal information relating to California residents. It also explains the rights that California residents may have under the California Consumer Privacy Act ("CCPA"), as amended by the California Privacy Rights Act, and how such rights can be exercised. CCPA only applies to information about residents of California ("consumers", "individuals" or "you").

The specific personal information covered by CCPA vary based on our relationship or interaction with you.

Information We Collect and Disclose

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer ("personal information"). The personal information that we collect, use, or disclose about a specific consumer will depend on, among other things, our relationship with that individual.

During the last 12 months, the following **categories of personal information** relating to California residents has been collected and disclosed for our business purposes:

- Identifiers, including those listed in other California statutes, such as full name, alias, federal/state issued identification numbers (eg. social security number, driver's license number, passport number) and other similar identifiers;
- Personal information including financial information and contact details such as email address, phone number, physical address;
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, such as signature, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information;
- Characteristics of protected classifications under California or federal law, such as sex, gender, marital status, nationality, citizenship, military or veteran status;
- Commercial information such as personal property, transaction history and product and services obtained;
- Internet or other electronic network activity information, such as browsing history, search history, and information regarding your interaction with an internet website application;
- Geolocation data, such as device location and Internet Protocol (IP) location;
- Audio, electronic, visual, thermal, or similar information such as call and video recordings;
- Professional or employment-related information;
- Education Information;
- Inferences drawn from any of the personal information listed above to create a profile about an individual, such as preferences and characteristics; and



中信銀行(國際)

CHINA CITIC BANK INTERNATIONAL

- the categories of Sensitive Personal Information:
 - Personal Information that reveals:
 - Social Security, driver's license, identification card, passport number, or other similar unique identifications;
 - Bank account or card number, security or access code, and other information allowing access to an account;
 - Racial or ethnic origin, religious or philosophical beliefs, or union membership; and
 - Contents of mail, email, and text messages.
 - Personal information collected and analyzed concerning an individual's health.

In addition, we coordinate with third parties to collect Personal Information on our behalf from time to time when engaging in the followings:

- Facilitating events and event management, including virtual and/or in-person events;
- Administering benefits and employment relationship ; and
- Making or receiving referrals, whether for purposes of identifying candidates for employment, facilitating daily operations, or recommending vendors or contractors.

The **categories of sources** from which we collected such personal information are:

- Directly from a California resident or other entities, institutions, or individuals acting on their behalf;
- Indirectly from consumers. For example, through servicing, interactions and observations.
- Public records or widely available sources, including information from the media, and other records and information that are made available by federal, state, or local government entities.
- Service Providers, Credit Reporting Agencies, and other similar persons or entities;
- Information from our affiliates;
- Website and social media;
- Electronic devices issued by us;
- Third parties that provide data to support our everyday operations and management activities such as underwriting, fraud prevention, legal and regulatory compliance;
- Information from Corporate customers about individuals associated with the customers, for example, an employee, owner, or board member; and
- Through other means such as during the course of maintaining or monitoring your relationship with us.

With respect to each category of Personal Information that we disclosed for a business purpose in the past 12 months, depending on, among other things, the nature of relationship, operational and compliance needs, the **categories of persons or entities** to whom we disclosed that Personal Information are:



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- Affiliates of China CITIC Bank International Limited;
- Service providers and contractors who provide services to support our everyday business operations, such as payment processing, communication infrastructure, legal expertise, tax expertise, appraisal expertise, notaries, order fulfillment, email delivery, auditing, postal and courier services, and information technology and related infrastructure;
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders, to address fraud, security or technical issues, or otherwise to protect the rights, property or security of customers
- Other service providers and contractors who enable customers to conduct transactions at the direction of the customer;
- Government agencies as required by laws and regulations; and
- Other persons or entities with which you may use or direct us to intentionally interact or to which you may use or direct us to intentionally disclose your Personal Information.

We have NOT sold or shared Personal Information or Sensitive Personal Information.

For purposes of this Notice:

- “sold” means disclosure of Personal Information or Sensitive Personal Information to a third party for monetary or other valuable consideration;
- “shared” means the disclosure of Personal Information or Sensitive Personal Information to a third party for cross-context behavioral advertising.

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- Fulfill or meet the reason you provided the information.
For example, if you share your name and contact information to request for information about our products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to obtain a product or service, we will use that information to facilitate and process your request. To provide, support, personalize, and develop our products, and services.
- Provide and manage products and services.
For example, to process transactions for our products and services, maintaining and servicing accounts, providing customer service, and communicating with you.
- Support our everyday operations, including legal, compliance, risk, credit and financial management.
For example, to facilitate auditing, account, monitoring and reporting, information security and anti-fraud operations, underwriting, due diligence, supporting investigations, legal requests and



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demands, legal proceedings, use of service providers for business purposes, compliance with policies, procedures, and contractual obligations.

- Perform testing, research, analysis, and product development, including to develop and improve our products, and services.
- Help maintain the safety, security, and integrity of our products and services, databases and other technology assets, and business.
- Detect security incidents, provided that the use of Personal Information is reasonably necessary and proportionate for this purpose.
- Resist malicious, deceptive, fraudulent, or illegal actions directed at the business and prosecute those responsible for those actions, provided that the use of Personal Information is reasonably necessary and proportionate for this purpose.

For example, we may use information about an individual's ethnicity and/or contents of email and text messages to investigate complaints of racial discrimination or hate speech.

- Ensure physical safety of individuals.
For example, we may disclose an individual's geolocation and communication records to law enforcement to investigate missing person report.
- Respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Use of Sensitive Personal Information

We only use or disclose Sensitive Personal Information for the following purposes consistent with CCPA Regulations:

- To perform services or provide the goods reasonably expected by an average California resident who requests those services and goods. For example, a California resident's unique identification number may be used during the assessment of creditworthiness when providing financing services.
- To detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Information, provided that the use of California resident's Personal Information is reasonably necessary and proportionate for this purpose. For example, we may disclose a California resident's security information to a data security company that it has hired to investigate and remediate a data breach that involved that specific individual's account.
- To resist malicious, deceptive, fraudulent, or illegal actions directed at the business and to prosecute those responsible for those actions, provided that the use of a California resident's Personal Information is reasonably necessary and proportionate for this purpose



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We do not engage in “cross-contextual behavioral advertising” and do not “share” this data with any third parties, as such terms are defined by CCPA and indicated above.

Sales of Personal Information

We do NOT sell personal information, nor did we sell any personal information in the preceding 12 months.

Your Rights and Choices under CCPA

The CCPA provides California residents with specific rights regarding their personal information.

If you are a California resident, you have the right to:

1. Receive this Notice at or before the point of collection of your Personal Information.
2. Request we disclose to you free of charge the following information covering the 12 months preceding your request:
 - a) the categories of personal information about you that we collected;
 - b) the categories of sources from which the personal information was collected;
 - c) the purpose for collecting personal information about you;
 - d) the categories of third parties to whom we disclosed personal information about you and the categories of personal information that was disclosed (if applicable) and the purpose for disclosing the personal information about you; and
 - e) the specific pieces of personal information we collected about you;
3. Request we correct inaccurate Personal Information that we maintain about you.
4. Request we delete personal information we collected from you, unless the CCPA recognizes an exception; and
5. Be free from unlawful discrimination for exercising your rights under the CCPA

We will acknowledge receipt of your request and advise you how long we expect it will take to respond if we are able to verify your identity. Requests for specific pieces of Personal Information will require additional information to verify your identity.

If you submit a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom the request is made.

For a company or organization submitting a request on behalf of another person, we may require proof of authorization from the individual such as a Power of Attorney and verification of identity directly from the person for whom the request is made.

In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a



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request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of personal information would adversely affect the rights and freedoms of another consumer or where the personal information that we maintain about you is not subject to the CCPA's access or deletion rights.

We will advise you in our response if we are not able to honor your request. We will not provide social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, account passwords or security questions and answers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

We will work to process all verified requests within 45 days pursuant to the CCPA. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

Exercising Your Rights

To exercise the access, data portability, and deletion rights described above, you may submit a request to us by either:

- Calling us at 626-282-9820
- Emailing us at LABranch@cncbinternational.com
- Visiting our branch in person during office hours, or writing us at:
323 West Valley Blvd, Alhambra CA 91803

Questions or Concerns

If you have any questions or comments about this notice, the ways in which we collect and use your information described above, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us.

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will make available the same at the branch and, where applicable, send our customers a copy of the updated notice.

Effective Date: February 1, 2023