Pursuant to the Personal Data Protection Act B.E. 2562, including the future amendments thereof (“PDPA”), and other related laws, Indian Overseas Bank (the “Bank”) hereby provide this Privacy Notice (“Notice”) to inform you of the details regarding the collection, use and disclosure of your Personal Data by the Bank. This Notice shall apply to you as Business Partners and relevant persons of Business Partners of the Bank, including directors, shareholders, employees, representative or any natural persons representing or acting on behalf of Business Partners of the Bank.

DEFINITIONS:

“Personal Data” means any information relating to a natural person, which enables the identification of such person, whether directly or indirectly, but not including the information of the deceased persons.

“Sensitive Personal Data” means Personal Data pertaining to racial, ethnic origin, political opinions, cult, religious or philosophical beliefs, gender, sexual behavior, criminal records, health data, disability, trade union information, genetic data, biometric data, or of any data which may engender the unfair discrimination against the data subject or affect the data subject in the same manner as prescribed by data protection laws.

“Legal Basis” means the justifiable ground to collect Personal Data as prescribed in the PDPA.

“Business Partner” means a natural person or a juristic person who sells or may sell goods and/or services to the Bank or is registered as a Business Partner of the Bank or other similar relationship but shall not include the customers of the Bank.

“Business Partner Personnel” means a natural person relevant or representing a Business Partner e.g. executive, shareholder, employee, representative or any person representing or acting on behalf of a Business Partners.

CATEGORIES OF PERSONAL DATA WHICH THE BANK COLLECTS

The Bank will collect all or part of your Personal Data as specified in this Notice, as necessary for proceeding with the purposes of the Bank which informed in Privacy Notice.

1. General Personal Data

- **Personal identification and general contact information** such as full name, gender, date of birth, age, address, nationality, email address, mobile phone number, Thai ID card/ passport/ driving license number, signature, etc.
- **Personal contact information** such as address, mobile phone number, personal email address, etc.
- **Information regarding work** such as position, department, work email address specifying your name etc.
- **Information contained in business documents** such as business card, copy of identification card, copy of passport, copy of tax identification card, purchase order, quotation, etc.
- **Security information** such as motion picture or still images recorded by CCTVs, date and time of your visiting to the Bank, etc.
2. **Sensitive Personal Data** such as religion, blood group as appeared on copy of identification card, etc.

(Unless otherwise specified in this Notice, personal data and sensitive data about you above will be collectively called “**Personal Data**”)

**SOURCE OF PERSONAL DATA**
The Bank will collect your Personal Data directly and indirectly from the following sources:

- From you directly, through **verbal communication** such as through in-person meeting, or through telephone, **via documents** for instance business card, contracts, agreements, affidavit, quotation, purchase order, forms, or other documents etc. This shall include any **other communication channel** such as email of the Bank.
- From other sources or third parties such as your juristic person or natural person employers, persons who recommend your goods/service to the Bank, other business partners of the Bank, other banks, government agencies, public sources (e.g. websites) etc.

**PURPOSES OF PERSONAL DATA COLLECTION**
The Bank shall solely collect your Personal Data for use and/or disclosure in compliance with the objectives and the legal basis under this Notice. In the case of necessity where the Bank is required to collect additional Personal Data or use Personal Data for other purposes apart from the stipulated objectives within this Notice, the Bank is obliged to inform you on the Personal Data collection and/or notify the new objectives respectively. If required by laws, the Bank may request for additional consent on collecting, using or disclosing of your Personal Data according to the PDPA.

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<th>PURPOSE OF COLLECTION</th>
<th>LEGAL BASIS</th>
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| 1. Communication and other proceedings for negotiation prior to entering into a contract with you; or a person or a juristic person which you are either representing, or acting on behalf, or being an employee thereof, such as meeting appointment, making purchase orders prior to entering into a contract, negotiations for entering into the contract and agreeing on the scope of contract. | **General Personal Data**  
- For performance of a contract or entering into a contract (in the case where you are the direct contracting party).  
- For the legitimate interest of the Bank and the Business Partners (in the case where you are either representing or acting on behalf of a Business Partner). |
| 2. Entering into a contract or performing a contract, such as business communication, tracking of goods or services requested, proceeding for delivery and receiving of goods or service (by the Bank or the customer of the Bank), exchange and return of goods, disbursement of goods or services, providing after sales service to | **General Personal Data**  
- For performance of a contract (in the event where you are the direct contracting party).  
- For the legitimate interest of the Bank and the Business Partners (in the case where you are either representing, or acting on behalf of the Business Partner). |
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| the Bank’s customers, including disclosing your Personal Data to customers of the Bank or other Business Partners of the Bank for the work according to the contract. This shall include liaising with you in other matters relevant to the contract such as a change in condition and other details, contract renewal. | - Request for explicit consent (in case the Bank must disclose your copy of identification card to the Bank’s customers).  
Sensitive Personal Data  
- Explicit consent. |
| 3. Training arrangement for the Bank’s employees or customers, including the disclosure of the trainer’s Personal Data to the attendees. | General Personal Data  
- For the legitimate interest of the Bank. |
| 4. Any undertaking for debt collection in the case that you as the Business Partner, or natural person or juristic person whom are the Business Partners of the Bank in which you are either representing, or acting on behalf, or being an employee thereof, defaulted on the delivery of goods or services. | General Personal Data  
- For the legitimate interest of the Bank. |
| 5. Organization management and business operation of the Bank for instance quality control or development of services, system and database management, audit, internal audit, requesting for advice from business consultants, sale and purchase of business, merger and acquisition of business and business restructuring. This shall include reporting the Business Partners’ information to the head office in India for international business contact and management within Indian Overseas Bank Group | General Personal Data  
- For the legitimate interest of the Bank.  
- For compliance with the law enforced on the Bank. |
| 6. Compliance with laws enforced on the Bank such as retaining and disclosing accounting and tax documents to auditors or government agencies in compliance with the laws and orders of competent authorities, etc. | General Personal Data  
- For the legitimate interest of the Bank.  
- For compliance with the law enforced on the Bank. |
| 7. Retaining your contact information on the Bank’s database for future business contact, including disclosing your data to other branches within Indian Overseas Bank Group and the head office in India for communication and for future business opportunity. | General Personal Data  
- For the legitimate interest of the Bank |
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<th>PURPOSE OF COLLECTION</th>
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<td>8. Security within the Bank’s premises such as CCTV surveillance inside the Bank.</td>
<td>General Personal Data</td>
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<td></td>
<td>– For the legitimate interest of the Bank.</td>
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<td>9. Health examination and recording your health data such as collecting your medical</td>
<td>General Personal Data</td>
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<td>examination, temperature checks, etc. to take steps to prevent infectious disease or</td>
<td>– For the legitimate interest of the Bank.</td>
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<td>epidemics that may be contagious or spread widely, including emergency event may</td>
<td>– For compliance with the laws enforced on the Bank.</td>
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<td>occur to life, body and health of a person who enters the Bank’s premise. This</td>
<td>– For preventing and suppressing danger to life, body and health of a person.</td>
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<td>shall include disclosing such data to external organization for the said purposes</td>
<td>Sensitive Personal Data</td>
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<td>such as the Department of Disease Control, medical institutions, and other relevant</td>
<td>– For preventing or suppressing danger to your life, body or health in the</td>
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<td>government agencies.</td>
<td>event where you are unable to give consent.</td>
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<td>– For the necessity of legal compliance to achieve the objectives required</td>
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<td>by law (in the event there is a legal requirement e.g. law regarding public</td>
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<td>interest in respect of public health).</td>
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<td>– Explicit consent (in the case there is no specific law supporting the Bank</td>
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<td>to collect the Sensitive Personal Data without a consent).</td>
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<td>10. Protect the legitimate rights of the Bank or dispute allegations against the Bank</td>
<td>General Personal Data</td>
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<td>such as legal action, initiation of legal proceeding, litigation, alternative</td>
<td>– For the legitimate interest of the Bank.</td>
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<td>dispute resolution and other proceedings to protect the legitimate rights of the</td>
<td>Sensitive Personal Data</td>
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<td>Bank or dispute allegations against the Bank as permitted by law.</td>
<td>– To establish rights to a legal claim, compliance or exercise of rights to</td>
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<td>claim as permitted by law; or for dispute allegations.</td>
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**IMPACT FROM THE REFUSAL IN PROVIDING PERSONAL DATA**

The Bank will collect your Personal Data for communication purposes in respect of entering into contracts or proceeding to fulfill the contract made with you, or a natural or juristic person which you are either representing, or acting on behalf, or being an employee thereof. This shall also include complying with relevant legal requirements. In the event you do not provide your Personal Data to the Bank, you or a natural or a juristic person which you are either representing, or acting on behalf may be inconvenienced with regard to communications of entering into contracts or abiding with the contract. In some cases, the Bank may not be able to perform or fulfill the contracts entered with you, or a natural or a juristic person which you are either representing, or acting on behalf, or an employee thereof and subsequently be unable to comply with applicable laws.

**LOCAL AND INTERNATIONAL DISCLOSURE, TRANSMISSION OR TRANSFER OF PERSONAL DATA**
To achieve the objectives of Personal Data collection as stated in this Notice, the Bank may in some cases be required to disclose your Personal Data to persons or organizations including but not limited to the following:

- Service providers and agents who have been hired by the Bank. For examples, IT service providers, auditors, legal consultants, business consultants or other external expertise consultants, customers or other Business Partners of the Bank;
- Other branches within Indian Overseas Bank group, including external service providers, business partners and agents of such branches.
- Examples, Bank of Thailand, Anti-Money Laundering Office, the Revenue Department, the Ministry of Commerce, the Customs Department, the Immigration Office, Embassies, Royal Thai Police, police stations, etc.
- Police officers, courts, arbitrators, lawyers, and persons or organizations associated with the judicial process and dispute resolution;

In some circumstances where it is necessary for the Bank to send or transfer your Personal Data to the head office in India, and other branches or other organizations situated abroad for the objectives specified above, the Bank will ensure that the destination country has adequate Personal Data protection measures in conjunction with conforming to current data protection laws.

Where it is necessary for the Bank to send or transfer Personal Data to a country which does not have the protective measures required by law or in the event where such measures are not legally recognized, the Bank is required to comply with the additional conditions stipulated in the PDPA for transferring Personal Data. This shall include requesting for your consent, if necessary, or taking other appropriate measures for you to exercise your rights, for example providing effective legal remedies in accordance with the legal requirements.

RETENTION PERIOD OF PERSONAL DATA
The Bank will collect your Personal Data in accordance with the following period:

- The Bank will collect and retain your Personal Data for no longer than 10 years after the end of the legal relationship with you or the persons which you are representing or acting on behalf.

Nonetheless, the Bank may retain all or part of your Personal Data for a duration beyond the period specified above for compliance with the law, and to protect the legitimate rights of the Bank, or to rebut any allegations made against the Bank. In such case, the Personal Data may be retained for as long as it is necessary for the Bank to abide with the specified objectives and/or for the duration stipulated by law.

YOUR RIGHTS AS A DATA SUBJECT
As a data subject under PDPA, you have the following rights:

1. **Right on withdrawal of consent** - You may withdraw some or all of your given consent for the collection, use, and disclosure at any time throughout the period the Bank keeps the Personal Data. Notwithstanding, the withdrawal of consent shall not affect the completeness or accuracy of the collection, use, or disclosure of Personal Data by the Bank that you have already given consent prior to the withdrawal;
2. **Right to access and request for a counterpart of Personal Data** – you are entitled to request access to and obtain a copy of the Personal Data related to you, or to request the disclosure of the acquisition of the Personal Data obtained without your consent;

3. **Right on the portability in sending or transferring of Personal Data** – you have the right to request the Bank to send or transfer the Personal Data concerning you to another person pursuant to the condition prescribed by law;

4. **Right to object on the collection, use or disclosure of Personal Data** – you are entitled to object to the collection, use or disclosure of your Personal Data by the Bank pursuant to the condition prescribed by law;

5. **Right on the erasure of Personal Data** – you have the right to request the Bank to erase, destroy or anonymize the Personal Data to become anonymous data which cannot identify you pursuant to the condition prescribed by law;

6. **Right to restrict processing of Personal Data** – you have the right to request the Bank to restrict the use of your Personal Data pursuant to the condition prescribed by law;

7. **Right on rectification of Personal Data** – you have the right to request the Bank to rectify incorrect information or input data to any incomplete information;

8. **Right to complaint** – you are entitled to file a complaint with the personal data protection committee in the event that the Bank or employee or contractor of the Bank violates or does not comply with the PDPA.

In this regard, you can exercise your rights by notifying the Bank in writing to the Bank’s contact information below. In the case where the Bank cannot fulfill such request, the Bank shall provide a reason of the refusal along with the response.

**CONTACT INFORMATION OF THE BANK**
Indian Overseas Bank
Address: No.221, Rajawongse Road, Chakkawat, Sub-District, Samphanthawong District, Bangkok 10100
Telephone number: 02 224 5411-14 Ext. 15
Email address: Compliance@iob.co.th