

Personal Data Protection Policy

KBank places importance on personal data protection, which is one of the social responsibilities and a foundation for establishing reliable business relations with customers. KBank therefore has established relevant policies and procedures to ensure that our operations comply with relevant laws and regulatory requirements as follows:

1. **Request for Consent of the Data Subject:** Request for consent of the data subject for personal data collection, use or disclosure must be complied with laws and regulatory requirements. The data subject must be notified of the objectives of personal data collection, use or disclosure, and with utmost consideration of the data subject's independence in granting their consent.
2. **Collection of Personal Data:** Personal data must be legally collected, and the data subject must be notified of the details as stipulated by laws prior to or at the time of personal data collection.
3. **Access and Use of Personal Data:** Employees are allowed to access or use personal data that is only necessary to perform their tasks under the access right that is assigned to them.
4. **Disclosure or Receipt of Personal Data:** The disclosure and receipt of personal data to/from individuals or organizations outside KBank requires consent from data subjects or is supported by other lawful bases. In case where KBank engages external service providers to collect, use or disclose personal data on behalf of KBank (Data processors), the data processors must implement appropriate data securities measures that meet KBank's standards, and they must process data only on instructions from KBank.
5. **Transfer of Personal Data to Other Countries:** The transfer of personal data to a third country or an international organization can take place where the third country or the international organization in question ensures an appropriate data safeguard that can enforce the rights of data subjects, or the transfer is done under exceptions specified by related laws and regulations.
6. **Personal Data Security:** Appropriate security measures that are in line with standards prescribed by relevant laws shall be implemented, and they must be reviewed when necessary or there is any technological change to ensure that KBank's security measures are continuously effective.
7. **Rights of Data Subject:** The data subjects can exercise their rights according to PDPA via channels informed in KBank's Personal Data Protection Policy Notice for Customers.
8. **Personal Data Breach:** The breach of personal data shall be reported to the Office of the Personal Data Protection Committee within 72 hours after having become aware of it. If the breach is likely to result in high risk to the rights and freedoms of the data subjects, KBank will notify the data subjects of the breach and remedial measures.
9. **Training:** All employees are required to receive adequate training about personal data protection so that they are aware of the importance of such matter and able to undertake operations correctly in accordance with relevant laws and regulations.