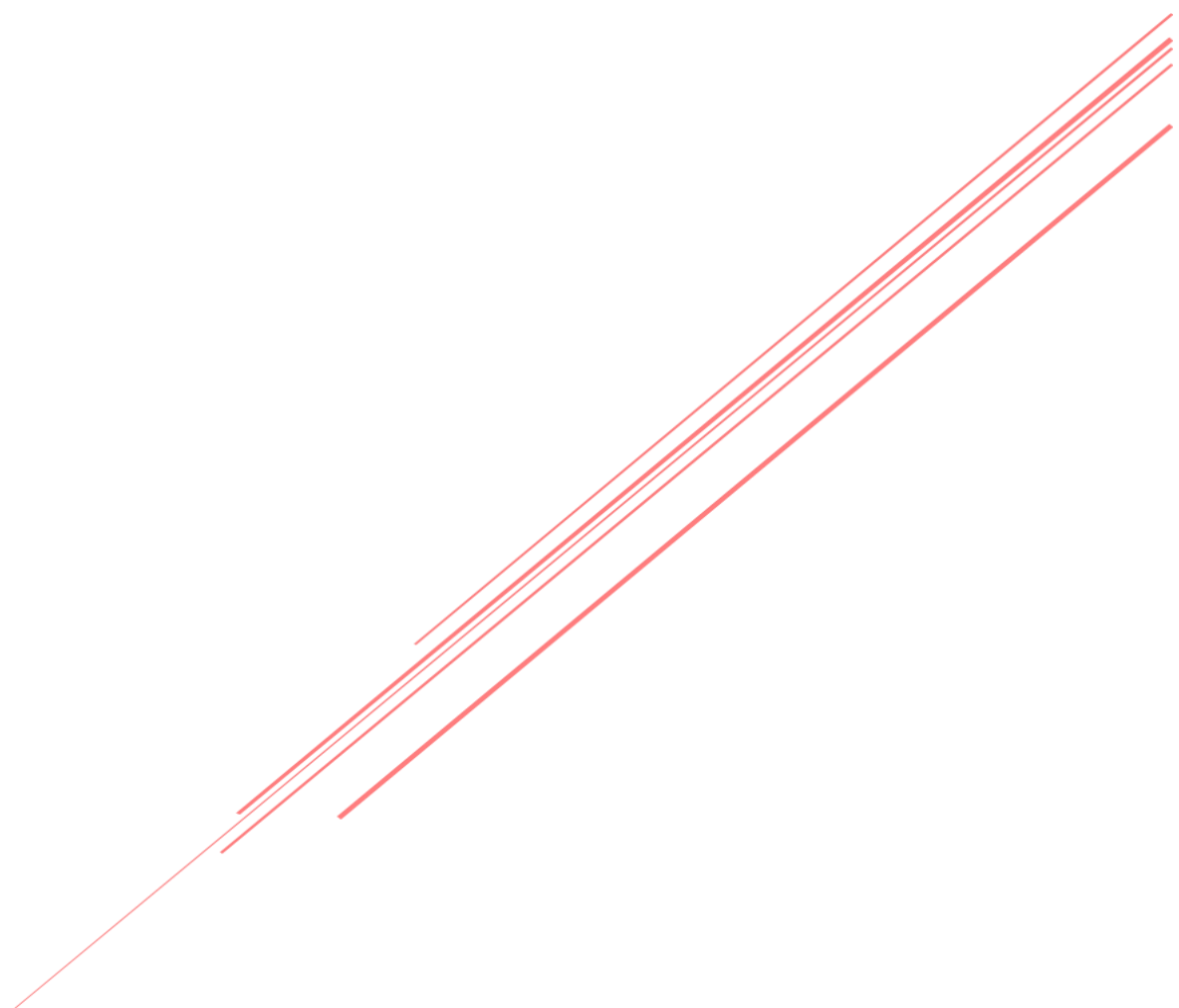


FAQ – Customer Privacy Data Consent Request

PT Bank OCBC NISP Tbk ("OCBC")



1. What is Personal Data Protection Law (PDPL)?

The Law No. 27 of 2022 concerning Personal Data Protection ("PDP Law") is enacted by the Indonesian government on 17th October 2022 to protect individuals' personal data.

2. What is the objective of the Personal Data Protection Law (PDPL)?

It is designed to safeguard the privacy and personal data of individuals by regulating how organizations collect, store, process, and share personal data.

3. When will the PDPL enforced in Indonesia?

The PDPL has been effective since 17 October 2022 and will be fully enforced by 17th October 2024.

4. What is Personal Data defined in PDP Law of Indonesia?

Personal data under the General Data Protection Regulations ("GDPR") and PDP Law is broadly defined as any data of an individual who is identified or can be identified individually or in combination with other information, directly or indirectly through an electronic or non-electronic system.

5. What has OCBC bank done to comply with PDPL requirements?

OCBC has done the following, such as:

- Appointed a Data Protection Officer (DPO)
- Published an internal policy to assist our staff on Privacy matters.
- Drafted and published Privacy Policy on OCBC website <https://web.ocbc.id/privacypolicy>
- Ensure the third parties we deal with comply to our Internal data protection standards.
- Adjusted our terms and conditions to ensure comply with relevant laws and regulations.

6. What are the types of Personal Data collected by us?

The collection of personal data in OCBC is being carried out to proceed and enhance the banking services. The types of data collected are categorized into two (2) different types of data, including:

General Personal Data (GPD) and Special/Specific categories of personal data (SCPD).

7. What is General Personal Data in above context?

General Personal Data (GPD) includes full name; gender; citizenship; religion; marital status; and/ or any combination of Personal Data that can identify a person.

8. What are Specific Categories of Personal Data in above context?

Specific Categories of Personal Data (SCPD), which includes health data and information; biometric data; generic data; crime records; child data; personal financial data; and/ or other data by provisions of laws and regulations.

9. What is processing of personal data?

Processing personal data involves the actions of collecting, recording, retaining, or storing personal data, as well as performing any operation or series of operations on that data.

10. Where do we collect your personal Information from?

This section outlines how and for which objective we collect your personal information.

Please refer to our Privacy Policy and Privacy Notice at <https://web.ocbc.id/privacypolicy>

11. What is Consent?

In simple terms consent means permission provided to OCBC for processing your personal data for the purposes of providing the products or services that you currently have or may not yet have, to fulfil contractual obligation and for legal or regulatory purposes. We always ask your consent before processing your data.

12. What is Consent Form?

A Customer Consent Form designed by OCBC is a document used to obtain consent for processing customer' personal data. This Customer Consent form align with privacy principles as well banking regulations pertaining to customer protection. Which includes:

- a) We take your explicit consent.
- b) We take your consent for Marketing (Optional)
- c) We obtain consent if you would like to opt in to avail other services offered by OCBC. (Optional)

13. What's the prerequisite for me to be able to exercise my rights/Data Subject Access Request (DSAR)?

Customer can submit a request to the Bank via email at dpo@ocbc.id or at OCBC Branch attaching supporting documents such as an identification card and/or a power of attorney from the account owner (https://web.ocbc.id/form-dsar_en). The Bank will verify the validity of your request before providing confirmation of your DSAR.

14. What happens if you do not give consent of the use of personal data?

If you do not give your consent to process your personal data, it will affect OCBC's ability to provide products and/or services to the maximum, such as

offering products and/or services that may suit your needs and capabilities, opening your account, processing transactions, availing debit cards, and others as stated in our privacy policy.

15. Can I change my Consent / Withdraw or opt out?

You can change your consent or choose opt-out via the DSAR (Data Subject Access Right) exercising form which is available in OCBC website (https://web.ocbc.id/form-dsar_en).

16. How Often can I change my Consent?

You may change your consent after 3 (three) days from the time you provided consent to the Bank (according to applicable Laws). However, if your previous request is still being processed, the Bank would not be able to accommodate your request.

For certain consent that you have given such as consent to be contacted via personal communication device for promotional and marketing purposes or to share personal data/information with third parties working with us, we may take some time to fulfil your request even after we have received your request. This is because we need to flag your request in various system including for our third parties that cooperates with us to reflect these changes into their process/systems.

17. After withdrawing consent will I still receive marketing information

No, however, the Bank will take some time to process your request after we have received your consent withdrawal request, because we need to flag your request in various systems including for our third parties that cooperates with us to reflect these changes into their process/systems.

18. What are Personal Data Subject Rights?

Under the Personal Data Protection Law, the following rights are given to Data Subject by submitting a DSAR (Data Subject Access Request) form to the Data Protection Officer (DPO).

S. No	Article Ref	Rights
1	Article 5	Data subject's Right to Access his/her data
2	Article 6	Data Subjects/Individuals Right to Rectification
3	Article 8	Data Subjects/Individuals Right to Restriction of Processing, Right to Delete or Destroy (Erasure)
4	Article 13	Data Subjects/Individuals Right to Data Portability
5	Article 11	Data Subjects/Individuals Right to Object

6	Article 10	Data Subjects/Individuals Right to Not be Subject to Automated Decision-Making
7	Article 9	Data Subjects/Individuals Right to Withdraw Consent
8	Article 7	Data Subjects/Individuals Right to Information
9	Article 12	Data Subjects/Individuals Right to Lodge a Complaint

19. Can I request for access to my personal data?

Yes, OCBC Bank will provide access to your personal data held by the Bank via the DSAR process by filling up and providing all information and supporting documents required in the DSAR form and sign it. We will verify and review your request prior to revert to you with response(s).

20. Can OCBC deny my DSAR?

Yes, OCBC can deny your request to access personal data if we are unable to verify your identity as a customer and/or your request contravene any legal requirement or potentially breach regulations. However, before denying your request, we will make reasonable effort to obtain the necessary information from you in order to us to make assessment and decisions.

If your DSAR is rejected, you will be informed via email. OCBC will reach out to ensure you have the opportunity to provide the required information before the decision is made.

21. Can any other person request access to a customer's personal data?

Others, besides yourself, may request access to your personal data under the following circumstances:

- If you are a child as per Indonesian law, a parent, guardian or an individual who is responsible for you may request access to your personal data.
- If you are a disabled person, a parent, guardian or an individual who is responsible for you may request access to your personal data.
- An individual appointed by the court to manage our customer's affairs may request your personal data.
- An individual you have authorized in writing may request access to your personal data.

22. How does OCBC safeguard personal data?

We implement both physical dan logical security measures to ensure that all information and IT system are adequately protected from various threats, ensuring the personal data of OCBC's customers remains secure.

23. Does OCBC send their customer's personal data overseas? If yes, why is it necessary to send overseas?

OCBC may share data such as with group offices based in Singapore for regulatory compliance or other purposes as outlined in our Terms and Conditions and our Privacy Policy.

However, we ensure that any personal data transferred overseas is protected with appropriate data security measures in line with applicable Data Protection Laws, to ensure that your data is treated with the same level of security and confidentiality as required in the jurisdiction of data collection in Indonesia.

24. How long does OCBC Bank retain your personal data?

We will retain your personal data for as long as necessary to fulfill the original purposes of its collection or to comply with legal and regulatory requirements.

25. What should I do if I have questions about the Privacy at OCBC?

If you have questions about data protection or any related practices, you can reach out to us on DPO@ocbc.id