

(1) You as an Individual

Category of Personal Data	Description and examples
Name and initials	Your information you are known, addressed, or referred to such as, first name/initial, middle name/initial, last name, maiden name, aliases or previous names, and signature.
Personal characteristics	Personal details about you such as, age, date of birth, gender, height, marital status, nationality, country of birth, citizenship, citizenship status, photographs, and language skills.
Personal directory information	Your contact details such as, home postal address, delivery address, home telephone number, home facsimile number, personal electronic mail address, personal cellular, mobile or wireless number, social media profile/handle, business postal address, business telephone number, business facsimile number, business electronic mail address, business cellular, mobile or wireless number.
Employment information	Your employment details, status and history such as, occupation/title, employer identification number, job code, work visa status/employment authorization details, and references and background checks (excluding criminal records), tax payer identification number, recruitment date, and work termination.
Education Information	Your educational and professional information such as degrees and schooling, licenses and professional membership, and academic records.
Government issued identification information	A number or code given to you by competent authority to identify who you are such as, national identification number, other government-issued identification number, driver's or operation's license number, national identifiers for professional licenses, passport number, foreigner registration number, social security number.
Financial and transaction related information	Your financial information, status and history such as, information related to background checks, financial institution account number, financial transaction history, credit history, banking details, investments, savings, service fees.
Other information you provide to us	Information as part of our prospective or existing relationship with you in the course of you providing for or that we provide you with the services otherwise.

(2) You as a Connected Person

Category of Personal Data	Description and Examples
Identity data	Your personal details such as, first name, middle name, last name, age, employment information, government issued ID numbers (e.g. national ID number, driver's license number, ID for professional licenses, passport number, alien registration number, tax identification number, social security number), work-related information (e.g., position, function, occupation, job title, company you work for, employed at or holds shares of), nationality, signature.
Contact data	Contact such as, personal directory information (e.g. phone number, email address, social media account ID, home address).
Other information	Information collected, used or disclosed in connection with the relationship between us and the relevant corporate entities you work for, such as, required documents containing your Personal Data attached to contracts with us.

If you do not provide your Personal Data, it may mean that we cannot meet all our obligations to you, or we cannot comply with our legal obligations.

We may collect **your sensitive data** such as religion data and criminal records, in accordance with the purposes as stated in section 2.3.

Personal Data of third parties

If you give us or our service providers Personal Data about other persons such as Personal Data of your board members, officers, employees, or contact persons, or you ask us to disclose their Personal Data to third parties, you are responsible for notifying those other persons of the details of this Notice, including obtaining any required consent from such third parties (where consent is required). You must also ensure that we can lawfully collect, use, or disclose those persons' Personal Data as set out in this Notice.

Personal Data of minors, incompetent persons and quasi-incompetent persons

We only collect the information of children, quasi-incompetent persons, and incompetent persons where the persons exercising parental power, curators, or guardians have given their consent, or where we can rely on other legal basis as permitted by laws. We do not knowingly collect information from individuals under the age of 20 without the consent of the persons exercising parental power when it is required, or from quasi-incompetent persons and incompetent persons without the consent of their legal curators and guardians when it is required. In the event we learn that we have unintentionally collected

personal information from anyone under the age of 20 without the consent of a person exercising parental power when it is required, or from quasi-incompetent person and incompetent person without the consent of their legal curator and guardian when it is required, we will delete it in a timely manner or collect, use, and/or disclose only if we can rely on other legal bases apart from consent.

Cookies

As part of security procedure of our products and services and user experience, cookies and such other systems may be used and may be placed on your device. In general, information gathered through usage of a cookie is not linked to any direct personal identifiers (e.g. your name or e-mail address). However, in the case where we may link such Personal Data with cookies or other data that are associated with your use of our products and services, we will treat cookies and combined information as Personal Data.

1.2 Collection of your Personal Data

We collect your Personal Data in various and different ways, including:

- (1) Through our business:** we may collect your Personal Data through the course of businesses between you and us, whether offline or online, at our premises or remotely (such as, via telephone, facsimile, websites, electronic mail or postal mail).
- (2) From other sources:** We may receive your Personal Data from other sources, such as service providers engaged by us to collect Personal Data on our behalf, our affiliates, public databases, authoritative sources (such as, government agencies holding reliable database of individuals), your representatives or other parties who were ultimately given power of attorney from you to act on your behalf and from other third parties.

2. On what basis and why we collect, use, or disclose your Personal Data

2.1 Legal basis we may rely on

We thrive to determine our legal basis for our collection, use or disclosure of your Personal Data, as appropriate. In most cases, the legal bases which we rely on are any of the followings:

Legal basis	Description
Fulfilling contracts	To allow us to perform contractual obligations that are necessary for fulfilling our business relationship with you.
Our legal obligations	To allow us to meet our legal obligations (for example, comply with audit and legal requirements).
Our legitimate interests	To pursue our and other's legitimate interests (for example, to assess your eligibility and credibility, so we can ensure the reliability of our business partners).

Your consent	To collect, use or disclose your Personal Data if your consent is required.
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2.2 The purposes for which we collect your Personal Data

We may collect, use, and/or disclose your Personal Data collected for various purposes depending on how you interact with us as described below.

Kindly note that all the purposes as listed below set out the general framework of our data usage practices and only the relevant purposes will be applicable to you.

Purposes	Description
Performing obligations based on contract with you	To perform contractual relationship with you or company you work for, are employed or hold shares of, including prepare to enter into contractual relationship, to perform transactional obligations, to process payments, to provide products and/or services, to perform accounting, auditing, billing and collection activities, to provide support services and other business obligations, to provide support on concerning issues, and to terminate contract with you.
Verifying your identity	To conduct background check and identity verification.
Communication	To communicate with you or company you work for, are employed or hold shares of, about our product and service, operation, marketing, or business support, to respond to inquiries or requests on the products or services.
Detecting and preventing fraud	To determine fraud risk, to identify fraudulent transactions and fraudulent activities, and other security risks.
Conducting analytics and maintenance	To conduct performance review, and to conduct any other data maintenance related activities.
Carrying out legal and business purposes	To comply with applicable laws, to respond to civil, criminal, or regulatory lawsuits, subpoenas, or investigations, to exercise our rights or defending against legal claims (including for collections and recoveries on past-due accounts), to resolve complaints and disputes, performing audits, to perform compliance and insurance review activities, to analyze credit risk, to conduct credit reporting activities, regulatory reporting, to perform institutional risk control, to update our clients' data, to keep business records and otherwise operate, manage, and maintain our business.

2.3 Sensitive data

We will only collect, use, or disclose sensitive data on the basis of your explicit consent, for establishment, defense, compliance or exercise of legal claims, for satisfying legal obligations in relation to substantial public interest or where otherwise as permitted by law. Where consent is required, we will separately ask for your consent via the appropriate methods.

Sensitive categories of Personal Data	Purposes
Religion data	In general, we do not require religion data from you in partnering with you. In practice, however, we may receive religion data from you (by a scanned copy of your national identification card accompanying agreements.) inevitably in certain circumstances (e.g. for verifying identity of authorized directors of a company). In such a case, we will protect your religion data under the applicable laws based on appropriate legal basis.

3. Who we disclose your Personal Data to

We may disclose your Personal Data to the following parties for the purposes as described above, depending on the context of your relationship with us and the nature of the business between us:

Category of recipients	Descriptions
Affiliates	We may disclose your Personal Data to other members of Krungsri Group companies, including our financial group companies and our affiliates and MUFG Bank Ltd. and its affiliates which are located in Thailand and other countries, including but not limited to Japan, Singapore, the United States of America, and the United Kingdom.
Service providers	We use other companies to provide services on our behalf and to help us run our business. We may disclose your Personal Data to these service providers, or they may collect your Personal Data on our behalf, for various business purposes. For example, we use software, and website developer and IT service providers; delivery/courier service providers.
Professional advisors	We may disclose your Personal Data to professional advisors relating to audit, legal, accounting, and tax services who

	assist in running our business and defending or bringing any legal claims, initiating and managing auction or otherwise taking legal actions.
Third parties connected with corporate transactions	We may disclose or transfer your Personal Data to our business partners, investors, significant shareholders, assignees, prospective assignees, transferees, or prospective transferees in the event of any reorganization, restructuring, merger, acquisition, sale, purchase, joint venture, assignment, dissolution or any similar event involving the transfer or other disposal of all or any portion of our business, assets, or stock.
Government entities and others with whom we disclose Personal Data for legal or necessary purposes	We may disclose your Personal Data to government entities or regulatory bodies (e.g., the Revenue Department, law enforcement agencies, regulators and courts) and others for legal, regulatory and other necessary purposes. This includes responding to requests from regulators or government authorities for purposes of law enforcement, legal orders, audits, or legal processes/claims.

4. How long we will store your personal information

We will store your Personal Data for as long as it is necessary for the purposes for which it was collected, as explained in this Notice and in accordance with the applicable laws. However, we may retain your Personal Data for a longer period in order to comply with applicable laws and regulations and our internal policy or with regard to our operational requirements, such as proper account maintenance, facilitating relationship management, and responding to legal claims or regulatory request.

5. Your rights

Subject to the applicable data protection laws in Thailand, you may have a number of rights regarding the collection, use, and/or disclosure of your Personal Data, including:

- (1) To **access**: you can request access, obtain a copy of your Personal Data, or the disclosure of the acquisition of your Personal Data that is obtained without your consent;
- (2) To **rectify**: where you consider that your Personal Data are inaccurate, not up to date or incomplete, you can require that such Personal Data be modified accordingly;
- (3) To **erase**: you can request the deletion, destruction, or anonymization of your Personal Data, to the extent permitted by law;
- (4) To **restrict**: you can request the restriction of the use of your Personal Data;

- (5) To **object**: you can object to the collection, use or disclosure of your Personal Data, on grounds relating to your particular situation;
- (6) To **withdraw your consent**: where you have given your consent for the collection, use, and disclosure of Personal Data, you have the right to withdraw your consent at any time;
- (7) To **data portability**: where legally applicable, you have the right to request us to provide your Personal Data in a structured, commonly used and machine-readable format, and transmit to another organization; and
- (8) To **lodge complaints**: you are also entitled to lodge a complaint with the competent authority regarding the collection, usage, and/or disclosure of your Personal Data by us or on our behalf. We would, however, appreciate the chance to deal with your concerns before you approach the competent authority, so please contact us in the first instance.

To exercise any of these rights in this section, you may contact us at the address in "Contact Us" section.

Your request for exercising any of the above rights may be limited by the applicable laws. There may be certain cases where we can reasonably and lawfully decline your request, for example, due to our legal obligation or court order.

6. Contact Us

If you have any questions, comments, or concerns about our privacy practices or, if you would like to submit a request based on a right listed in this Notice, please contact us at the appropriate address below. We will attempt to respond to your requests and to provide you with additional privacy-related information.

E-mail: dpo-adlc@krungsrileasing.com

Address: Ayudhya Development Leasing Co., Ltd. (Head Office) Krungsri Ploenchit Tower, 14th Floor, 550 Ploenchit Rd., Lumpini, Pathumwan, Bangkok 10330

Telephone: **0-2208-2300**