國泰世華銀行 新加坡分行
Cathay United Bank
(Incorporated in the Republic of China with limited liability)

Singapore Branch
Registration No.(UEN):T08FC7284E
8 Marina Boulevard #13-03
Marina Bay Financial Centre Tower 1
Singapore 018981
Tel: (65) 6593 9280
Fax:(65) 6509 8172

Notification to Customer (Amendments to Privacy Policy)

Dear Valued Customer,

Please note that Cathay United Bank (the "**Bank**")'s **Privacy Policy** will be amended with effect from 1 December 2026.

The revised Privacy Policy will be made available at https://www.cathaybk.com.tw/sg/en/download/.

The main purpose of these amendments is to obtain our customers' consent, where required, in relation to the collection, usage, disclosure and transfer by Cathay United Bank of personal data in connection with the use by the Bank of artificial intelligence ("**AI**") models, systems and/or agents and to provide notification on the same.

Unless otherwise stated, a term used in this notification has the same meaning herein as in the revised Privacy Policy.

Some of the salient amendments include the following:

- amendments to sub-paragraph 3.1(m) to include collection, usage, disclosure and/or transfer of personal data for the purposes of potentially providing services to the Bank by a Contractor or to the Contractors by any sub-contractors;

- insertion of a new sub-paragraph 3.2 stating:

  (a) that personal data may be collected, used, disclosed and/or transferred to (i) improve or develop goods and services provided to the customer, (ii) improve or develop methods or processes for the operations of the Bank, its affiliates or related corporations, (iii) learn about the customer's behaviour and preferences, or (iv) identify or personalize goods and services provided by the Bank, its affiliates or related corporations;

  (b) that personal data may be collected, used, disclosed and/or transferred (i) to train, fine-tune or evaluate AI models and systems (including generative AI models and systems), (ii) for inference purposes and (iii) for storage in a database or chat history for AI models, AI systems or AI agents;

  (c) that the Bank shall only use such personal data if (i) the AI-specific purpose cannot reasonably be achieved without the use of the personal data in an individually identifiable form and (ii) a reasonable person would consider the use of such personal data for the AI-specific purpose to be appropriate in the circumstances;

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(d) the various purposes for which AI models, AI systems and/or AI agents (in connection to which personal data may be used, disclosed or transferred as mentioned above) may be used by the Bank;

(e) the types of personal data that may be used in connection with the AI models, AI systems and/or AI agents;

(f) that the Bank may develop its own proprietary AI or generative AI models and systems and AI agents and/or may rely on external third-party providers of AI or generative AI models, systems and AI agents, where personal data may be used, disclosed and/or transferred for purposes mentioned therein.

- insertion of a new sub-paragraph 4.6 stating:

(a) that the Bank may rely on certain exceptions under the Personal Data Protection Act 2012 of Singapore where consent is not required for the collection, usage, and/or disclosure of personal data and stating some of such exceptions;

(b) that if the customer does not agree with the terms stated in paragraph 3 (including sub-paragraph 3.2) of the Privacy Policy to the extent that such customer's consent is required, such customer has the option to work with the Bank to explore other options, which may include termination of all or any relevant Products & Services with the Bank where the relevant collection, use or disclosure of personal data is reasonably necessary for the provision of such Product & Service.

Please note that there may be other amendments made to the Privacy Policy and that you should be acquainted with the terms and conditions contained therein.

If you do not agree with these amendments, please contact your relationship manager.

To note however that, as our provision of products and/or services may be premised on our customers' agreement to such revised Privacy Policy, the alternative to any failure to agree with these amendments may be the discontinuation of such products and/or services or the inability of the Bank to grant the same, if the relevant collection, use or disclosure of personal data is reasonably necessary for the provision of such products and/or services.

Please do not hesitate to contact us if there are any queries.

Yours Sincerely,

Cathay United Bank

[This is a computer-generated document, no signature is required]