

DBS China Mobile Banking
Consent Letter for Personal Sensitive Information

Issued on: Jan 16, 2026

Effective as of: Jan 23, 2026

You are fully aware and agree that to process your application for the following App (name as DBS digibank CN the "**Mobile Banking App**", "**Mobile Banking**") for DBS China mobile banking service (the "**Mobile Banking Service**") through DBS Bank (China) Co., Ltd. ("**DBS China**", "**DBS Bank**", "**the Bank**", "**we**" or "**us**"), DBS China needs to collect and process sensitive personal information relating to you or relevant personal data subjects. This is used for customer identity verification, regulatory requirements, and transaction purposes, etc. Such processing activities will not cause any adverse effect on the rights of the personal information subjects.

You agree to give consent to DBS China to collect and process the sensitive personal information set out below (if my separate consent is required for such processing) in accordance with the applicable laws, regulatory requirements, "Personal Information and Privacy Protection Policy of DBS Bank (China) Limited" and "DBS China Mobile Banking Personal Information and Privacy Protection Policy"

1. In order to provide you with the Mobile Banking Service and to ensure its security, you need to provide us with, or allow us to collect from you or (per your consent) a third party, necessary sensitive information for the purposes or service functions provided below.

Service functions	Purpose & Necessity	Information We Need to Collect
Signing up for a Mobile Banking App account	Verifying your identity and creating account information for you	<p>Your ID number, a one-time dynamic verification code sent to your preset mobile number, login username and login password you set</p> <p>If you use the facial recognition service, you will need to provide facial recognition information, but we will not retain your facial features and movements for our own sake.</p> <p>If you use the Bank's debit card for verification, you will need to provide your</p>

Service functions	Purpose & Necessity	Information We Need to Collect
		<p>DBS China debit card number and card PIN.</p> <p>If you use email code verification service, you will need to provide a one-time dynamic verification code sent to your preset email address at the Bank.</p>
<p>Login to Mobile Banking App account and forgot username or login password</p>	<p>Verifying your identity for account security</p>	<p>Login to Mobile Banking: Your username, your preset login password, a one-time dynamic verification code sent to your preset mobile phone.</p> <p>Forgot username or login password: Your ID number, a one-time dynamic verification code sent to your preset mobile phone, new login password you set</p> <p>If you use the facial recognition service, you will need to provide facial recognition information, but we will not retain your facial features and movements for our own sake.</p> <p>If you use the Bank's debit card for verification, you will need to provide your DBS China debit card number and card PIN.</p> <p>If you use email code verification service, you will need to provide a one-time dynamic verification code sent to your preset email address at the Bank.</p>

Service functions	Purpose & Necessity	Information We Need to Collect
Using the Mobile Banking Service and Mobile Banking App	Maintaining the normal and safe operation of the Mobile Banking Service and Mobile Banking App, and ensuring the security of transactions, preventing and controlling transactional risks	<p>Your device model, device manufacturer, operating system, unique device identifier, software version number, carrier service provider, Android ID, UUID, login IP address, MAC address, network connection method, Installed list of Apps info, logs related to application browsing, usage, clicks and operations, service log information.</p> <p>When such technical information cannot identify or connect to an individual, it is not considered personal information.</p> <p>When such information alone or in combination with other information can identify or connect to you personally or otherwise constitute personal information under the applicable laws and regulations, we will treat and protect such technical information as your personal information.</p>

If you refuse to provide such information, you will not be able to complete your registration, log in or use the Mobile Banking Service or Mobile Banking App functions safely and properly.

2. You may choose to use the following mobile banking functions at your own discretion. To use the following functions, you need to provide us with, or allow us to collect from you or (per your consent) a third party, the relevant information.

Service functions	Purpose & Necessity	Information We Need to Collect
Download or redownload Digital Certificate, or initially setting or changing or resetting your DBS	Verifying your identity for account and transaction security	<p>Your name, ID Type, ID no, transaction PIN</p> <p>One-time dynamic verification code sent to your preset mobile number.</p>

Service functions	Purpose & Necessity	Information We Need to Collect
China Mobile Banking Service transaction PIN		<p>If you use the facial recognition service, you will need to provide facial recognition information, but we will not retain your facial features and movements for our own sake.</p> <p>If you use the Bank's debit card for verification, you will need to provide your DBS China debit card number and card PIN.</p> <p>If you use email code verification service, you will need to provide a one-time dynamic verification code sent to your preset email address at the Bank.</p>
Transaction/service verification	Verifying your transaction for transaction security	Based on your choice, we will collect your downloaded digital certificate, preset transaction password and/or the one-time dynamic verification code (on mobile phone) entered by you, your transaction information to verify the acceptance of transaction/service.
Money transfer/remittance function	Providing money transfer and remittance services and fulfilling legal obligations for anti-money laundering and security management.	Domestic fund transfer payee management: payee's name, account opening bank information for the receiving account (payee bank name, payee account opening branch), payee receiving account number.

Service functions	Purpose & Necessity	Information We Need to Collect
		<p>Domestic fund transfer: Your name, account no, fund out bank name, fund out branch, payee receiving account number, payee name, payee account opening bank name, payee account opening branch, transfer amount and currency, fund transfer type, recurring transfer frequency, from date, to date, transfer remarks, transfer date time</p> <p>Cross-border remittance payee management: beneficiary name, account opening bank information for the receiving account, receiving account number, the country/area or address of the account opening bank for the receiving account, intermediary bank information, beneficiary address, beneficiary resident status, beneficiary resident country/region</p> <p>Cross-border remittance: Your name, from account number, from account bank name, from account bank SWIFT code, beneficiary name, account opening bank information for the receiving account, receiving account number, the country/area or address of the account</p>

Service functions	Purpose & Necessity	Information We Need to Collect
		<p>opening bank for the receiving account, intermediary bank information, beneficiary address, beneficiary resident status, beneficiary resident country/region, remittance amount and currency, fee charge born by option, fee charge debit account, remittance information, remittance date time, BOP information</p> <p>Transfer/remittance limits management: Transfer single/daily/yearly limits, deal no. per day, remittance single/daily limits</p>
CNY/FCY conversion, foreign currency exchange	Providing CNY/FCY conversion, foreign currency exchange services and fulfilling legal obligations	ID Type, ID no, name, nationality (country/region), transaction account, transaction amount, transaction currency, purpose for CNY to FCY conversion, source of found for FCY to CNY conversion
Time deposits and call deposits	Providing term deposit, foreign currency exchange services and fulfilling legal obligations	ID Type, ID no, name, transaction account, transaction amount, transaction currency, deposit tenor, maturity instruction option

Service functions	Purpose & Necessity	Information We Need to Collect
Debit card management	Providing debit card report card loss, activate/reactivate debit card and card limits management services	Debit card number, debit card related limits info
Fingerprint or face based biometric login functions	Verifying your identity	<p>your fingerprint and/or facial biometric verification result generated from your mobile device</p> <p>The above information is only used for identification and login verification. For the purpose of this function, we will not collect your fingerprints and facial image information.</p>
Appointment functions	Recording your appointment request and contacting you	<p>Your name, mobile phone number, registered e-mail address (if applicable)</p> <p>When you make a appointment, the above information will be displayed for your confirmation based on your registered information.</p>
Financial needs analysis	Assessing your risk profile, and then to provide products and services that match your risk profile	Financial goals, education level, career information, financial situation, investment preferences, risk appetite
Investment and wealth management (including Onshore Unit Trust, Structured Investment	Providing you with investment and wealth management products/services (including carrying out related investor eligibility/risk tolerance	ID type, ID no, name, fund settlement account number, investment account number, product info, transaction currency, transaction

Service functions	Purpose & Necessity	Information We Need to Collect
Products, QDII Product-Overseas Series)	assessment, qualified investor statement and compliance risk management)	amount, investment tenor, start date, investment experience, financial asset info, annual income information, source of investment funds, the proportion of the investment amount to your investable assets
Settings	Providing functions to you to set or change if you would like to use	Set/Change nickname: Nickname you set Change login username: New login name you set Change Login password: Your current login password and new login password Enable view peek balance/recent transaction: The CASA account you selected to view its account balance/recent transaction
Personal Information Update	Providing online function for you to input or update if info not up to date	Your updated mailing address information, birth of country, birth of city, annual income information, whether to accept to receive marketing/promotion messages
Purchasing Insurance products via Wealth Link	Provide you with the function to purchase insurance products via Wealth Link	Your name, ID card information and images, financial account

Service functions	Purpose & Necessity	Information We Need to Collect
		<p>information, health statement (if any), medical and health information , insured person's information (which may include information of minors under the age of fourteen), electronic signatures, image and video data generated during identity verification, video and audio data during video calls, and your operation track on relevant pages of this App (content and time filled in or selected by the policyholder and insured person on the sales page)</p>
<p>Purchasing Structured Investment Product via Wealth Link</p>	<p>Provide you with the function to purchase Structured Investment Product via Wealth Link</p>	<p>You ID type, ID number, name, fund settlement account number, investment account number, product info, transaction currency, transaction amount, investment tenor, start date, investment experience, financial asset info, annual income information, source of investment funds, the proportion of the investment amount to your investable assets, video and audio data during video calls, and your operation track on relevant pages of this App</p>

Service functions	Purpose & Necessity	Information We Need to Collect
Qualified Investor (“ QI ”) qualification supporting documents upload	Provide you with the function of uploading qualified investor qualification supporting documents for the Bank to further identify if you are a qualified QI customer	Your income or asset proof documents

If you refuse to provide such information, you will not be able to use the corresponding service functions, but this will not affect your use of other Mobile Banking Service or Mobile Banking App functions.

3. Our Mobile Banking App may request system permission from you for the following authorized functions and collect your personal information based on your authorization.

System Permissions	Authorized Functions
Camera	Facial recognition, the audio and video call recording service in the "Wealth Link" service
Face ID (for Apple iOS)	Mobile Banking App facial recognition login for certain mobile devices launched by Apple
Fingerprint (for Apple iOS)	Mobile Banking App fingerprint recognition login supported by your mobile device
Device Info (device detailed info, network access and network info) (for Android)	Used to get device identifier info, check network type, network status and for communication with backend systems
Internet Access (for Apple iOS)	Used for internet connection
Notification	Push messages in the form of message notification
Microphone	the audio and video call recording service in the "Wealth Link" service

System Permissions	Authorized Functions
Photo album	enable image-related upload functions in the "Wealth Link" service
Installed application list (for Android)	To maintain the normal and secure operation of the Mobile Banking App, control fraud risks, and meet relevant reporting requirements, this information needs to be collected

You can choose whether or not to authorize system permissions when prompted to do so. Refusal to grant permission will prevent you from using the corresponding authorized functions, but will not affect your access to other functions of the Mobile Banking App.

4. When you use the Bank's Mobile Banking Service or Mobile Banking App functions, we may use software development kits ("**SDK(s)**") provided by third party service providers to provide you with the services. Only by allowing such third party SDKs to process your information, will the Bank be able to implement responsive functions. For the purpose of providing such services, these third party SDKs may collect sensitive personal information from you as follows:

SDK	Third Party Service Provider	Information Collection Purpose, Method, Scope and Required Permissions
Yun Zheng Tong (CFCA) SDK	China Financial Certification Authority Co., Ltd.	<p>Purpose: In order to provide you with Yun Zheng Tong e-signature (digital certificate) service, we use the Yun Zheng Tong (CFCA) SDK for implementing e-signature (digital certificate) function</p> <p>Method: SDK collects info by itself</p> <p>Information fields collected by SDK:</p> <p>Common fields: Customer name, customer ID type, ID number</p> <p>iOS device-specific: Mobile device model, system version, IP address, network connection, IDFV (IdentifierForVendor), whether mobile is jailbreak, APP creation time, APP Bundle ID,</p>

SDK	Third Party Service Provider	Information Collection Purpose, Method, Scope and Required Permissions
		<p>APP version, whether the phone has TEE, SE module, Keychain information (used to obtain a unique identifier)</p> <p>Android device-specific:</p> <p>MAC address, system version, device name, model and manufacturer, hardware name, serial number and manufacturer, Android ID, APP producer information, whether mobile is ROOT, Android Keystore logo, whether the phone has TEE, SE module</p> <p>Required system permissions:</p> <p>Device Info (device detailed info, network access and network info)</p> <p>Refer to CFCA (Contact info: +86 4008809888) related privacy policy: https://www.cfca.com.cn/upload/20251120-CFCA-%E6%B3%95%E5%BE%8B%E5%A3%B0%E6%98%8E%E5%8F%8A%E4%B8%AA%E4%BA%BA%E4%BF%A1%E6%81%AF%E4%BF%9D%E6%8A%A4%E6%94%BF%E7%AD%96.pdf</p>
Live Recognition (CFCA) SDK	China Financial Certification Authority Co., Ltd.	<p>Purpose:</p> <p>In order to provide you with live facial recognition & verification function, we will use the Live Recognition (CFCA) SDK, obtain camera access, to securely verify your identity by recognizing your facial features and movements, but we will not retain your facial features and movements for our own sake.</p> <p>Method:</p> <p>SDK collects info by itself</p> <p>Information fields collected by SDK:</p>

SDK	Third Party Service Provider	Information Collection Purpose, Method, Scope and Required Permissions
		<p>Facial recognition information, customer name, customer ID type, ID number</p> <p>Required system permissions:</p> <p>Camera permission</p> <p>Refer to CFCA (Contact info: +86 4008809888) related privacy policy: https://www.cfca.com.cn/upload/20251120-CFCA-%E6%B3%95%E5%BE%8B%E5%A3%B0%E6%98%8E%E5%8F%8A%E4%B8%AA%E4%BA%BA%E4%BF%A1%E6%81%AF%E4%BF%9D%E6%8A%A4%E6%94%BF%E7%AD%96.pdf</p>
<p>China UnionPay Data Audio and Video dual recording SDK(The SDK also includes the Zego Audio SDK)</p>	<p>China UnionPay Data Services Co., Ltd (hereafter CUP Data or CUPD)</p>	<p>Purpose:</p> <p>These two SDKs will collect and store your name, your identification information, your portrait information, image and video data generated during identity verification and sales communication, among other relevant information. This functional module uses these information to identify your identity and record the sales process, in order to comply with relevant laws and regulations and provide you with respective services.</p> <p>Method:</p> <p>SDK collects info by itself</p> <p>Information fields collected by SDK: Camera captured video information, microphone collected audio information, customer name, ID number, photo album information</p> <p>Required system permissions: Camera, Microphone, Photo Album</p>

SDK	Third Party Service Provider	Information Collection Purpose, Method, Scope and Required Permissions
		<p>Refer to CUPD digital platform (contact info: 021-6106 8888) related privacy policy: https://web.cupdata.com/dmop/cdn/privacy/privacy_policy.html</p> <p>Refer to Zego (contact info: 400-1006-604) related privacy policy: https://doc-zh.zego.im/policies-and-agreements/zego-sdk-privacy-policy</p>

If you do not agree to the above information collection by the above third party service provider SDKs, you may not be able to receive the corresponding services, but this will not affect your normal use of other Mobile Banking Services or Mobile Banking App functions. If any of the above third party service providers that collect the above information causes leakage of the information or uses such information in violation of the law, the third party service provider shall bear the corresponding legal liability.

5. Please understand that the Mobile Banking Services we provide to you will be constantly updated and developed. If you choose to use other services that are not covered in the preceding description, for which we need to collect your information, we will separately explain to you the purpose, method and scope of information to be collected through reasonable means such as prompts, interactive processes, agreements, etc., and obtain your consent. We will use, store, provide and protect your information in accordance with this Policy and any other agreements (if any); if you choose not to provide such information, you may not be able to use a particular service or part of a service, but this will not affect your use of other services provided by us.

6. To the extent permitted by laws and regulations, in the following circumstances, we may collect and use your personal information without 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 state 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.