

PRIVACY POLICY

At OCBC Securities, we respect every individual's right to privacy. Our relationship with you is our most valuable asset and is the very basis of our name and reputation. Whether you are an OCBC Securities customer, a registered user or a visitor to the public area of our website, we understand the importance you place on the privacy and security of information that personally identifies you or your account information. We refer to and treat this information as "personal information." We extend the following privacy policy to you.

The OCBC Securities Privacy Policy

1. We do not sell personal information to anyone.
2. We will only share personal information with others as stated in this policy, only when we have given you advanced notice or sought for your permission. We reserve the right to disclose or report personal information in limited circumstances, where we believe in good faith that disclosure is required under law, to cooperate with regulators or law enforcement authorities, to perform credit checks, to collect or report debts owed to us, to protect our rights or property, or upon reasonable request by a unit trust in which you have chosen to invest.
3. Whenever we collect personal information from you, we will reference this policy or otherwise explain to you how we intend to use that information. We will use such information in ways that are compatible with the purpose, which we originally requested for it. For example, we will use the information to process your requests and transactions, to provide you with additional information about products and services or to evaluate your financial needs. To do so, we may share personal information with our agents or affiliates. We will limit the collection and use of personal information to what is necessary to administer our business and to deliver superior service to you. This may include advising you about our products or services, those of our affiliates, and other opportunities that we believe may be of interest to you. To serve you better, we may combine the information which you have given to us through our website or other channels.
4. We will protect the confidentiality of all personal information, which you have shared with us. In cases where we share personal information with our agents or affiliates, we will protect that personal information with a strict confidentiality as stated in our agreement. Companies hired by us to provide support services or to act as our agent must conform to our privacy standards.
5. OCBC Securities corporate policies stipulate that any employees with access to confidential customer information is not permitted to use or disclose such information except for business purposes. All employees are required to safeguard such information as specified in their confidentiality agreements with OCBC Securities. There are occasions where we may assist a company that is not affiliated with OCBC Securities, in providing a product or service to you. For example, if you are a unit trust customer, we may share personal information with the unit trust company or its agents or affiliates. In such circumstances, instructions can be found in the marketing materials on how you can request to stop receiving such communications in the future.
6. In all cases, your personal information is protected by a strict confidentiality agreement. We do not allow any non-affiliated company to retain your personal information any longer than it is necessary to provide you with the product, service or information unless you have granted us permission to do so.
7. When you register for OCBC Securities Internet Trading facility, we require you to provide us with your personal particulars. Such information enables us to deliver personalised services and communicate separately with you. We also use aggregated information collected on the use of our services to evaluate our users' preferences, improve our services and facilitate our reporting of Internet usage. Like most websites, we use small bits of data called "Cookies" which is stored on users' computers to simulate a continuous connection. This "Cookies" enables us to "remember" information about your preferences thereby allowing you to move within our Service without reintroducing yourself. When we collect information from you, it will be held in a secure server and in the strictest confidence. For example, if you submit your email address to OCBC Securities, you will receive the latest information about our

promotions, products and services. We will use your email address for no other purposes other than for sending to you the requested information.

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