



Thailand Privacy Statement

This Privacy Statement relates to the collection, use and disclosure of personal data, including special or sensitive personal data, by any member of the Standard Chartered Group ("SCB", "we" or "our"). In this Privacy statement and related contractual terms and policy documents "Personal Information" or "Personal data" is information relating to an individual ("you" or "your") and "data subject" has the same meaning as "individual".

Personal data we collect in respect Corporate and Institutional Banking, Global Banking and Commercial Banking (collectively "Corporate and Institutional Banking") relationships is primarily limited to the information on Directors and Officers, direct and indirect beneficial owners and authorized persons we need to enable us to meet our due diligence obligations, signatory details and contact information of individuals we interact with to enable the provision of services to a Corporate and Institutional Banking entity.

The data controller of your personal data is the SCB entity you have a relationship with. Our Head Office functions may also be the controller of your Personal data. A list of SCB entities can be [found here](#).

Personal data comprises all the details SCB holds or collects about you, directly or indirectly, your transactions, transactions you effect, financial information, interactions and dealings with SCB, including information received from third parties, the public domain, collected through use of our website, cookies, and our electronic banking services.

Some of the data we collect about you may be in the form of cookies. Details of these cookies and their purposes can be found in our [Cookie policy](#).

If you have or are party to more than one account with SCB, or to a Private or Retail Banking relationship, we will link all your Personal data to enable us to have an overall picture of your relationship with us.

If you do not provide us with Personal data we need to meet our legal, contractual and regulatory obligations, we may not be able to provide services to a Corporate and Institutional Banking entity that you are Directors and Officers, direct and indirect beneficial owners and authorized persons, as the case may be.

Purposes for which we may process your Personal data

We process Personal data where it is in our legitimate interests to do so to enable us to fulfil the contract between us and the corporate or institutional entity for the services requested, including the following:

- I. processing applications for products and services, effecting payments, transactions and completing instructions or requests;
- II. providing products and services (including electronic banking service);
- III. assessing suitability for products and services;
- IV. credit assessment, including conducting credit checks and setting credit limits;
- V. operational purposes;
- VI. establishment, continuation and management of banking relationships and accounts; and
- VII. surveillance of premises.

For some purposes in connection with the service requested, we have a legal or regulatory obligation to process your Personal data. These purposes include:

- I. the prevention, detection, investigation and prosecution of crime in any jurisdiction (including, without limitation, money laundering, terrorism, fraud and other financial crime);
- II. identity verification, government sanctions screening and due diligence checks; and
- III. to comply with: local or foreign law, regulations, directives, judgments or court orders, government sanctions or embargoes, reporting requirements under financial transactions legislation, and demands of any authority, regulator, tribunal, enforcement agency, or exchange body.



We may also process your Personal data in line with any voluntary codes; to effect agreements between SCB and any authority, regulator, or enforcement; to comply with policies (including the Standard Chartered Group's policies) and good practice standards where it is in our legitimate interest to do so.

Personal data is also processed where it is in our legitimate interests to seek professional advice, including, in connection with any legal proceedings (including any prospective legal proceedings), for obtaining legal advice or for establishing, exercising or defending legal rights.

To whom we may disclose Personal data

Any member of SCB, including our officers, employees, agents, advisers and directors, may disclose your Personal data to any of the following parties for any of the purposes specified above:

- i. any other member of SCB anywhere in the world, including any officer, employee, agent, advisor or director;
- ii. professional advisers (including auditors), third party service providers, agents or independent contractors providing services to support SCB's business;
- iii. any person to whom disclosure is allowed or required by local or foreign law, regulation or any other applicable instrument;
- iv. any court, tribunal, regulator, enforcement agency, exchange body, tax authority, or any other authority (including any authority investigating an offence) or their agents;
- v. any financial institution to conduct credit checks, anti-money laundering related checks, for fraud prevention and detection of crime purposes;
- vi. anyone we consider necessary to facilitate requests for services or applications for products with any member of SCB;
- vii. anyone we consider necessary in order to provide services in connection with a product;
- viii. any actual or potential (a) assignee of all or any part of the business and/or asset of the Standard Chartered Group or (b) participant or sub-participant of our rights in respect of any product agreement, in order to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation (or any officer, employee, agent or adviser of any of these parties); located in any jurisdiction.

Security

Personal Data may be transferred to, or stored at, a location outside of your country of residence, which may not have adequate data protection law or standard. The security of your personal data is important to us. SCB has technical and organisational security measures in place to safeguard your personal data. When using external service providers, we require that they adhere to security standards mandated by SCB. We may do this through contractual provisions, including any required by a privacy regulator, and oversight of the service provider. Regardless of where personal data is transferred, we take all steps reasonably necessary to ensure that personal data is kept securely.

You should be aware that the Internet is not a secure form of communication and sending us any personal data over the Internet carries with it risks including the risk of access and interference by unauthorised third parties. Information passing over the Internet may be transmitted internationally (even when sender and recipient are located in the same country) via countries with weaker privacy and data protection laws than in your country of residence.

Other Terms and Conditions

There may be specific terms and conditions in our banking and product agreements that govern the collection, use and disclosure of your personal data. Such other terms and conditions must be read in conjunction with this Privacy Statement.

Retention

We retain your Personal data in line with our legal and regulatory obligations and for business and operational purposes. In the majority of cases this will be for ten years from the end of your relationship with us.

Please refer to our [Cookie policy](#) for retention periods of cookies.

**Marketing**

We will use your business contact data:

- i. to conduct market research and surveys with the aim of improving our products and services to corporate and institutional clients;
- ii. to market our products to corporate and institutional clients and for promotional events;
- iii. to promote our thought leadership and share our insights about client issues and industry topics

We process your Personal data for these purposes because it is in the interest of our business to do so with the intention of improving our products and services and generating business. We will not send you marketing material if you have specifically asked us not to do so. You have the right to opt out of receiving marketing material on behalf of the corporate or institutional entity that you represent at any time. To do so please contact your relationship manager.

If you change your mind and ask us not to send you marketing material or other promotional or research material you have subscribed to receive, we will need to retain a record that you have asked **us** not to do so to ensure that you do not receive anything further.

Monitoring

To the extent permitted by law, we may record and monitor your electronic communications with us to ensure compliance with our legal and regulatory obligations and internal policies for the purposes outlined above.

Your Rights

- i. **Access**
Subject to applicable law, regulations and/or banking industry guidelines, you may have the right to access or request a copy of the Personal data processed in relation to you. SCB may be allowed by law to charge a fee for this.
- ii. **Correction**
You can request at any time that we correct your Personal data at your branch or through your relationship manager.
- iii. **Erasure**
In some circumstances you have the right to ask us to delete, destroy, or de-identity your Personal data, for example if we no longer have a valid reason to process it.
- iv. **Object**
In some circumstances you may have the right to object to how we process your Personal data but this does not mean you can decide or choose how we process your Personal data other than in relation to marketing. If you have any concerns about how we process your Personal data, please discuss this with your Relationship Manager. We may not be able to offer the services if you do not want us to process the Personal data we consider it necessary to provide the services.
- v. **Restriction**
In some circumstances you may have the right to restrict how your Personal data is processed.
- vi. **Portability**
To request a copy of the Personal data you have given to us in a machine readable format and to transmit such Personal data to another data controller in certain cases.
- vii. **Consent Withdrawal**



For the purposes you have consented to our collecting, using and disclosing of your Personal data, you have the right to withdraw your consent; unless there are restrictions on consent withdrawal as required by the law or a contract that benefits you.

Contacting us

Thailand Privacy Team can be contacted at:

TH.privacy@sc.com

Standard Chartered Bank (Thai) PCL

100 North Sathorn Road, Silom, Bangrak, Bangkok 10500 Thailand

Complaints

If you have a complaint in relation to the processing of your Personal data and you are not happy with the way we deal with it, please discuss this with your Relationship Manager, or contact the Thailand Privacy Team.

You also have the right to complain to the data protection authority, if one exists, in the country where you have a relationship with the Bank. Details can be provided by emailing TH.privacy@sc.com

Changes to this Privacy Policy

This Privacy Policy may be updated from time to time and you are advised to visit this site regularly to check for any amendments. This policy was last updated on 1/05/2020

Applying to work for the Standard Chartered Group

Please see our separate [Group Recruitment Privacy statement](#).

Cookies

Please see our separate [Cookie Policy](#).

Linked Websites

Our Privacy Policy does not apply to third-party websites where our online advertisements are displayed or to linked third-party websites which we do not operate or control.

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