

PRIVACY NOTICE

21 August 2025

Your privacy and the security of your Personal Data is very important to us. At Arab Bank plc Singapore Branch, hereinafter referred to as the “Bank”, we ensure that Personal Data you provided to us is always treated as private and confidential, afforded the highest level of security, and is processed in accordance with Singapore’s Personal Data Protection Act 2012, hereafter referred to as the “Law”. This Privacy Notice, hereinafter referred to as “Notice”, aims to provide you with information on how we will use your Personal Data, what steps we will take to ensure it stays private and secure and what Personal Data we collect and process about you as well as your data privacy rights and how you can exercise them.

How we collect your data

The Bank collects your data through one of the following methods:

- **Directly:** we obtain Personal Data directly from you in order to receive a service from the Bank or transacting with the Bank, including without limitation, log a complaint, enter a business relationship, or for other purposes depending on the services requested for or agreed upon.
- **Indirectly:** we may obtain Personal Data about you indirectly from a variety of sources, including: Cookies, device ID's, social media, public sources, business partners, and recruitment services to better understand and serve you, satisfy a legal obligation, or in pursuance of another legitimate interest.

How we use your Personal Data

We collect your Personal Data for various reasons in relation to our services, products or interacting with us, and for other business purposes, including, but not limited to:

- to provide and manage your account(s) and our relationship with you.
- to give you statements and other information about your account or our relationship.
- to handle enquiries and complaints.
- to provide our services to you.

- to conduct assessment, testing, and analysis for statistical purposes or other analysis for market research purposes.
- to evaluate, develop, and improve our services to you and other customers.
- to protect our business interests and to develop our business strategies.
- to contact you, by post, phone, text, email and other digital methods.
- to collect any debts owing to us.
- to meet our regulatory compliance and reporting obligations in relation to protecting against financial crime.
- to assess any application you make.
- to monitor, record, and analyze any communications between you and us.
- to share your Personal Data with governmental authorities, credit reference agencies, fraud prevention agencies, and overseas regulators and authorities.
- to share your Personal Data with our partners and service providers and external auditors.
- recruitment and vetting agencies for prospective job applicants.
- for purpose of litigation, consultation, legal advices or documentation of transactions.

On what legal grounds do we process your Personal Data

We process your Personal Data with your explicit written consent unless the Processing is in alignment with applicable regulatory requirements or is deemed a legitimate Personal Data Processing as part of our legitimate business operations as a banking financial institution.

Which Personal Data do we collect and process

The Personal Data we collect includes data provided by you at the start of our relationship or at any time thereafter such as:

- Personal details such as name, date of birth, email, nationality, marital status, and gender and contact information.
- Current residential address and permanent residential address, and proof of address documents.
- Data about your identity including documents, details of ID cards, details of passports.
- Employer, employment status, job title, full name, email, address and telephone number(s) used for work purposes.
- Financial data: income and source of income, source of wealth, average account financial activity, and engagement data.
- Data about your tax status such overseas tax-identification number, FATCA forms, etc.
- Details of transactions done by you or by any of your connected persons including dates, amounts, currencies, and payer and payee details.
- Sound and visual images including CCTV footage.
- Digital identifiers (IP address, email).
- Cookies (*please refer to our [Cookie Notice](#)*).
- Risk rating information, e.g., credit risk rating and data about your ability to manage credit.
- Recruitment information and qualifications for prospective job applicants.

- Due diligence data, e.g., data required to comply with financial crime regulations (anti-money laundering, anti-terrorism financing, etc.) and data we need to fulfil regulatory obligations such as Suspicious Activity Reporting.
- Other individuals' information, such as witnesses, family and household members, emergency contacts, and guardians, which include their signatures, addresses and relationship with you.
- Legal dispute, complaints, and grievance information.
- Agreements, contracts, billing and commissions information.
- Security Information.
- Data about your geographic location and branch you visit.

How long do we keep your Personal Data

We retain your Personal Data to provide our services, stay in contact with you and to comply with applicable laws, regulations, and professional obligations, which we are subject to. This includes regulatory requirements for record retention applicable to banks, for example, customer identification personal data such as your ID, personal and work details, need to be retained for 5 years after termination of relationship. Sometimes we may need to keep your information for longer. The reasons for this include:

- where we need the information to meet regulatory or legal requirements
- to help detect or prevent fraud and financial crime
- to answer requests from regulators

We will dispose of your Personal Data in a secure manner when we no longer need it for the above justifications.

How we protect and safeguard your Personal Data

We will take reasonable technical and organizational precautions to prevent the loss, misuse, or alteration of your Personal Data. We aim to ensure that access to your Personal Data is limited only to those who need to access it, and those individuals who have access to the Personal Data are required to maintain the confidentiality of such Personal Data.

If you are using online services from the Bank, you remain responsible for keeping your user ID and password confidential.

Who has access to your Personal Data and to whom it is disclosed

We keep your Personal Data confidential. However, in order to service your needs to the best of our ability, we may share your Personal Data with other parties bound via contractual agreements to safeguard your Personal Data and only process it under our strict instructions.

We may share the Personal Data about you and your dealings with us, to the extent allowed by law, with:

-Arab Bank plc Head Office, Branch or representative offices, Subsidiaries (collectively, the “Arab Bank Group”) and correspondent banks.

- External Auditors.

- Regulatory authorities, governmental bodies, financial crime prevention agencies, and tax authorities.

- Third Party Service Providers including cloud service providers

- Agents acting on behalf of the Bank.

- Courier and postal services.

- Printing companies

- Credit reference organizations.

- Law firms, lawyers, or professional advisors.

-Real Estate Assets Evaluation firms

- Other parties with which you have agreed to share your Personal Data with.

Transfer of data outside of Singapore

In accordance with the Law and applicable regulations, we may transfer your Personal Data to other Arab Bank Group members and third party organizations outside of Singapore when we have a business reason to engage Arab Bank Group members or third party organizations. Each organization is required to safeguard Personal Data in accordance with our contractual obligations.

What are your rights and how you can exercise them

You may exercise the following rights concerning your Personal Data:

- **Right to be informed:** you have the right to be informed of certain information at the time of information collection, such as details of the Bank, the purpose of processing, and any other necessary information.

- **Right to withdraw consent:** you can withdraw your consent that you have previously given to one or more specified purposes to process your personal information. This will not affect the lawfulness of any processing carried out before you withdrew your consent. It could mean we are not able to provide certain products or services to you and we will advise you if this is the case.

- **Right to information and correction:** You may request information or make corrections to your personal data held by the Bank. The Bank may charge a fee for processing your request for information. Such a fee depends on the nature and complexity of your request. Information on the processing fee will be made available to you. This will be subject to ongoing obligations imposed on the Bank pursuant to any applicable law or regulation, and/or the Bank's legitimate interest or entitlement to continue processing your information, and/or to refuse that request

Maintaining Accurate Data

Keeping your account information accurate and up to date is very important. You have access to your account information, which includes your contact information, account balances and transactions, and similar information, through various means, such as account statements, Phone Banking, and Internet Banking. If you discover

inaccuracies in your personal information, please promptly update via existing e-channels or notify the branch or office where you do business, so that we can make the necessary updates or changes.

Please note that our fulfillment to your requests may be subject to limitations, in certain circumstances, in accordance with the Law.

To submit a request to exercise any of these rights, please send an email to DPO@arabbank.com.sg

Contact information

ARAB BANK PLC, Singapore Branch, 3 Fraser Street. #10-21 DUO Tower, Singapore 189352

For More Information

Should you have any questions regarding this Notice or want to learn more about our security practices, please read our Security Statement section posted on the website (<https://www.arabbank.jo/footer/navigation/security-statement>), or contact us at: DPO@arabbank.com.sg

Arab Bank Supplier Privacy Notice

Arab Bank also maintains a dedicated Supplier Privacy Notice which aims to clarify how we collect, use, store, share, and protect Personal Data of individuals who are officers, directors, contractors, agents, or representatives of our current, prospective, and former Suppliers. [Click](#) to view Notice.

Changes to this Notice

We reserve the right to update this Notice to reflect changes to our practices in alignment with the Law. Any updates will become effective immediately after posting the updated Notice on our website.

Key Definitions:

Personal Data: any information relating to an identified / identifiable individual, whether it relates to his or her private, professional, or public life such as the Identification Document number or address.

Processing: any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

This Privacy Notice has been last updated 21 August 2025 (replacing the earlier Privacy Notice dated 25 June 2023)