

CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE

Your privacy is important to us. This California Consumer Privacy Act Disclosure explains how The Bank of East Asia, Limited, including its Los Angeles and New York Branches, (collectively, “we,” or “us”) collects, uses, and discloses personal information relating to California residents that is subject to the California Consumer Privacy Act of 2018 (“CCPA”).

What is Personal Information?

Under the CCPA, “Personal Information” is information that identifies, relates to, or could reasonably be linked with a particular California resident or household. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”).

As a result, this Disclosure does not apply with respect to information that we collect about California residents who request or obtain our financial products and services for personal, family, or household purposes (“Individual Customers”). For more information about how we collect, disclose, and secure information relating to our Individual Customers, please refer to our website: www.hkbea-beany.com/html/en/beany-privacy.html.

Our Collection, Use, and Disclosure of Personal Information

We collect Personal Information relating to California residents in a variety of contexts, including, for example, collecting Personal Information relating to individuals who apply for employment with us or are our employees, vendors, contractors or similar personnel, visit our locations or facilities, and obtain our products and services for commercial purposes or are individuals associated with our corporate and institutional customers. The specific Personal Information that we collect, use, and disclose relating to a California resident will depend on our specific relationship or interaction with that individual.

In the past 12 months, we have collected the following categories of Personal Information relating to California residents:

- (1) Identifiers, such as name and Social Security number;
- (2) Personal information, as defined in the California safeguards law, such as contact information and financial information;
- (3) Characteristics of protected classifications under California or federal law, such as sex and marital status;
- (4) Commercial information, such as transaction and account information;
- (5) Biometric information, such as fingerprints and voiceprints;
- (6) Internet or network activity information, such as browsing history and interactions with our website;
- (7) Geolocation data, such as device location;
- (8) Professional or employment-related information, such as work history and prior employer;
- (9) Education information, such as school and date of graduation; and

The purposes for which we use this Personal Information depend on our relationship or interaction with a specific California resident. Nonetheless, we may use Personal Information to operate, manage, and maintain our business, to provide our products and services, for our employment and vendor management purposes, and to accomplish our business purposes and objectives, including, for example, using Personal Information to personalize, develop, and market our products and services, conduct research and data analysis, maintain our facilities and infrastructure, conduct risk and security control and monitoring, detect and prevent fraud, perform identity verification, perform accounting, audit, and other internal functions, such as internal investigations, comply with law, legal process, and internal policies, maintain business records, and exercise and defend legal claims.

In the past 12 months, we have disclosed the following categories of Personal Information relating to California residents to affiliated and nonaffiliated third parties for our business purposes:

- (1) Identifiers, such as name and Social Security number;

- (2) Personal information, as defined in the California safeguards law, such as contact information and financial information;
- (3) Characteristics of protected classifications under California or federal law, such as sex and marital status;
- (4) Commercial information, such as transaction and account information;
- (5) Biometric information, such as fingerprints and voiceprints;
- (6) Internet or network activity information, such as browsing history and interactions with our website;
- (7) Geolocation data, such as device location;
- (8) Professional or employment-related information, such as work history and prior employer;
- (9) Education information, such as school and date of graduation; and

In the past 12 months, however, we have not “sold” Personal Information relating to California residents within the meaning of the CCPA. For purposes of this Disclosure, “sold” means the disclosure of Personal Information for monetary or other valuable consideration.

Requests Under the CCPA

If you are a California resident, you may request that we:

- (1) Disclose to you the following information covering the 12 months preceding your request:
 - a. the categories of Personal Information we collected about you and the categories of sources from which we collected such Personal Information;
 - b. the business or commercial purpose for collecting Personal Information about you;
 - c. the categories of Personal Information about you that we disclosed to third parties for a business purpose and the categories of third parties to whom we disclosed such Personal Information (if applicable);
 - d. the specific pieces of Personal Information we collected about you; and
- (2) Delete Personal Information we collected from you.

In some instances, we may decline to honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer.

You have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

How to Make Requests

If you are a California resident, you may make a request for the disclosures described above or make a request to delete Personal Information we collected from you, by contacting us at:

- (1) 1-833-322-1884; or
- (2) www.hkbea-beany.com.

Changes to This California Consumer Privacy Act Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new “Last Updated” date.