

## **DATA PROTECTION AND PRIVACY STATEMENT**

### **Your Personal Information**

This Data Protection and Privacy Statement relates solely to information supplied by you on this Web Site. The Premier Bank Limited, the Data Controller ("PBL") respects the privacy of your personal information and will treat it confidentially and securely.

Any personal information provided by you to PBL through this Web Site will be used for the purpose of providing and operating the products and services you have requested at this Web Site and for other related purposes which may include updating and enhancing PBL's records, understanding your financial needs, conducting credit checks, reviewing credit worthiness and assisting other financial institutions to conduct credit checks, advising you of other products and services which may be of interest to you, for crime/fraud prevention and debt collection purposes, for purposes required by law or regulation, and to plan, conduct and monitor PBL's business. The information collected from you by PBL will be valuable in improving the design and marketing of our range of services and related products for customer use. This Policy will not alter or affect any information otherwise provided by you to The Premier Bank.

Other than the individuals and entities listed below your details will not be revealed by PBL to any external body, unless PBL has your permission, or is under either a legal obligation or any other duty to do so. For the purposes detailed above, your information may be disclosed to:

- other Branches or Companies in the Premier Group (ie. PBL, its subsidiaries and affiliates);
- any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over The Premier Bank and / or Premier Group members;
- any agent, contractor or third party service provider, professional adviser or any other person under a duty of confidentiality to The Premier Bank Limited and / or Premier Group;
- credit reference agencies and, in the event of default, debt collection agencies;
- any actual or potential participant or sub-participant in, assignee, novatee or transferee of, any of The Premier Bank and / or the Premier Group's rights and/or obligations in relation to you;
- any financial institution with which PBL has or proposes to have dealings.

The above disclosures may require the transfer of your information to parties from where you are accessing the site and / or information that do not offer the same level of data protection as your home country and / or the country from which .However, PBL also pledges its intention fully to meet any internationally recognized standards of personal data privacy protection and to comply with applicable data protection and privacy laws. We may transfer your information if it is necessary to perform our contract with you and by providing details to PBL via this Web Site you are deemed to consent to any other transfers.

Information held about you is retained as long as the purpose for which the information was collected continues. The information is then destroyed unless its retention is required to satisfy legal, regulatory or accounting requirements or to protect PBL's interests. As a general rule, the maximum retention period is 7 years.