

CUSTOMER DATA PRIVACY STATEMENT

This Statement was last updated on: **27 June 2025**.

This is the Customer Data Privacy statement (the "**CDP Statement**") for all Yoma Bank Limited ("**Yoma Bank**") applicants, customers and users of our Products and Services. This document informs you of how we manage your Personal Data. Generally, we collect data from you to comply with laws and regulations, to provide banking products services and to improve the quality and suitability of those products and services to your needs.

1 PERSONAL DATA

- 1.1 Personal data refers to any data, whether true or not, about an individual who can be reasonably identified (a) from that data; or (b) from that data and other information to which we have or are likely to have, including data in our records as may be updated from time to time ("**Personal Data**").
- 1.2 Personal Data that you may provide to us includes (depending on the nature of your interaction with us): your name, NRC, your photograph or digital image, passport or other identification number or information, banking details, telephone number(s), mailing address, email address, credit history, geographical location, network data, computer network, card numbers, account numbers, device identifiers, security questions and answers or information and any other information relating to any individual which you have provided us in any form submitted to us, or via other forms of interaction with you.

2 COLLECTION AND DISCLOSURE

- 2.1 We collect Personal Data when you interact with us, including in the following ways:
 - a. when you submit an application form, express an interest in or other forms relating to any of the products and services;
 - b. when you interact with our customer service officers, for example, via telephone calls, letters, face-to-face meetings, emails or social media;
 - c. when you use some of our Services, for example, websites and apps including establishing any online accounts with us or seeking digital access to our products, services and systems; and
 - d. when we seek information from third parties about you in connection with the Products and/or Services you have applied for.
- 2.2 By interacting with us, submitting information to us, usage, or signing up for any products and services offered by us ("Products and Services"), you agree and expressly consent to Yoma Bank (including its related corporations, affiliates, subsidiaries and business units) (collectively, the "Companies"), as well as its Strategic Partners, their respective representatives, employees and/or agents collecting, using, disclosing and sharing your Personal Data, and disclosing such Personal Data to Companies' authorized service providers and relevant third parties in the manner set forth in this CDP Statement. We may from time to time update this CDP Statement. Subject to any rights that you may have at law, you agree to be bound by the prevailing terms of the CDP Statement as updated from time to time as published on our website. Please ensure that you visit our website regularly to obtain updated information on our handling of your Personal Data.
- 2.3 If you provide us with any Personal Data relating to a third party (e.g. information of your spouse, children, parents, and/or employees), by submitting such information to us, you represent to us that you have obtained the consent of the third party to provide us with their Personal Data for the respective purposes set out in this CDP Statement.
- 2.4 You should ensure that all Personal Data submitted to us is complete, accurate, true and correct.

3 PURPOSES FOR THE COLLECTION, USE AND DISCLOSURE

- 3.1 We collect, use and disclose your Personal Data for the purposes of your dealings with us, including for the following purposes:
 - a. to respond to your queries and requests;
 - b. to provide you with Products and Services;
 - c. to manage our administrative and business operations and complying with internal policies and procedures;
 - d. to resolve complaints and handle requests and enquiries;
 - e. to prevent, detect and investigate crime and analyse and manage any commercial risks;
 - f. to monitor or record phone calls and customer-facing interactions for quality assurance, employee training, performance evaluation and identity verification purposes;
 - g. to conduct investigations relating to disputes, billing, suspected illegal activities or fraud; and
- a. purposes which are reasonably related to any of the above purposes in this Clause 3.1 or for any other purpose which we may notify you of.

- 3.2 In addition, if you are a customer or an employee of an organization which is a customer of Yoma Bank or of the Companies, we collect, use and disclose your Personal Data, including for the following purposes:
- b. facilitating the continuation or termination of your use of the Products and Services;
 - c. facilitating the daily operation of the Products and Services;
 - d. facilitating third party services if purchased, obtained, administered or processed through us (including media subscriptions and payments in respect thereof);
 - e. processing of payment instructions, direct debit facilities and/or credit facilities requested by you; and
 - f. purposes which are reasonably related to any of the above purposes in this Clause 3.2 or for any other purpose which we may notify you of .
- 3.3 We will take reasonable steps to protect your Personal Data against unauthorized disclosure. Subject to the provisions of any applicable law, your Personal Data may be disclosed for purposes in accordance with this policy or for any purpose allowed or required under any applicable law or regulations, such as under the direction or order of any official authority (including, without limitation, regulators).

4 STRATEGIC PARTNERS

- 4.1 "**Strategic Partners**" are organizations or persons which share a close business relationship with us in areas such as marketing collaborations and co-branding and maintaining cyber security in accordance with the law.
- 4.2 Yoma Bank and our Strategic Partners may also collect, use and disclose your Personal Data for the following additional purposes:
- a. analytics and improving the products and services, including facilitating the sale of analytical data;
 - b. conducting market research and surveys;
 - c. providing additional Products and Services;
 - d. communicating to you advertisements involving details of the Products and Services, special offers and rewards, either to our customers generally, or which we have identified to be of interest to you (including but not limited to upselling, cross selling and telemarketing);
 - e. processing and transacting Products and Services that you have shown an interest in; and
 - f. providing cyber security services for us.

We may also share your personal data with our Strategic Partners and Companies in a responsible manner in accordance with this statement that may provide you options for improvements in your banking and other online experiences without simply selling your data to other entities.

5 USE OF COOKIES

A cookie, code, pixel (hereafter collectively referred to as "**cookies**") are small pieces of information or code that may be placed on your computer or in your web browser when you visit certain websites or access certain services online.

- 5.1 We use cookies on our websites, including for the following purposes:
- a. to enable certain features and functions on our websites (e.g. remembering your user- id, favourite channel selections, browsing and other service preferences);
 - b. to establish usage statistics; and
 - c. to enable authentication cookies to identify you when you perform online transactions with us;
- 5.2 Advertisements on our websites may be provided by third party advertisers and their agencies and generate cookies to track how many people have seen a particular advertisement, how a website is viewed, and to understand how many people have seen it more than once. Yoma Bank is not responsible for the Personal Data policies (including Personal Data protection and cookies), content or security of any third-party websites linked to our websites.

6 CONTACT

- 6.1 You may contact us regarding your personal data and any questions you may have via email at: info@yomabank.com or via phone to our customer care center at "9662" or "097 9662 9662".
- 6.2 Please note that if your Personal Data has been provided to us by a third party, you should contact that organization or individual to make such queries, complaints, and access and correction requests to us on your behalf. If you withhold or withdraw your consent to any or all use of your Personal Data, depending on the nature of your request, we may not be in a position to continue to provide Products and Services to you or administer any contractual relationship that is already in place, which in turn may result in the termination of any agreements that you have with us, resulting in you being in breach of your contractual obligations or undertakings. Yoma Bank's legal rights and remedies are expressly reserved.