

ARAB BANK - SUPPLIER PRIVACY NOTICE

At Arab Bank (hereinafter referred to as "the Bank," "we," "us," or "our"), we respect the privacy of individuals representing our suppliers, vendor, and service providers (hereinafter referred to as "Suppliers" in their interactions with Arab Bank). In essence, this Supplier Privacy Notice explains 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 (hereinafter referred to as "Individuals Associated with our Suppliers") whose Personal Data has been shared with us. Personal Data is any information relating to an identified / identifiable individual, whether it relates to his or her private or professional life such as the Identification Document number, mobile number or address.

I. WHAT INFORMATION DO WE COLLECT

We collect Personal Data that is necessary for the establishment, management, and termination of our business relationship with our Suppliers. Types of Personal Data we may collect and process on Individuals representing our suppliers include:

- Basic personal and contact information: e.g. name, email address, mobile number, identification document number, signature).
- Professional Information: e.g. corporate roles and responsibilities, and
- Technical Information: e.g. login credentials, IP addresses, and activity logs where our Suppliers are required to access our systems.

II. LEGAL BASIS FOR PROCESSING

Our legal bases for processing Personal Data of Individuals Associated with our Suppliers include:

- Entering into a contract with our Supplier or to take necessary steps before entering into such a contract including as it relates to fulfilling due diligence requirements
- Comply with a legal or regulatory obligation to which the Bank is subject to, and
- Fulfil our legitimate interests or those of a related third party. Our legitimate interests include managing our Supplier relationships effectively, ensuring compliance, preventing fraud, and protecting our business. Please refer to Section III below.

III. HOW DO WE USE PERSONAL DATA

We use Personal Data of Individuals Associated with our Suppliers for the following purposes:

- Supplier Relationship Management: To establish, maintain, and manage our relationship with our Suppliers including contract negotiation, performance, and termination,
- Procurement and Sourcing: To conduct sourcing from our Suppliers including payment and invoicing, issue purchase orders, and manage service delivery,
- Compliance with Legal and Regulatory Obligations: To comply with applicable laws, regulations, industry standards, and internal policies, including sanctions screening and anti-fraud measures,
- Risk Management: To assess and manage risks associated with our Supplier relationship,
- Security: To protect the security and integrity of our systems, data, and premises,
- Communication: To communicate with our Suppliers regarding our business relationship, updates, and other relevant information,
- Dispute Resolution: To resolve disputes and enforce our legal rights, and
- Internal Audit and Reporting: For internal auditing, reporting, and business analysis.

IV. HOW DO WE SHARE PERSONAL DATA

We may share Personal Data of Individuals Associated with our Suppliers with:

- Other entities within the Arab Bank Group for internal administrative purposes, centralized processing, and to facilitate our business operations, (Reference: Arab Bank Group Privacy Notice which includes list of Group members - <https://www.arabbank.com/SG-PrivacyNotice>)
- Third-party service providers who perform services on our behalf, including cloud providers, and
- Regulatory and Law Enforcement Authorities, where required.

Please refer to Privacy Office at DPO@arabbank.com.sg for further details/contact details of such third parties as well as their respective Privacy Notices (where applicable).

V. INTERNATIONAL DATA TRANSFERS

As a global financial organization, Personal Data of Individuals Associated with our Suppliers may be transferred to and processed by service providers located in jurisdictions outside of our country of residence, including countries that may not have the same level of data protection laws as our own. When we transfer Personal Data internationally, we implement appropriate safeguards to ensure Personal Data is protected. This includes via contractual clauses and other legally recognized mechanisms and safeguards that ensure data security.

VI. DATA SECURITY

We implement appropriate technical and organizational measures to protect Personal Data from unauthorized access, use, disclosure, alteration, and destruction. Our measures are aligned with international best practices and standards and applicable personal data protection laws. Breaches of Personal Data of Individuals Associated with our Suppliers shall be reported to those individuals as and when required under applicable laws and regulations.

VII. DATA RETENTION

We retain Personal Data for as long as necessary to fulfill the purposes for which it was collected, including for the duration of our business relationship with our Suppliers, to comply with legal and regulatory obligations, to resolve disputes, and for the establishment or defense of legal claims. In essence, our retention periods are determined based on legal, regulatory, and business requirements.

VIII. DATA OWNERS' RIGHTS

Some data protection laws grant individuals – as owners of their Personal Data – certain rights towards their Personal Data such as right to access data, object to processing or restrict it, and the right to modify or update their data. Arab Bank is committed to effectively handling such requests for exercising rights in compliance with applicable regulatory requirements. To submit a request to exercise any of the applicable rights, please contact us at: DPO@arabbank.com.sg. Please note that our fulfillment to requests to exercise rights may be subject to limitations in accordance with the law.

For More Information

Should you want to learn more about our security practices, please read our Security Statement posted on the website (<https://www.arabbank.com/footer-navigation/security-statement>)

Should you have any questions regarding this Notice please contact us at: DPO@arabbank.com.sg