



中国建设银行

China Construction Bank

Johannesburg Branch

(Incorporated in the People's Republic of China)

PRIVACY STATEMENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013

Privacy Declaration

China Construction Bank Corporation Johannesburg Branch (CCB-JHB) pledges to maintain the confidentiality of your personal information in compliance with the Protection of Personal Information Act 4 of 2013 (POPIA) when processing your personal information.

The purpose of this statement is to inform CCB-JHB's clients and stakeholders about the type of personal information CCB-JHB collects, the ways in which it is collected, and the sharing, protection and storage thereof.

What is personal information?

POPIA defines personal information as "information which relates to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person. The person to whom personal information relates is referred to as the "data subject".

Examples of personal information include, but are not limited to, contact information, financial information, information relating to race, gender, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person.

Consent

CCB-JHB will process personal information only when the data subject gives us their consent willingly or in accordance with the law. The data subjects give their consent to us through our terms and conditions, employment agreements and other product and services agreements.

What type of personal information does CCB-JHB collect?

Personal information collected by CCB-JHB can include a data subject's name, contact details, birth date, identity number, gender, employment details, marital status, family, policy, bank account or health information.

When personal information is collected, CCB-JHB will indicate the purpose for the collection and whether the information required is compulsory or voluntary.

How does CCB-JHB collect personal information?



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CCB-JHB collects information either directly from the data subject or through third parties. In certain instances, CCB-JHB may appoint third parties to collect information on its behalf.

Use of personal information

After obtaining consent, the personal information collected or held by CCB-JHB will be used, stored, transferred, disclosed or shared for the intended purposes.

CCB-JHB will only process personal and special personal information for lawful purposes relating to our business if the following circumstances apply:

- the data subjects have consented thereto;
- a person legally authorised by the data subjects, appointed by law or a court order, has consented thereto;
- it is necessary to conclude or perform under a contract we have with the data subject;
- the law requires or permits it;
- it is required to protect or pursue the data subjects', CCB-JHB's or a third party's legitimate interest; and/or
- the data subject is a child, and a competent person (such as a parent or guardian) has consented thereto on their behalf.

If permission is given, CCB-JHB may use personal or other information to inform clients about its products and services.

Sharing of personal information

CCB-JHB will never sell personal information to any other party. It is important to note that where client information is provided for marketing services CCB-JHB will only share personal information with third parties if the data subject(s) has (ve) consented to such disclosure. If consent has been obtained, CCB-JHB may share personal information with persons or organisations within and outside of China Construction Bank Corporation.

Where CCB-JHB discloses personal information to intermediaries, regulators, insurers or any other third parties, the third parties will be obliged to use that personal information only for the reasons and purposes for which it was disclosed. CCB-JHB may be obliged to disclose a client's personal information to the extent that it is required to do so by law, in connection with any legal proceedings or prospective legal proceedings, or for the purposes of protecting the interest of clients, for example fraud prevention.

Cross Border Transfers

CCB-JHB shall not transfer the personal information of a data subject to a third party who is in a foreign country unless:



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- the third party who is the recipient of the information is subject to a law, binding corporate rules or binding agreement which provide an adequate level of protection that—
- effectively upholds principles for reasonable processing of the information that are substantially similar to the conditions for the lawful processing of personal information relating to a data subject who is a natural person and, where applicable, a juristic person; and
- includes provisions, that are substantially similar to this section, relating to the further transfer of personal information from the recipient to third parties who are in a foreign country;
- the data subject consents to the transfer;
- the transfer is necessary for the performance of a contract between the data subject and CCB-JHB, or for the implementation of pre-contractual measures taken in response to the data subject's request;
- the transfer is necessary for the conclusion or performance of a contract concluded in the interest of the data subject between CCB-JHB and a third party; or
- the transfer is for the benefit of the data subject, and—
- It is not reasonably practicable to obtain the consent of the data subject to that transfer; and
- if it were reasonably practicable to obtain such consent, the data subject would be likely to give it.

Currently, CCB-JHB transfers all client and employee information to CCB Head Office where the information may be stored in various data centres in the People's Republic of China. This transfer will happen within the requirements and safeguards of the law.

Securing personal information

Keeping personal information secure is one of CCB-JHB's most important accountabilities as a Bank. The Privacy Policy governs the behaviour of employees with regard to accuracy, confidentiality and security of all personal information. CCB-JHB will therefore take all reasonable technical and procedural precautions to prevent the loss, misuse or alteration of personal information.

CCB-JHB will store all the personal information in secure locations and on secure servers in a protected data centre, systems are secure, access to CCB-JHB buildings, systems and/or records are controlled, and will ensure safe destruction or deletion of records.

Monitoring of electronic communications

CCB-JHB communicates with data subjects through different methods and channels. Where allowed by law, CCB-JHB may record and monitor electronic communications to make sure that it complies with CCB-JHB's legal and regulatory responsibilities and internal policies.

How you can review and correct your personal information?

Stakeholders, clients, employees and third party service providers (data subjects) may request the correction or deletion of their personal information held by CCB-JHB at any point in time. If the purpose



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for which personal information was requested initially does not exist anymore data subjects may request information held by CCB-JHB to be removed. However, CCB-JHB can decline the request to delete the information from its records if other legislation requires the continued retention thereof or if it has been de-identified.

If CCB-JHB is unable to delete the information which the data subject has requested to be deleted, CCB-JHB shall ensure that the deletion of the information is such that it will be de-identified to ensure that the information may not be reconstructed to an intelligible manner.

The data subject may use Form C, as prescribed in CCB-JHB's PAIA manual (located on CCB-JHB's website) to request the correction or deletion of their personal information. The data subject has a right to withdraw consent once given to CCB-JHB, and CCB-JHB will advise the data subjects of the consequences of that withdrawal.

Data Subject's rights

CCB-JHB will protect data subjects' rights under applicable privacy and data protection laws, especially their right to object, on reasonable grounds, to certain types of processing.

Data subjects also have the right to query a decision that we make about a product or service that they have applied for and that was made solely by automated means.

CCB-JHB might not be able to give effect to an objection if the processing of personal information was and is permitted by law, the data subjects had provided consent to the processing, and our processing was already conducted in line with their consent or the processing is necessary to conclude or perform under a contract.

Data subjects must inform CCB-JHB of any objection in writing. Please refer to our PAIA Manual for further information in this regard, such as the process which should be followed to give effect to this right.

Right to amend

CCB-JHB reserves the right to change this privacy statement. All changes will be published on our website. Unless otherwise stated, the current version shall supersede and replace all previous versions.

CCB-JHB's Privacy Policy

If you have any questions about this notice, CCB-JHB's Privacy Policy or treatment of your personal information, please address an email to info@ccbjhb.co.za