

## 星展银行（中国）个人敏感信息授权书

### Sensitive Personal Information Authorization Letter of DBS Bank (China) Limited

生效日期：2025 年【2】月【28】日

Effective Date: 2025 February 28

您知晓并同意，为处理您通过星展银行（中国）有限公司（“星展中国”，“星展银行”，“本行”或“我们”）申请的个人开户服务，星展银行（中国）有限公司需收集、处理与您或相关个人信息主体的敏感个人信息内容，用以验证客户身份、履行监管要求以及实现交易目的等。本授权活动不会对您作为信息主体的权利造成不利影响。

You are fully aware and agree that to process your personal account opening application through DBS Bank (China) Limited (“DBS China,” “DBS Bank,” the “Bank,” “we” or “us”), DBS Bank (China) Limited needs to collect and process sensitive personal information related to you or the relevant personal information subject, to verify customer identity, fulfill regulatory requirements, and achieve transaction purposes, etc. This authorization will not adversely affect your rights as the personal information subject.

您同意星展银行（中国）有限公司根据适用法律、监管要求及《星展银行（中国）有限公司个人信息及隐私保护政策》收集、处理下述敏感个人信息内容（如需变更信息类别将另行通知并征得授权）。

You agree that DBS Bank (China) Limited will collect and process the following sensitive personal information in accordance with applicable laws, regulatory requirements, and the "Personal Information and Privacy Protection Policy of DBS Bank (China) Limited" (if the category of information needs to be changed, we will separately notify you and obtain your authorization ).

1. 为了向您提供我行相关服务并确保其安全，您需要向我们提供或允许我们为下述目的或业务功能向您或您同意的第三方收集处理相应的必要敏感个人信息（具体以您填写、提交及/或确认的相关申请表中所列范围为准）：

1. In order to provide you with the Bank's related services and ensure their security, you need to provide us with or allow us to collect and process the necessary sensitive personal information for the following purposes or business functions from you or a third party you have consented to (the specific scope shall be subject to that listed in the relevant application form you fill out, submit, and/or confirm):

业务功能	目的&必要性	我们需要收集的信息
用户注册	如您在我们的网站、移动设备应用程序（包括但不限于手机银行应用程序、微信平台）进行注册的，为对您进行身份核验及创建相关用户账号信息之目的	证件号码、通过您预设的手机发送的一次性动态验证码
账户的开立、变更与关闭/注销	为向您提供账户开立、变更及注销服务	身份证明文件类型、身份证明文件号码、身份证地址、身份证有效期、身份证影像、（如您选择使用人脸识别服务的）面部识别信息、拟绑定的本行或他行一类户账号、银行卡号
借记卡申领	如您申请本行借记卡	身份证明文件类型、身份证明文件号码以及关联账户
存汇款	为向您提供存汇款服务之目的	身份证号码及账户号码、开户行、类型、币种、金额等账户信息，以及您提供或确认的存汇款金额与收款人信息（包括收款人姓名、所在地区、收款账户信息
外币汇兑	为向您提供外币兑换服务之目的	身份证号码、交易币种、交易金额
个人消费贷款（包括您通过第三方渠道方申请的消费信贷产品	为审查您的贷款申请、向您发放贷款、提供相关贷款服务及开展相关反洗钱审查、风控管理、贷后管理之目的，	身份证件信息（含身份证影像及身份证类别及所载信息）、身份核验结果、住址面部识别信息（例如人脸图片）、人行征信信息、借款申请信息、借款合同信息、还款行为信息、涉讼信息、行政处罚信息、违法犯罪信息等个人正常信用信息及不良信用信息、消费能力数据、银行卡信息、不动产信息等财产性信息
个人房屋抵押贷款	为向您提供个人房屋抵押贷款（包括相关贷前审查、贷中及贷后管理）之目的	身份证号码、婚姻及未成年子女状况、居住地址、收入信息、房产信息（类型、租赁合同、所在地址、占地面积、购入价格）以及贷款信息（金额、利率、还款期限）

业务功能	目的&必要性	我们需要收集的信息
投资理财(含基金、跨境理财通、结构性投资等)	为向您提供投资理财产品/服务 (包括开展投资主体适当性/风险承受能力评估、合格投资者声明以及相关合规风控管理) 之目的	身份证件种类及号码、资金结算账户号码、投资账号、产品类别、交易币种、金额、投资期限、起始日、投资经历、金融资产信息、收入信息
保险代销	为向您提供保险代销服务之目的	身份证件种类及号码和有效期
跨境开户见证	为向您提供开户见证服务之目的	具体以您填写、提交及/或确认的相关申请表中所列范围为准
Business Function	Purpose & Necessity	Information We May Need to Collect
User Registration	Verify your identity and create relevant user account information when you register on our website, mobile application (including but not limited to DBS Digi bank CN mobile application, WeChat platform)	Identity document number, one-time dynamic verification code sent to your present mobile phone number
Account opening, modification and closing/deregistration	To provide you with account opening, modification and deregistration services	ID type, ID number, ID card number, ID card address, the validity period of ID card, the image of ID card, the face recognition information (if you choose to use the face recognition service), the number of the Class I account
Debit Card Application	If you apply for a debit card of the Bank	ID type, ID number and associated account
Deposits and Remittance	To provide you with deposit and remittance services	ID card number, account information such as the account number, the account bank, type, currency, amount, etc., as well as the amount of deposit/remittance and the payee's information (including but not limited to the name, region and receiving account information of the payee)
Foreign Exchange	To provide you with foreign exchange services	ID card number of you and your agent (if any), the transaction currency and amount

业务功能	目的&必要性	我们需要收集的信息
Personal consumption loans (including consumer credit products you apply for through third-party channels)	To application review, loan disbursement, related loan services provision, as well as relevant anti-money laundering review, risk control management, and post-lending management, to the extent permitted by laws and regulations	ID card information (including the image and type of ID card and the information thereon), identity verification result(s), face recognition information (such as face image), personal credit information (normal or negative), such as your credit information in the PBOC database, information relating to your loan application, loan contract, repayment performance, and litigation, administrative punishment, illegal or criminal behavior/record, consumption capacity data, bank card information, real estate information and other property information
Personal mortgage loan	To provide you with personal housing mortgage loans (including pre-loan review, in-loan and post-loan management)	Identity card number, marriage and the information of minor children, residential address, income information, real estate information (type, lease contract, address, floor space, purchase price) and loan information (amount, interest rate, repayment period)
Investment and wealth management (including funds, Great Bay Area Wealth Management Connection, structured investment, etc.)	To provide you with investment and wealth management products/services (including carrying out related investor eligibility/risk tolerance assessment, qualified investor statement and compliance risk management)	ID type and number, fund settlement account number, investment account number, product category, transaction currency & amount, investment period, starting date, investment experience, financial asset information, income information, etc.
Insurance Distribution	To provide you with insurance distribution services	ID type, number and validity period
Single Passport Entry Privilege as Regional Treasures	To provide you with account opening witness services	Personal information, which is subject to the scope listed in the relevant application form(s) filled out, submitted and/or confirmed by you

如果您拒绝提供这些信息，您将无法完成个人账户开立或其他需授权处理您敏感个人信息的相关服务或申请。

If you refuse to provide these information, you will not be able to complete the personal account opening or other services or applications that require authorization to process your sensitive personal information.

**2. 在法律法规允许的范围内，我们可能会在以下情形中收集、使用您的个人信息而无需征得您的同意：**

- (1) 与我们履行法律法规规定的义务相关的；**
- (2) 与国家安全、国防安全直接相关的；**
- (3) 与公共安全、公共卫生、重大公共利益直接相关的；**
- (4) 与刑事侦查、起诉、审判和判决执行等直接相关的；**
- (5) 出于维护您或其他个人的生命、财产等重大合法权益但又很难得到您本人同意的；**
- (6) 所涉及的个人信息是您自行向社会公众公开的；**
- (7) 根据您的要求签订和履行合同所必需的；**
- (8) 从合法公开披露的信息中收集个人信息的，如合法的新闻报道、政府信息公开等渠道；**
- (9) 维护所提供产品或服务的安全稳定运行所必需的，如发现、处置产品或服务的故障；**
- (10) 法律法规规定的其他情形。**

**2. Within the scope permitted by laws and regulations, we may collect and use your personal information in the following circumstances without obtaining your consent:**

- (1) where it is in relation to our performance of obligations under laws and regulations;**
- (2) where it is in direct relation to national security or national defense security;**
- (3) where it is in direct relation to public security, public health, or major public interest;**
- (4) where it is in direct relation to criminal investigation, prosecution, trial, enforcement of judgment, etc.;**
- (5) where the purpose is to protect your or other individuals' life, property or other material legitimate rights and interests but it is difficult to obtain your consent;**
- (6) where the personal information involved is disclosed by you to the public at your own discretion;**
- (7) where it is necessary for the conclusion and performance of a contract at your request;**
- (8) where personal information is collected from lawful public disclosures, such as lawful news reports, government information disclosure and other channels;**
- (9) where it is necessary for maintaining the safe and stable operation of the products or services provided, such as discovering, handling product or service failures;**
- (10) other circumstances provided by laws and regulations.**