

PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

This PRIVACY NOTICE FOR CALIFORNIA RESIDENTS of Industrial and Commercial Bank of China (USA) NA (“we,” “us,” “our,” or “ICBC”) applies solely to consumers who reside in the State of California (“consumers” or “you”). We adopt this notice to comply with the California Privacy Rights Act (“CPRA”) and other California privacy laws. Any terms defined in the CPRA have the same meaning when used in this notice.

Personal Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“personal information”).

Since we are a financial institution subject to the Gramm-Leach-Bliley Act (GLBA), the personal information we collect comes from either: (1) GLBA consumers, (2) non-GLBA consumers such as business customers and job applicants/employees, or (3) other CPRA covered Consumers.

Below list the categories of personal information we collected within the last twelve (12) months.

Category	Examples	Collected from GLBA Consumer?	Collected from business customers and employees/applicants?	Collected from Other CPRA covered Consumers?
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES	YES	NO
B. Personal information categories listed in the California Customer Records statute	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number,	YES	YES	NO

(Cal. Civ. Code § 1798.80(e)).	driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.			
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status.	YES	YES	NO
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES	YES	NO

E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	NO	NO	NO
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES	YES	NO
G. Geolocation data.	Physical location or movements.	YES	YES	NO
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	YES	YES	NO
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES	YES	NO
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists,	NO	YES	NO

1232g, 34 C.F.R. Part 99)).	student schedules, student identification codes, student financial information, or student disciplinary records.			
K. Sensitive Personal Information	Social Security, driver's license, state identification card, or passport number, financial account, consumer's racial or ethnic origin, or biometric information, or sexual orientation.	YES	YES	NO
L. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO	NO	NO

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.

Sources of Information We Collect

We collect the categories of personal information listed above from the following types of sources:

- Directly from you – such as through web forms or during account setup or job applications.
- Indirectly from you – such as information sent automatically by your web browser.
- From third parties such as employment references and background or credit checks.

Exclusions from the CPRA's scope

Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA) are excluded from CPRA's scope and, therefore, are not subject to the protections under the CPRA.

How We Use Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To respond to your inquiries and fulfill your requests.
- To create, maintain, customize, and secure your account.
- To inform you about important information regarding the benefits, products, and services for which you apply or may be interested in applying for, or in which you are already enrolled.
- To inform you of changes to terms, conditions, and policies or other administrative information.
- To allow you to apply for benefits, products, or services and evaluate your eligibility for such products or services.
- To verify your identity or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions, and maintain measures aimed at preventing fraud and protecting the security of account and Personal Information
- To comply with our obligations under applicable law.
- To administer and protect our business and our websites (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data).
- To use data analytics to improve our website, products/services, marketing, customer relationships and experiences.
- To administer our staffing, hiring, and employment needs and provision of benefits.
- To select and manage our outside vendors, service providers and agents.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CPRA.

Processing Sensitive Personal Information

We collect and process Sensitive Personal Information for the purposes disclosed at the time we collect this information. We do not process this information for purposes other than the purpose for which it was originally collected unless required by law. We use and process Sensitive Personal Information collected from California employees, job applicants or vendors (including racial or ethnic origin, religious beliefs, mental or physical health diagnosis, sexual orientation, or citizenship or immigration status) to comply with laws including anti-discrimination laws and

disability accommodation laws. We use Sensitive Personal Information from other consumers to provide disability accommodations.

How We Disclose Personal Information

From time to time we disclose your information as described below. This includes disclosing information to our service providers, professional advisers such as lawyers, bankers, auditors and accountants, and, when required by law, regulators or law enforcement.

A. Disclosure for a Business Purpose

We may disclose your personal information to a third party for the following business purposes: (1) as necessary to effect, administer, or enforce a transaction that you request or authorize; (2) in connection with servicing or processing a financial product or service that you request or authorize; (3) maintaining or servicing your account; or (4) in connection with a proposed or actual securitization, secondary market sale (including sales of servicing rights), or similar transaction related to a transaction of yours.

When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

In the preceding twelve (12) months, we have disclosed the following categories of personal information for the business purposes listed above:

Category A:	Identifiers.
Category B:	California Customer Records personal information categories.
Category C:	Protected classification characteristics under California or federal law.
Category D:	Commercial Information
Category F:	Internet or network activity
Category I:	Professional and employment related information

We disclose your personal information for a business purpose to the following categories of persons:

- Our affiliates.
- Service providers and contractors.
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

B. Sale of Information

In the preceding twelve (12) months, we have not sold any personal information.

C. Sharing Personal Information for Behavioral or Cross-Context advertising

We do not share personal information with third parties who may use it for cross-context or behavioral advertising purposes.

Your Rights and Choices

The CPRA provides California residents (CPRA covered consumers, excluding GLBA consumers) with specific rights regarding their personal information. This section describes your CPRA rights and explains how to exercise them.

A. Information Access Rights

You have the right to request that we disclose to you certain information relating to our collection, use, and disclosure of your personal information over the past twelve (12) months. In addition, you have the right to request a copy of the specific information we collected about you. Specifically, you may request that we disclose to you:

- Our information collection practices:
 - The categories of personal information we collected about you.
 - The categories of sources for the personal information we collected about you.
 - Our business or commercial purpose for collecting or selling that personal information.
 - The categories of third parties with whom we share that personal information.
 - This disclosure will cover, at your option, either our practices during the 12 months preceding your request or during the period beginning January 1, 2022 up to the date of your request.
- Our information disclosure practices:
 - If we sold or disclosed your personal information for a business purpose, or if we shared your information with a third party for cross-context or behavioral advertising purposes
 - For information sales: we will identify the categories of personal information we sold and the category of recipients of the information.
 - For information shared for cross-context or behavioral advertising purposes: we will identify the categories of personal information we shared and the category of recipients of the information.
 - For disclosures for a business purpose: we will identify the categories of personal information we disclosed for a business purpose, the business purpose for the disclosure and the category of recipients of the information.
 - This disclosure will cover, at your option, either our practices during the 12 months preceding your request or during the period beginning January 1, 2022 up to the date of your request.
- Specific Information we collected about you:
 - We will provide a copy of the specific information we collected about you.
 - This will not include data generated to help ensure security and integrity or as prescribed by regulation.
 - This disclosure will cover, at your option, either our practices during the 12 months preceding your request or during the period beginning January 1, 2022 up to the date of your request.

B. Information Correction Rights

You have the right to request that we correct information that we hold which is inaccurate. We will use commercially reasonable efforts to make the requested corrections. In some cases, for instance if you have an account with us, you can update your information by logging into your account.

C. Information Deletion Rights

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request (see below), we will delete your personal information from our records, and we will also direct our service providers and contractors to delete your personal information from their records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.).
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

D. Opt-Out Rights

You have the right to tell a business not to sell or share your personal information and to tell them to limit processing of Sensitive Personal Information.

With us, you do not need to opt out of sharing information or to limit processing of Sensitive Personal Information because we do not engage in those activities.

- **Do Not Sell My Personal Information.**
We do not sell your personal information with third parties.

- Do Not Share My Personal Information
 - We do not share your personal information with third parties for cross-context or behavioral advertising purposes.
- Limit Processing of Sensitive Personal Information.
 - We only process Sensitive Personal Information for the purpose for which we originally collected it.

Exercising Your CPRA Rights

A. Making CPRA Requests

Access, Correction and Deletion. To exercise the access, correction, and deletion rights California residents may contact us by:

- Calling us: 212-238-2409
- Email: consumerprivacy@icbc-us.com
- Mail: Industrial and Commercial Bank of China (USA) NA
Attn: CCPA Compliance
1185 Avenue of the Americas, 16th Floor
New York, NY 10036

We will ask you for information that allows us to reasonably verify your identity (that you are the person about whom we collected personal information) and will use that information only for that purpose. We may request that you submit a signed statement under penalty of perjury that you are the individual you claim to be. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. However, you may request that we disclose the required information beyond the 12-month period, and we will honor that expanded request unless doing so would involve a disproportionate effort. Your right to request required information beyond the 12-month period, and our obligation to provide that information, shall only apply to personal information collected on or after January 1, 2022.

B. Using an Authorized Agent

You may submit a request through someone holding a formal Power of Attorney. Otherwise, you may submit a request using an authorized agent only if (1) the person is registered with the Secretary of State to do business in California, (2) you provide the authorized agent with signed written permission to make a request, (3) you verify directly with us that you have authorize the person to make the request on your behalf, (4) you verify your own identity directly with us and (5) your agent provides us with proof that they are so authorized. We will require the agent to submit proof to us that they have been authorized to make requests on your behalf.

C. Our Responses

We will acknowledge receipt of your request for access, correction or deletion within 10 business days and will endeavor to respond within forty-five days of receipt of your request, but if we require more time (up to an additional forty-five days) we will notify you of our need for additional time.

We cannot respond to your request or provide you with personal information if we cannot verify your identity and confirm that the personal information relates to you.

Non-Discrimination

We will not discriminate against you as a result of your exercise of any of these rights. Unless permitted by the CPRA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Changes to This Notice

We reserve the right to amend this Notice at our discretion at any time. When we make changes to this Notice, we will post the updated notice on our website and update the Notice's effective date.

Effective Date: January 1, 2023