

*(English Translation)*

**Summary of the Updates to the Privacy Notice  
(as of 31 March 2026)**

To enhance clarity regarding the collection, use, and disclosure of your Personal Data, the Kiatnakin Phatra Financial Group has updated this Privacy Notice to ensure completeness and alignment with current operational practices. The key changes are summarized as follows:

- Updated and expanded the purposes for which Personal Data is collected, used, and/or disclosed, as well as the lawful basis for processing, to reflect current practices.
- Added information regarding the right to complaint with competent authorities in cases where you believe that the Kiatnakin Phatra Financial Group has processed Personal Data unlawfully or in a manner inconsistent with applicable data protection laws.
- Added channels for downloading Data Subject Rights Request Forms.
- Updated the scope of individuals covered under this Privacy Notice. This Privacy Notice now applies to customers and service users only. Separate privacy notices will be issued for vendors or business partners.

You may review the details of the updates as shown in the bold text.

**Privacy Notice**  
**For Customers and Service Users**

Kiatnakin Phatra Bank Public Company Limited, Kiatnakin Phatra Securities Public Company Limited, Kiatnakin Phatra Asset Management Company Limited, KKP Dime Securities Company Limited, KKP Capital Public Company Limited, and KKP Tower Company Limited (collectively referred to as the “**Kiatnakin Phatra Financial Group**,” “**we**,” or “**us**”) - including any funds and Trusts under our management or establishment, recognize the importance of your Personal Data. Therefore, we have issued this Privacy Notice to inform you of our practices in protecting your Personal Data, to explain the reasons and methods by which we collect, use, or disclose such data, and to describe your rights regarding your Personal Data, including how you may exercise those rights, when you use our services or products through various channels.

**1. Overview**

We will collect, use, or disclose your Personal Data only as necessary to fulfill one or more of the purposes described in this Privacy Notice, or any other purposes specified in documents or electronic methods relating to your consent for the collection, use, or disclosure of your Personal Data.

This Privacy Notice applies to the methods by which we collect, use, or disclose your Personal Data in connection with your use of our services or products through various channels such as our branches, websites, applications, or any other service channels provided by us or our business partners. This Privacy Notice does not apply to services or products that we do not own or do not control. This Privacy Notice applies to the Personal Data (as set out in Section 2 below) of the following data subject(s):

- (1) Our individual customers - including prospective customers, current customers, former customers, and any natural persons related to such individual customers.
- (2) Employees, personnel, staffs, officers, representatives, shareholders, authorized persons, directors, contact persons, agents, and any other natural persons involved with corporate or individual customers, whether prospective, current, or former.
- (3) Our securities holders or other related holders including any related assignees or assigned proxies.
- (4) Any other individuals who contact us through any channels, or for whom we provide services directly or through our partners or agents.

All Personal Data that has been processed by us will be deemed our proprietary information.

Hereinafter, these individuals will be collectively referred to as “**you**,” “**your**,” or “**customer**”.

This Privacy Notice is prepared in Thai, with an English translation provided. In the event of any inconsistency, the Thai version shall prevail.

## 2. What Personal Data We Collect

“Personal Data” means any information relating to an individual that enables the identification of such individual, whether directly or indirectly.

“Sensitive Personal Data” means Personal Data that the law classifies as sensitive.

We collect your Personal Data both (1) *directly from you*, such as through our staff, our call center, or any of our service channels, and (2) *indirectly from other sources*, such as any other companies within the Kiatnakin Phatra Financial Group, publicly available sources, your publicly available social media, external service providers, advisors, business partners, government agencies (domestic or foreign), persons authorized by you, or other persons who are legally entitled, legally obligated, or any person you have given permission or consent for disclosing your Personal Data to us, provided that such persons must comply with relevant data protection laws prior to disclosing your data to us.

The types of Personal Data collected depend on your relationship with us, as outlined below:

### In case of individual customers

Personal Data includes:

a) Identity Data such as name, surname, date of birth, nationality, ID card number, passport number (for foreigners), education, employment information (e.g., occupation, workplace, position, salary), signature, photo, house registration details, and sensitive Personal Data as specified below.

b) Contact Details such as address, telephone number, email address.

c) Family, lifestyle, and social status information such as marital status, number of children.

d) Financial and Transaction Data such as account numbers and types, PromptPay information, transaction-related information, financial history/records, data from the Legal Execution Department database, financial status (e.g., income, wealth, assets and liabilities, evidence of income or expenses, credit data, loan history, credit history, repayment records), financial goals, and financial needs.

e) Communication Data such as copies of ID cards, copies of passports, images and/or voice recordings from telephone conversations or communications through online or electronic channels.

f) Other Personal Data collected in connection with your relationship with us such as data you provide in contracts, forms, surveys, questionnaires, and data derived from analysis, research, profiling, behavioral monitoring, or location tracking through Cookies or other technologies or electronic means in order to provide and develop our services or products and

g) Online / Electronic Data such as browsing preferences, device information (including financial data, username, password), IP address, smart device information, authentication data, browsing history, location data, website usage patterns, spending patterns, and information gathered via cookies or linked websites.

**In case of corporate customers**

**Personal Data includes:**

a) Identity Data such as name, surname, date of birth, nationality, ID card number, passport number (for foreigners), personal profile information, education, employment information (e.g., occupation, workplace, position, ownership/shareholding information), signature, photo, house registration, and sensitive Personal Data as specified below.

b) Contact Details such as address, telephone number, and email address.

c) Relationship Data such as data related to account opening, management, operations, payments, settlements, processing, reporting, and communications with us, which may include signatures and correspondence.

d) Other Personal Data collected in connection with your relationship with us such as data you provide in contracts, forms, surveys, questionnaires, and data derived from analysis, research, profiling, behavioral monitoring, or location tracking through Cookies or other technologies or electronic means in order to provide and develop our services or products and

e) Communication Data such as copies of ID cards, copies of passports, images and/or voice recordings from telephone conversations or communications through online or electronic channels.

**Your Sensitive Data which we will collect, use, disclose such as:**

a) Biometric Data such as fingerprint, finger vein images, facial recognition data, iris scan data, voice recognition, and other similar sensitive biometric data used for identity verification or transactions.

b) Religion and blood type as only such information appears on an ID card and is required as evidence for establishment, compliance, exercise or defense of legal claims.

c) Criminal records for public interest purposes, including preventing and mitigating risks related to illegal activities such as money laundering, terrorism, or public fraud.

d) Disability, health, or physical condition data for the purpose of providing special services or for risk assessment in accordance with the law and in connection with services or products.

We will collect, use, or disclose your Sensitive Personal Data only when necessary to achieve the purposes stated in Section 3, and we will implement appropriate measures to protect your fundamental rights and interests.

If you refuse to provide necessary Personal Data, we may be unable to provide services to you, in whole or in part. If you provide Personal Data of another person, you are responsible for informing such person of the details of this Privacy Notice or our services' term & condition, and for obtaining their consent where legally required.

### 3. What are our purposes of the collection, use, and/or disclosure of your Personal Data

We collect, use, or disclose your Personal Data to achieve the purposes specified in the table below. We rely on the lawful basis as required under the Personal Data Protection Act B.E. 2562 (2019), which may vary depending on the services, products, or relationship you have with us.

Purposes of the collection, use, and/or disclosure of your Personal Data	Lawful Basis
To manage and provide various services or products of each company within the Kiatnakin Phatra Financial Group or our business partners, such as account opening, financial planning services, loan applications, service-related communications, <b>insurance application</b> , emergency contact, or other related services/products.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● <b>Substantial Public Interest</b></li> <li>● Legitimate Interest</li> </ul>
To recommend services or products of the Kiatnakin Phatra Financial Group or our business partners that are similar or related to the services or products you currently have with us, unless you have indicated your refusal to receive telephone communications or such communications are otherwise prohibited by applicable law.	<ul style="list-style-type: none"> <li>● Legitimate Interest</li> </ul>
To recommend services or products of the Kiatnakin Phatra Financial Group or our business partners that are not similar or related to the services or products you currently have with us.	<ul style="list-style-type: none"> <li>● Consent</li> </ul>

Purposes of the collection, use, and/or disclosure of your Personal Data	Lawful Basis
To disclose your Personal Data such as name, surname, or contact details to third parties for marketing purposes.	<ul style="list-style-type: none"> <li>● Consent</li> </ul>
To conduct activities or programs in which you have expressed interest or intention to participate such as receiving news or participating in campaigns.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> </ul>
To facilitate your access to review your information managed by the Kiatnakin Phatra Financial Group, including services related to existing or future services/products.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> </ul>
To facilitate and improve service efficiency, including prefilled information, data transfers, and data sharing with external service providers, partners, banks, business partners, or relevant regulatory or registry authorities.	<ul style="list-style-type: none"> <li>● Consent</li> </ul>
To conduct Know Your Customer (KYC) and Customer Due Diligence (CDD) in accordance with legal requirements.	<ul style="list-style-type: none"> <li>● Legal Obligation</li> </ul>
To report Personal Data to regulatory authorities or comply with subpoenas, court orders, or legal processes.	<ul style="list-style-type: none"> <li>● Legal Obligation</li> </ul>
To detect unusual transactions, investigate matters of concern, perform internal audits, and prevent or mitigate risks related to unlawful activities such as money laundering, terrorism, or fraud including the sharing of Personal Data to enhance and maintain our operational and compliance standards.	<ul style="list-style-type: none"> <li>● Legal Obligation</li> <li>● Legitimate Interest</li> <li>● Contractual Basis</li> <li>● Substantial Public Interest</li> </ul>
To perform internal processes, such as when you open an account or conduct any transaction with us, we are required to verify and confirm your identity to ensure that you are the rightful account owner. In addition, we may need to verify other relevant information to support your transaction request.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Legitimate Interest</li> <li>● Substantial Public Interest</li> </ul>

Purposes of the collection, use, and/or disclosure of your Personal Data	Lawful Basis
To analyze risks based on your behavior, including conducting credit scoring.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Consent (your data will be collected through various channels including your electronic devices)</li> </ul>
To arrange insurance, including collateral insurance and life insurance which the benefits are assigned to Kiatnakin Phatra Bank; to arrange risk insurance for groups of lending customers for example, by requesting the Thai Credit Guarantee Corporation to serve as a guarantor for Kiatnakin Phatra Bank's loan customers; and to purchase credit default risk insurance with Kiatnakin Phatra Bank for import and export transactions.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> </ul>
To establish a relationship with you where external service providers, partners, or business counterparts disclose your Personal Data to us. This includes situations such as entering into agreements with individual or corporate customers for example, verifying information in support of a corporate customer's loan application, which may require us to review documents containing your Personal Data or the Personal Data of others. It also includes cases in which we enter into agreements with various legal entities that may provide us with your Personal Data or the Personal Data of other individuals, provided that such entities have fully complied with applicable Personal Data protection laws and this Privacy Notice.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Legitimate Interest</li> </ul>
To maintain our relationship with you, such as complaint handling, rights request administration, satisfaction surveys, or offering special privileges.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Legitimate Interest</li> <li>● Consent</li> </ul>
To process and analyze statistical data, where results cannot identify you.	<ul style="list-style-type: none"> <li>● Legitimate Interest</li> </ul>

Purposes of the collection, use, and/or disclosure of your Personal Data	Lawful Basis
To conduct research, statistical analysis, and data analysis to enhance our services and products, as well as those of our partners, to better meet your needs, including enhancing your various benefits.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Legitimate Interest</li> <li>● Consent</li> </ul>
To record images and/or voice through telephone or electronic means for verifying your requests, instructions, or complaints, or analyzing, improving, and developing our products and services, including for training our employees in support of the foregoing purposes.	<ul style="list-style-type: none"> <li>● Legitimate Interest</li> </ul>
To conduct interviews for producing media in any form such as printed materials or electronic media across various channels, including our website, social media platforms, and internal employee communications for general dissemination, publicity, and promotional purposes.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Legitimate Interest</li> <li>● Consent</li> </ul>
To process fingerprint, finger vein images, facial recognition, iris scan, voice data, and any other similar sensitive Personal Data for the purposes of identity verification, authentication, or the performance of any transaction.	<ul style="list-style-type: none"> <li>● Consent</li> </ul>
To collect and use your Sensitive Personal Data, such as religious information or blood type, only to the extent that such data appears on the copy of your ID card.	<ul style="list-style-type: none"> <li>● Necessary for establishment, compliance, exercise or defense of legal claims.</li> </ul>
To collect Personal Data regarding your disability, health data, and/or any physical impairments, for the purpose of enabling us to provide you with special care and services, or for assessing and evaluating your risk profile in connection with any services or products you use with us or through us.	<ul style="list-style-type: none"> <li>● Legal Obligation</li> <li>● Consent</li> <li>● Substantial Public Interest</li> </ul>

Purposes of the collection, use, and/or disclosure of your Personal Data	Lawful Basis
To conduct risk management, compliance and audit activities, and internal management, as well as to share data among companies within the Kiatnakin Phatra Financial Group for such purposes under the applicable intercompany agreements, while implementing appropriate security measures as required by law.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Legitimate Interest</li> </ul>
To comply with legal obligations and regulatory requirements, as well as to perform risk management in accordance with the rules and regulations imposed by governmental authorities and regulatory bodies, such as the Bank of Thailand, the Securities and Exchange Commission, the Office of Insurance Commission, the Anti-Money Laundering Office, and the Revenue Department.	<ul style="list-style-type: none"> <li>● Legal Obligation</li> </ul>
To conduct debt collection and enforce contractual duties, obligations, and legal rights, including asset investigation and seizure, taking possession of assets, auctioning or disposing of assets, and any other similar activities.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Legitimate Interest</li> </ul>
To transfer or sell loan portfolios to third parties, such as the sale of non-performing loan portfolios to asset management companies.	<ul style="list-style-type: none"> <li>● Legitimate Interest</li> </ul>
To use or disclose your Personal Data for purposes relating to the transfer or disposal of business, assets, or shares, in whole or in part, or for disclosing data for due diligence processes customarily undertaken in the ordinary course of our business, whereby we will implement appropriate security measures as required by law.	<ul style="list-style-type: none"> <li>● Legal Obligation</li> <li>● Legitimate Interest</li> </ul>
To carry out activities of securities issuers relating to securities holders, proxies, authorized representatives, or provident fund members, as well	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Legal Obligation</li> <li>● Legitimate Interest</li> </ul>

Purposes of the collection, use, and/or disclosure of your Personal Data	Lawful Basis
as activities relating to securities registrar services, unitholder registrar services, and Trust unitholder registrar services.	
To disclose Personal Data as required by foreign authorities or regulators, or in accordance with foreign laws or international treaties, such as FATCA/CRS.	<ul style="list-style-type: none"> <li>● Contractual Basis</li> <li>● Legal Obligation</li> </ul>

We may process your Personal Data for the above purposes by using technologies that exist today or may be developed in the future, including but not limited to Artificial Intelligence (AI), Cloud Computing, Blockchain, and biometric identity comparison technologies.

In some cases, if we do not obtain your consent, this may affect your ability to receive our services or products, your convenience, or the performance of contractual obligations. You may also suffer damage or lose opportunities, and it may affect you or us to be in compliance with any applicable laws.

In addition, in some cases, we may transfer your Personal Data to other countries for the above purposes. We will proceed in accordance with Section 8 regarding the Cross Border Transfer of your Personal Data.

#### 4. Who we will share your Personal Data with

If you have given your consent, or where it is necessary for the performance of a contract, for compliance with the law for substantial public interest, for complying with the law, or for our legitimate interests, we may send, transfer, and/or disclose your Personal Data to the following third parties, both in Thailand and overseas. We will carry out such disclosure in accordance with applicable legal requirements and ensure that an adequate Personal Data protection standard is applied.

- a) **Companies in the Kiatnakin Phatra Financial Group**, such as Kiatnakin Phatra Bank Public Company Limited, Kiatnakin Phatra Securities Public Company Limited, Kiatnakin Phatra Asset Management Company Limited, KKP Dime Securities Company Limited, KKP Capital Public Company Limited and KKP Tower Company Limited.
- b) **Our business partners**, we may transfer your Personal Data to persons acting on your behalf or involved in providing any products or services you receive or will receive from us, such as life insurance companies, non-life insurance companies, payees, beneficiaries, account

nominees, intermediaries (e.g., other securities companies or asset management companies), custodians, correspondent banks, agents, sellers, co-brand partners, market counterparties, product issuers or global trade repositories. We may disclose your Personal Data to such entities for the purpose of providing products and services to you and/or where you have given us permission to do so, provided that these data recipients must agree to handle your Personal Data in compliance with applicable Personal Data protection laws and in accordance with this Privacy Notice.

- c) **Our external service providers** such as IT system development service providers, marketing service providers, research service providers, cloud storage service providers, debt collection companies, professional consultants and law firms.
- d) **Financial institutions or payment system service providers** such as other financial institutions that provide payment system services for your transactions.
- e) **Social Media platforms** such as Facebook, Line, for sending you marketing messages or for collecting data for analysis to develop our products and services.
- f) **External parties** such as assignees, transferees, or novates. We may assign, transfer, or novate our rights or obligations to external parties as permitted under any contract between you and us. We may disclose or transfer your Personal Data to such assignees, transferees, or novatees, including potential assignees or transferees, provided that these recipients must handle your Personal Data lawfully and in accordance with this Privacy Notice.
- g) **External parties involved in business transfers**, we may disclose or transfer your Personal Data to business partners, investors, major shareholders, assignees, potential assignees, transferees or potential transferees. in the event of corporate rehabilitation, restructuring, mergers, acquisitions, sales, purchases, joint ventures, transfers, liquidation, or any similar event involving the transfer or disposal of our business, assets, or shares, in whole or in part. If any such event occurs, the data recipient will comply with this Privacy Notice with respect to your Personal Data.
- h) **Regulatory and supervisory authorities** such as Bank of Thailand, Securities and Exchange Commission, Stock Exchange of Thailand, Thailand Securities Depository, Thailand Clearing House, Office of Insurance Commission (for regulatory and supervisory purposes related to insurance laws; you may review their Personal Data protection policy at <https://www.oic.or.th>), Courts, Royal Thai Police, Department of Business Development. other government

authorities issuing subpoenas or seizure orders, such as Legal Execution Department, Revenue Department.

- i) **Any other agencies, organizations, or legal entities with which we have entered into a contract or have a business relationship** such as companies in which you may be interested to invest, etc.
- j) **Any other persons or entities as necessary**, to achieve the purposes described in Section 3.

## 5. Your Rights Regarding Your Personal Data

You have the right to exercise the following rights:

### 5.1 Right to Access

You have the right to request access to and obtain a copy of your Personal Data that is under our responsibility, as well as the right to request us to disclose how we obtained your Personal Data in cases you did not provide consent to us.

### 5.2 Right to Rectification

You have the right to request that we rectify your Personal Data so that it becomes accurate, up-to-date, and does not cause misunderstanding.

### 5.3 Right to Erasure

You have the right to request that we delete, destroy, or anonymize your Personal Data so that it can no longer identify you, in any of the following circumstances:

- The Personal Data is no longer necessary for the purposes for which it was collected, used, or disclosed.
- You have withdrawn your consent and we can no longer rely on any other legal basis to collect, use, or disclose such Personal Data.
- You have objected to the processing and we are unable to reject such request.
- You have objected to the processing for direct marketing purposes.
- The collection, use, or disclosure of Personal Data is unlawful.

### 5.4 Right to Restriction of Processing

You have the right to request that we temporarily suspend the processing of your Personal Data under the following conditions:

- The processing is no longer necessary, but retention is still required for the establishment of legal claims.
- The processing is unlawful, but you request restriction instead of deletion.
- Your Personal Data is under verification for accuracy as requested by you.
- We are in the process of proving the grounds for rejecting your objection request.

#### **5.5 Right to Data Portability**

You have the right to receive your Personal Data from us in a format that is readable or usable by automated tools or devices and can be used or disclosed automatically. You also have the right to (a) request that we send or transfer such data to another data controller, where technically feasible; or (b) request to receive the data directly from us for transfer to another data controller, unless technically impossible.

#### **5.6 Right to Object**

You have the right to object to the collection, use, or disclosure of your Personal Data in the following cases:

- When your Personal Data is processed for direct marketing purposes.
- When your Personal Data is processed for scientific, historical, or statistical research purposes, unless such processing is necessary for our public interest mission.
- When your Personal Data is processed for tasks carried out in the public interest or for our legitimate interests, unless we can demonstrate compelling legitimate grounds or such processing is for the establishment, exercise, or defense of legal claims.

#### **5.7 Right to Withdraw Consent**

You have the right to withdraw your consent at any time for the collection, use, or disclosure of your Personal Data, except where such withdrawal is restricted by law or by a contract that benefits you — for example, if you are still using our services or products, or still have outstanding obligations with us.

#### **5.8 Right to Lodge a Complaint**

You have the right to lodge a complaint with a competent authority if you believe that we process your Personal Data unlawfully or in a manner that is inconsistent with applicable Personal Data protection laws.

However, we kindly ask that you first allow us the opportunity to investigate and resolve the matter for you.

Your rights above may be subject to certain conditions. In some cases, we may not be able to proceed with your request if we still have a legal duty or obligation to collect, use, or disclose your Personal Data. We may also be unable to proceed if the nature or context of the processing makes it impossible - for example, when you still maintain deposit or loan accounts with us, continue using our services, or where we must retain your data for legally required periods even after our relationship with you has ended.

If you wish to exercise your rights, you may contact us to request the Data Subject Rights Request Form at any KKP branch, the KKP Contact Center, or via the provided link ([Click here](#)). Completed forms may be submitted at any KKP branch, the KKP Contact Center, or via email at [DPO@kkpfg.com](mailto:DPO@kkpfg.com), or through other channels specified for each transaction. We will review and respond to your request within 30 days from the date of receipt. We may extend the period once for up to an additional 30 days, unless otherwise required by law.

## **6. How We Protect Your Personal Data**

We implement technical, physical, and administrative security measures designed to provide appropriate protection for your Personal Data against loss, misuse, unauthorized access, disclosure, and alteration. These measures include firewalls, data encryption, physical access controls when entering our data centers, and authorization controls for accessing information. While we maintain the security of our systems and services, you are responsible for maintaining the confidentiality and security of your passwords and account information, as well as ensuring that the Personal Data we hold about you is accurate and up-to-date.

We establish internal policies, guidelines, and minimum standards for managing Personal Data, such as information technology security standards, and we update such policies, guidelines, and minimum standards periodically as required by applicable laws.

In addition, employees, personnel, business partners, and external service providers are required to maintain the confidentiality of Personal Data under confidentiality agreements they have signed with us.

## **7. Cookies**

We collect and use cookie technologies to enhance the efficiency and security of your use of our website and online services, and to develop our services or products to better suit your needs or to extend additional benefits to you. Cookies are very small data files that a website stores on the hard drive of your computer or electronic device in order to store the Personal Data you have entered, or store information you

provide without identifying any specific individual. You may check the status of cookie usage or refuse the use of cookies in your browser settings, as outlined in our [Cookies Policy](#)

#### **8. Cross Border Transfer of Your Personal Data**

We may disclose or transfer your Personal Data to external parties or to servers located in other countries, where the destination country may or may not have the same level of Personal Data protection standards as those in Thailand, for the purposes described in this Privacy Notice. We have implemented various procedures and measures to ensure that the transfer of your Personal Data is carried out securely, and that the recipient of the data maintains an appropriate level of Personal Data protection. Such transfers will be conducted lawfully and in reliance on the permitted legal exceptions applicable to cross border data transfers.

#### **9. Personal Data of Minors, Quasi-Incompetent Persons, and Incompetent Persons**

In general, our activities are not intended to process the Personal Data of minors, quasi-incompetent persons, or incompetent persons. We do not intend to collect Personal Data from minors without obtaining consent from their legal parents or guardians, nor from quasi-incompetent or incompetent persons without obtaining consent from their court-appointed guardians or custodians. If you are a minor, quasi-incompetent person, or incompetent person who wishes to enter into a contractual relationship with us, you must first obtain consent from your legal parent, guardian, or custodian before contacting us or providing your Personal Data to us.

#### **10. How We Store Your Personal Data and For How Long**

We will retain your Personal Data for as long as it is reasonably necessary to fulfill the purposes outlined in this Privacy Notice and to comply with our legal obligations and regulatory requirements. However, we may retain your Personal Data for a longer period if it is necessary for the establishment, exercise, or defense of legal claims. Once the retention period has expired and your Personal Data is no longer necessary for the specified purposes, we will delete, destroy, or anonymize your Personal Data in accordance with the methods and standards for Personal Data destruction prescribed by the Personal Data Protection Committee, applicable laws, or international standards.

In some cases, we may retain certain Personal Data such as your name, surname, address, and the start and end dates of your relationship with us, solely as historical records in our archive database. Such data will not be used or disclosed for any other purpose.

#### **11. Changes to This Privacy Notice**

To improve the effectiveness of our Personal Data handling practices, we reserve the right to amend this Privacy Notice as we deem appropriate. The version of the Privacy Notice published on our website shall be

deemed the most current version. We will inform you of any changes if such changes have a significant impact on the processing of your Personal Data.

## 12. Contact Us

If you have any questions or suggestions regarding our guidelines on protecting your Personal Data or if you wish to exercise your rights in accordance with the laws, please contact us through the following channel:

**Group Data Protection Officer**  
Kiatnakin Phatra Financial Group, 209 KKP Tower, Sukhumvit 21 (Asoke),  
Khlong Toey Nua, Wattana, Bangkok 10110  
or  
[DPO@kkpfg.com](mailto:DPO@kkpfg.com)