



**Privacy Notice of the Government Savings Bank
(under Personal Data Protection Act B.E. 2562 (2019))**

The Government Savings Bank ("Bank") acknowledges the importance of your personal data¹ that has been entrusted to the Bank, and therefore issues this personal data processing notice to inform you of the policies, procedures and purposes of the Bank regarding the collection, use and disclosure of your personal data provided when you entered into transactions with the Bank, in accordance with the Personal Data Protection Act B.E. 2562 (2019) and related laws, including those policies and regulations regarding the Bank's operations that are relevant to the security of personal data, in order to protect your rights in connection with the collection, use and disclosure of personal data and ensure that your personal data received by the Bank will be used according to your needs and in accordance with the stipulated laws. This personal data processing notice applies to the following persons:

(1) Customers who are natural persons and use the Bank's products or services, including others who are authorized to act on behalf of business customers.

(2) Non-customers of the Bank, which include natural persons who do not use the Bank's products or services, but whose personal data may be required to be collected, used or disclosed by the Bank, such as persons who have made or have received payments from customers of the Bank, persons who have used the services of a branch or office of the Bank, and any other persons involved in the undertaking of transactions with the Bank or its customers.

The Bank would like to ask you to read this document to acknowledge and understand the purposes for which the Bank processes your personal data².

1. Personal data collection

The Bank will collect your personal data such as specific personal information, information related to personal life or personal interests, financial information, sensitive personal information. The sources for collecting personal data are as follows:

- 1.1. Collection of data directly from you, such as personal data collected from filled out application forms of the Bank or responses to surveys conducted by the Bank, or from access to the Bank's website using cookies.
- 1.2. Collection of data from sources other than you, such as personal data searches through websites or inquiries made with third parties; in this case you will be notified of the data collection by the Bank without delay, i.e., not later than 30 days from the date on which the Bank collects personal data from the aforementioned sources, and the Bank will proceed to obtain your consent to collect such personal data, other than in cases where the Bank is not required by law to make such request or notify the data subjects of the data collection.

¹ "Personal data" means any information relating to an identifiable person, either directly or indirectly, but excluding the information of a deceased person and information of a juristic person.

² "Processing of personal data" means the collection, use or disclosure of personal data.

2. Purposes of personal data processing

The Bank will collect personal data only as necessary for certain purposes, as exemplified below:

- 2.1. To enter into an agreement and/or comply with an agreement, including to comply with service conditions of the Bank.
- 2.2. To provide services or customer care in accordance with the agreement.
- 2.3. To manage relationships between the Bank and customers related to accounting and/or trading of products or use the Bank's services, including statistical analysis used to manage the Bank's relationships with customers.
- 2.4. To manage credit analysis and approval, including consideration of the risks in such cases.
- 2.5. To carry out procedures relating to disputes, recovery or transfer of debts, as well as settlement of payments in normal course of business.
- 2.6. To record conversations and communications with customers, regardless of the medium used (e.g., e-mail, fax, telephone interviews, etc.) for the development of communication management, in accordance with the rules and regulations relating to financial markets and security of various transactions.
- 2.7. To resolve problems arising from the use of system where factual data is required for verification.
- 2.8. To prove and verify the identity of customers or service users or business facilitators, including suppliers or business partners of the Bank or visitors to request access to the Bank's office areas.
- 2.9. To take your photos or VDO in our events for monitor who are in our areas to support the protection of our properties and safety, to investigate unauthorized physical access and accident or crime.
- 2.10. To comply with the laws, rules and regulations applicable to the Bank, especially where risk management of the Bank's internal operations is concerned (e.g., internal audit processes, fraud investigation process, network security and digital transactions, the use of international payment networks and storage of financial instruments), including those relating to anti-money laundering and terrorist financing and compliance with financial market regulations and tax laws.

2.11. Personal data that the Bank collects, uses or discloses

The types of personal information the Bank collects, uses or discloses will vary depending on the scope of the product. and/or services of the bank as the following example

(1) Personal details, for example, Title, Given name, Middle name, Last name, Gender, Date of birth, Age, Education, Marital status and Nationality etc.

(2) Contact details, for example, Mailing address, E-mail address, Phone number, Mobile phone number, Fax number, Name of representatives or authorised persons/directors acting on behalf of our customers, Business Contact Address, Business phone number and Contact details of reference person etc.

(3) Identification and authentication details, for example, Photo, Identification card photo, Identification number, laser number (back of identification card), Passport, Certificate/Alien Registration ID, Driving licence, Signatures, Tax identification number and House registration etc.

(4) Employment details, for example, Occupation, Employer's details and workplace, Position and Salary, income and remuneration etc.

(5) Financial details and data relating with the bank, for example, Information about products. and/or banking services (such as deposit account information Credit and debit card information credit information and collateral investment information), channels and methods of interaction with banks, Customer Status, Payment History transaction and Record transaction information etc.

(6) Spouse details, for example, Title, Given name, Middle name, Last name, Marital status, Number of persons in responsible, Nationality, Identification number. Date of birth and Income etc.

3. Principles of personal data collection

The Bank will retain personal data for only as long as necessary to fulfil purposes that are in accordance with applicable laws and will ask for your explicit consent prior to or at the time of collection, except in the following circumstances, where the Bank is permitted to collect your personal data without requesting consent.

- 3.1. To fulfil purposes related to the preparation of historical documents or archives for public interest, or for research or statistical purposes, when the Bank will establish appropriate preventive measures to protect your rights and freedoms.
- 3.2. To prevent or suppress a danger to the life, body or health of individuals.
- 3.3. To comply with a contract to which you are a party or to process a request you make before entering into such a contract.
- 3.4. To carry out duties in the public interest or perform duties exercising state power assigned to the Bank.
- 3.5. To protect the legitimate interests of the Bank or other persons, or other juristic persons, except where such interests are less important than your fundamental personal data rights.
- 3.6. To comply with the law.

When collecting sensitive personal data³, the Bank must explicitly request your consent either prior to or at the time of collection, in accordance with the Bank's criteria, which are not in violation of the law. For the collection of personal data of minors, incompetent persons and quasi-incompetent persons, the Bank takes the protection of personal data into account to the utmost, in accordance with the Bank's regulations, which are not in violation of the law.

³ Sensitive Data" means personally identifiable information of a particular person that are sensitive and at risk of being used in discriminatory acts against such person, e.g., information relating to race, ethnicity, political opinion, religious or philosophical beliefs, sexual orientation, criminal record, health information, disability, labor union information, genetic data, biological data, or any other information which may have an impact on the data subject in a similar manner, as stipulated in the announcements of the Personal Data Protection Committee.

4. Use and disclosure of personal data

The Bank's purposes and operating principles for the use and disclosure of personal data are in accordance with Sections 2 and 3. The Bank may, only to the extent necessary, disclose your personal data to other agencies or third parties such as⁴

- 4.1. Business facilitators, including individuals engaged or appointed by the Bank to perform tasks on behalf of the Bank, or part of the tasks normally carried out by the Bank, as well as subcontractors and other third parties providing business support; this includes, but is not limited to, provision of information technology services, business consulting services, debt collection, publication of documents, electronic card production and delivery
- 4.2. Suppliers, partners, business alliances of the Bank
- 4.3. Agencies whose operations relate to credit information
- 4.4. Government agencies with legal authority such as the Anti-Money Laundering Office, the Office of the National Anti-Corruption, the Office of the Narcotics Control Board, the Social Security Office, the Revenue Department, the Legal Execution Department and courts

5. Collection And use personal information for the original purpose

The Bank has the right to collect and use your personal information as the Bank has collected before the date on which the Personal Data Protection Act B.E. 2562 (2019) You may at any time withdraw your consent for the collection and use of your personal information for the original purpose.

6. Period for personal data retention

The duration for which the Bank stores personal data will be either one of the following:

- 6.1. Personal data will be retained for the periods stipulated by laws specifically relevant to retention of personal data such as the Accounting Act B.E. 2543 (2000), Anti-Money Laundering Act, B.E. 2542 (1999), Act on Commission of Offences Relating to Company, B.E. 2550 (2007) and the Revenue Code.
- 6.2. In cases where the retention period for personal data is not specified by relevant laws, the Bank will determine the period necessary and appropriate for its operations. At the end of such period, the Bank shall delete or destroy the personal data, or render it unidentifiable.

7. Rights of personal data subjects

According to the Personal Data Protection Act, B.E.2562 (2019), you have the following rights:

- 7.1. Right to access: You have the right to access your personal data and request the Bank to make a copy of such data, including the right to ask the Bank to disclose any acquisitions of your personal data for which consent has not been given.

⁴ You can access a list of the Bank's financial business groups / business partners / individuals or agencies assigned by the Bank at <https://www.gsb.or.th>

- 7.2. Right to rectification: You have the right to request the Bank to rectify incorrect, outdated, misleading or incomplete data.
- 7.3. Right to data portability: You have the right to request the Bank to send or transfer your personal data to other personal data controllers and receive the personal data that the Bank has submitted or transferred to other personal data controllers.
- 7.4. Right to withdraw consent: You have the right to revoke the consent for the processing of personal data that you have previously given to the Bank throughout the period in which the personal data is kept by the Bank. However, the withdrawal of consent will not affect the processing of personal data for which you have lawfully given consent.
- 7.5. Right to object: You have the right to object to the processing of personal data for the protection of the legitimate interests of the Bank or other persons, or other juristic persons, for the performance of duties for public interest or to exercise the Bank's state power, for direct marketing purposes, or for scientific, historical or statistical research.
- 7.6. Right to restriction of processing: You have the right to request the Bank to restrict the use of your personal data when the personal information are being verified as part of the data rectification process (as requested), or request restriction of the use of such data in lieu of data erasure, or when the Bank is in the process of verification to reject your exercise of right.
- 7.7. Right to Erasure: You have the right to request the Bank to delete or destroy your personal data, if it is found unnecessary to retain it for the purposes for which personal data is collected, used or disclosed, or where you have withdrawn your consent and the Bank is not authorized to continue processing such personal data, or in the event that you have exercised the right to object the processing of personal data and the Bank is unable to find grounds for refusal of your objection, or in the case where the processing of such personal data is unlawful.

If you wish to exercise the rights mentioned above or withdraw your consent for the processing of your personal data that has been provided to the Bank, you can request an application for the exercise of rights of data subject at any branch or download applications through the Bank's website.

However, the Bank may refuse the exercise of the above rights, provided that the refusal is in accordance with the Bank's criteria that are not in violation of the law. In the event that the Bank refuses the exercise of such rights, you will be informed of the reason for the refusal.

In case where the personal data subject is a minor under the age of 10 or an incompetent person, or a quasi-incompetent person, the exercise of the rights mentioned above will require consent from a parent, a curator or a guardian authorized to act on behalf of the minor, the incompetent person or the quasi-incompetent person, as the case may be.

8. Cookies

Cookies are small computer files that store necessary temporary information on the user's computer. For the convenience and speed of communication it is effective only while accessing the website. Cookies will expire at the end of the result when the Bank uses the website system or linked information or until the user deletes that cookie or performs actions that no longer allow that cookie to run.

The Bank uses cookies such as Strictly Necessary Cookies, Analytic Cookies, Functional Cookies, and Targeting Cookies to help us. The bank collects information such as browser type. When using the online service Pages that visit URLs referring to language settings and other computer traffic information for security purposes. To facilitate the use of the website for a more effective display of information. To collect statistical data and to improve the website and application experience to meet your needs when using online services. Cookies are also a tool that allows banks to choose the advertisements or offers that are most likely to be of interest to you. To show while you use the online service, or to send marketing emails and the company also uses cookies to track responding to online ads and marketing emails.

8.1 Cookie management

You can choose to set individual cookies except the essential cookies (Strictly Necessary Cookies) by “setting cookies” or Settings in the web browser (web browser) such as prohibiting the installation of cookies on your device.

However, disabling cookies may prevent you from using the websites effectively.

8.2 Time of cookies are stored

(1) Session Cookies will be automatically deleted when you close your browser.

(2) Persistent cookies remain on the user's computer until they expire or are deleted. Persistent cookies can collect information about the user's interests, making the subsequent visits to the website. Easy to ask for the user and close to the user's interest.

9. Personal data security

The Bank has established appropriate personal data security measures to prevent the loss of, unauthorized and unlawful access to, and the use, modification, correction or disclosure of personal data in accordance with the Bank's policies and procedures for information security.

In cases where the Bank has engaged an agency or a third party to perform work related to the collection, use or disclosure of personal data of the data subjects, it shall require the agency or the third party to keep the personal data confidential and secure, and to prevent the collection, use or disclosure of such personal data for any purposes other than specified in the scope of engagement or for any unlawful purposes.

10. Contact information

10.1 Government Savings Bank (Data Controller)

Address : 470 Paholyothin Road, Samsen-nai, Phayathai, Bangkok 10400

Telephone : 02-299-8000 or Call Center 1115

Website : <https://www.gsb.or.th/about-us/contact/contact-us.aspx>

You can find more details related to the Bank's processing and protection of personal data in "Government Savings Bank's Notification Re: Government Savings Bank's Personal Data Protection Policy under the Personal Data Protection Act B.E. 2562 (2019)" on the Bank's website <https://www.gsb.or.th>. If you have any questions about the Bank's processing of personal data, you can contact the Bank's Personal Data Protection Officer as detailed below.

10.2 Details of Data Protection Officer (DPO)

Name : Personal Data Protection Division, Operation Control Department

Address : Government Savings Bank 470 Paholyothin Road, Samsen-nai, Phayathai, Bangkok 10400

Email : DPO@gsb.or.th

10.3 Detail of Regulator : Office of the Personal Data Protection Committee

You have the right to file a complaint in the event that the Data Controller or the Data Processor, including the employees or the service providers of the Data Controller or the Data Processor violates or does not comply with Personal Data Protection Act, B.E. 2562 (2019), or notifications issued in accordance with Personal Data Protection Act, B.E. 2562 (2019) by this contact information.

Name : Office of the Personal Data Protection Committee

Address : The Government Complex Commemorating His Majesty The King's 80th Birthday Anniversary Ratthaprasasanabhakti Building Chaengwattana Road Lak Si Bangkok 10210

Telephone: 0 2142 1033

E-Mail : pdpc@mdes.go.th

11. Change or amend this Processing of Personal Data Notice of the Government Savings Bank

The Bank may change or amend this personal data processing notice from time to time. Changes will be announced on the Bank's website <https://www.gsb.or.th> and through other channels.

[The Last Version : December 2023]