

## Privacy Policy

Thank you for choosing to be part of our community at Vietnam Credit Information Joint Stock Company (PCB) ("PCB company", "PCB", "we", "us", or "our"). PCB company committed to protecting your personal information and your right to privacy. If you have any questions or concerns about our policy, or our practices with regards to your personal information, please contact us at email: [id365@pcb.vn](mailto:id365@pcb.vn).

When you visit our website <https://thongtintindung.pcb.vn>, <https://pcb4u.pcb.vn> or application "Thong tin tin dung" to use our Individual Customer services, you trust us with your personal information. We take your privacy very seriously. In this privacy policy, we seek to explain to you in the clearest way possible what information that PCB collects, how we use it and what rights you have in relation to it.

Please take some time to read through it carefully, as it is important. If there are any terms in this privacy policy that you do not agree with, please stop accessing our websites <https://thongtintindung.pcb.vn>, <https://pcb4u.pcb.vn> or application "Thong tin tin dung" and stop using our Individual Customer services.

Please read this privacy policy carefully as it will help you make informed decisions about sharing your personal information with us.

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### 1. WHAT INFORMATION DO WE COLLECT?

PCB collects personal information that you provide to us.

We collect personal information that you voluntarily provide to us when registering at the Individual Customer Services, expressing an interest in obtaining our products and services.

The personal information that we collect depends on your needs: products and features you choose to

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use.

The personal information PCB collect can include the following: first name, maiden name, last name, nickname; ID card; passport number; current and former address; phone numbers; email addresses; birth; and other similar data.

## 2. HOW DO WE USE YOUR INFORMATION?

We use personal information collected via our Individual Customer Services to match with PCB's database which contributed by our Participating Organization in order to improve the Individual Customer Services that PCB provides. We process your personal information for these purposes in reliance on our legitimate business interests, in order to enter into or perform a contract with you, with your consent, and/or for compliance with our legal obligations. We indicate the specific processing grounds we rely on next to each purpose listed below.

We use the information we collect or receive:

- To facilitate account creation and logon process.
- To send you marketing and promotional communications. We may use the personal information you send to us for our marketing purposes, if this is in accordance with your marketing preferences. You can opt-out of our marketing emails at any time (see the "WHAT ARE YOUR PRIVACY RIGHTS" below).

## 3. WILL YOUR INFORMATION BE SHARED WITH ANYONE?

We only share information with your consent, to comply with laws, to provide you with services, to protect your rights, or to fulfill business obligations.

We may process or share data based on the following legal basis:

- Consent: We may process your data if you have given us specific consent to use your personal information in a specific purpose.
- Legitimate Interests: We may process your information when it is reasonably necessary to achieve our legitimate business interests. Fulfill our commitments: When you visit our websites <https://thongtintindung.pcb.vn>, <https://pcb4u.pcb.vn> or Application "Thong tin tin dung" and use our Individual Customer Services, you agree PCB to use your personal information, we can process personal information of customers to provide Individual Customer Services.

## 4. HOW LONG DO WE KEEP YOUR INFORMATION?

We keep your information for as long as necessary to fulfill the purposes outlined in this privacy policy unless otherwise required by law.

We will only keep your personal information for as long as it is necessary for the purposes set out in this privacy policy, unless a longer retention period is required or permitted by law (such as tax, accounting or other legal requirements). No purpose in this policy will require us keeping your personal

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information for longer than the period of time in which users have an account with us.

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize it, or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

## **5. DO WE COLLECT INFORMATION FROM MINORS?**

We do not knowingly collect data from or market to children under 18 years of age.

We do not knowingly solicit data from or market to children under 18 years of age. By using the Services or Apps, you represent that you are at least 18 or that you are the parent or guardian of such a minor and consent to such minor dependent's use of the Services or Apps. If we learn that personal information from users less than 18 years of age has been collected, we will deactivate the account and take reasonable measures to promptly delete such data from our records. If you become aware of any data we have collected from children under age 18, please contact us at email address [id365@pcb.vn](mailto:id365@pcb.vn).

## **6. WHAT ARE YOUR PRIVACY RIGHTS?**

You may review, change, or terminate your account at any time.

If you have questions or comments about your privacy rights, you may email us at [id365@pcb.vn](mailto:id365@pcb.vn).

### Account Information

If you would at any time like to review or change the information in your account or terminate your account, you can:

- Log into your account settings and update your user account.
- Contact us using the contact information provided.

## **7. CONTROLS FOR DO-NOT-TRACK FEATURES**

Most web browsers and some mobile operating systems and mobile applications include a Do-Not-Track ("DNT") feature or setting you can activate to signal your privacy preference not to have data about your online browsing activities monitored and collected. No uniform technology standard for recognizing and implementing DNT signals has been finalized. As such, we do not currently respond to DNT browser signals or any other mechanism that automatically communicates your choice not to be tracked online. If a standard for online tracking is adopted that we must follow in the future, we will inform you about that practice in a revised version of this privacy policy.

## **8. DO WE MAKE UPDATES TO THIS POLICY?**

Yes, we will update this policy as necessary to stay compliant with relevant laws.

We may update this privacy policy from time to time. The updated version will be indicated by an

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updated “Revised” date and the updated version will be effective as soon as it is accessible. If we make material changes to this privacy policy, we may notify you either by prominently posting a notice of such changes or by directly sending you a notification. We encourage you to review this privacy policy frequently to be informed of how we are protecting your information.

## 9. ACCOUNT CANCELLATION PROCESS

If you need to cancel your account, please send a request to email address [id365@pcb.vn](mailto:id365@pcb.vn)

## 10. HOW CAN YOU CONTACT US ABOUT THIS POLICY?

If you have questions or comments about this policy, you may email us at [id365@pcb.vn](mailto:id365@pcb.vn) or by post to:

Vietnam Credit Information Joint Stock Company

16th Floor, Thaiholdings Building, 210 Tran Quang Khai, Trang Tien Ward, Hoan Kiem District, Hanoi

Ha Noi, Ha Noi 100000

Vietnam

## HOW CAN YOU REVIEW, UPDATE, OR DELETE THE DATA WE COLLECT FROM YOU?

Based on the laws of some countries, you may have the right to request access to the personal information we collect from you, change that information, or delete it in some circumstances. To request to review, update, or delete your personal information, please login to the website <https://thongtintindung.pcb.vn>, <https://pcb4u.pcb.vn> or Application “Thong tin tin dung” to do so or you may email us at [id365@pcb.vn](mailto:id365@pcb.vn). We will respond to your request within 7 days.