



Summary of Privacy Notice

Bank of Ayudhya Public Company Limited and its financial group companies (collectively, "**Krungsri Group**") have recognised the importance of your personal data and other data relating to you (collectively, "**Personal Data**") and are committed to protecting the integrity of your Personal Data and privacy to assure you that Krungsri Group collects, uses, discloses, or transfers your Personal Data with transparency and accountability in accordance with the Personal Data Protection Act, B.E. 2562, and other relevant laws. Krungsri Group has prepared this Privacy Notice to inform you about Krungsri Group's collection, use, disclosure, or transfer of your Personal Data. Details of the Privacy Notice are summarised below.

What Personal Data is

"**Personal Data**" means any information relating to an identifiable individual such as name and family name, national identification number, date of birth, address, and sensitive Personal Data such as facial, fingerprint, and religion data. However, Personal Data does not include the data of a deceased person.

Types of Personal Data that Krungsri Group collects

Krungsri Group starts collecting your Personal Data when you interact with Krungsri Group by any means, such as when you apply for products or services of Krungsri Group or when you carry out a financial transaction with Krungsri Group. Personal Data that Krungsri Group will collect includes:

- details relating to you or data used in identifying and verifying your identity such as name, family name, date of birth, data on national identification card, signature, facial and fingerprint data;
- contact details or means of contact such as telephone number, email, and address;
- professional data such as occupation, positions, and workplace;
- financial data such as salary or details relating to your accounts;
- Personal Data of other persons that Krungsri Group has received from you such as your spouse, a joint account holder, or guarantors;
- security data such as data obtained from closed-circuit television cameras;
- Personal Data required under notifications or relevant laws.



Channels through which Krungsri Group collects your Personal Data

Krungsri Group may collect your Personal Data through main channels including:

- Krungsri Group branches or via sales and marketing activities;
- online channels such as mobile applications, Krungsri Internet Banking Laos (KIBL), ATMs, websites, or online social network platforms (e.g., Line and Facebook);
- other channels such as public data, government agencies, financial group companies or business partners of Krungsri Group.

Why Krungsri Group need to collect your Personal Data

- Krungsri Group collects your Personal Data to perform contractual and legal obligations, to protect legitimate interests and vital interests, establish and exercise rights and defences against claims or based on consent basis. In addition, Personal Data is collected for purposes such as:
- to allow Krungsri Group to provide services to you, i.e., to carry out your identity verification and authentication before you can use products/services or before you carry out transactions with Krungsri Group or to allow us to receive your complaints;
- to allow Krungsri Group to manage relations and interactions between you and Krungsri Group, i.e., to notify results of your application for services, your application for additional information, and to offer products/services;
- for the purposes of improving quality of services, i.e., to analyse and evaluate your satisfaction about Krungsri Group services or to analyse data for the development of products/services to ensure that you have the best experience;
- to comply with laws that are applicable to Krungsri Group;
- to allow Krungsri Group to contact, coordinate, and carry out transactions with its business partners that you report to.
- Krungsri Group may not be able to provide services or take steps as you may request if you do not provide Krungsri Group with the Personal Data required to be collected for the performance of a contract or for the purposes of legal compliance.

How long Krungsri Group keep your Personal Data

Krungsri Group retains your Personal Data for relevant periods, i.e., for as long as you continue to use Krungsri Group's products/services or have a relationship with Krungsri Group, or as is required by the law.



Who we disclose your Personal Data to

Krungsri Group may disclose your Personal Data to persons/agencies such as:

- Personal Data Processors, external service providers, representatives of Krungsri Group, sub-contractors, co-brand business partners and other business partners;
- other financial institutions and other providers of payment systems who provide services relating to money transfer among Krungsri Group companies from which you have applied for international transactions. Krungsri Group may disclose your Personal Data to foreign financial institutions based on your application and information provided to Krungsri Group;
- government agencies or competent authorities such as the Bank of Thailand, the Department of Provincial Administration, the Anti-Money Laundering Office, and the Office of Insurance Commission.

Your Statutory Rights

As a data subject, you have the following statutory rights relating to the collection, use, or disclosure of your Personal Data:

- right of access by the data subject;
- right to rectification;
- right to erasure or destruction of Personal Data;
- right of restriction of processing;
- right to object to the collection, use, or disclosure of Personal Data;
- right to withdraw consent to the collection, use, or disclosure of Personal Data;
- right to data portability; and
- right to complain when you consider that Krungsri Group has failed to comply with the laws relating to Personal Data protection.



You may exercise your right, when the law comes into effect, at the following channels.

Type of Data subjects	Customer		Vendor / Business Partner	Visitor / CCTV
Channel	Call Center	Krungsri Securities Branch	DPO.Procurement@krungsrisecurities.com	DPO.Procurement@krungsrisecurities.com
Right to withdraw consent	✓	✓		
Other rights	✓	✓		

For individuals residing in Laos, to exercise your rights at the Vientiane Main Branch, please contact the branch directly.

Type of Data subjects	Customer	Vendor / Business Partner	Visitor / CCTV
Channel	Vientiane Branch	Vientiane Branch	Vientiane Branch
Right to withdraw consent	✓		
Other rights	✓		



Additional Information

You may find additional details of the Privacy Notice in its full version which is available below:

<ul style="list-style-type: none">• The full version of Krungsri Group's Privacy Notice, please scan QR Code 	<ul style="list-style-type: none">• Krungsri Group's Privacy Notice relating to the use of CCTV, please scan QR Code 
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Krungsri Group's contact details if you have questions

If you have further questions about this Privacy Notice, please contact our Data Protection Officers at

e-mail: dpo.kss@krungsrisecurities.com

Address:

- The Bank of Ayudhya Public Company Limited (Head office) 1222 Rama III Road, Bang Phongphang, Yan Nawa, Bangkok 10120 Thailand
Telephone: 0-2296-2000
- Bank of Ayudhya Public Company Limited (Laos Branch) Baan Hassadi, 084/1-2 , Lane Xang Avenue, P.O. Box 5072 Chanthaboury District, Vientiane, Lao. P.D.R.
Telephone: 021 218777
(For individuals in Laos, you can contact us through the Vientiane branch)