



Announcement of Bank for Agriculture and Agricultural Cooperatives

No. 468 / 2025
on Privacy Notice

Bank for Agriculture and Agricultural Cooperatives (“BAAC”) has realized the importance of personal data and personal rights and established this Privacy Notice to inform you of the purposes of collection, use and/or disclosure of personal data and the legal rights of the data subject as you have given BAAC your trust in using BAAC’s services and making contact with BAAC under the Personal Data Protection Act, B.E. 2562 (2019) and relevant laws as well as BAAC’s policies and practices relating personal data. This Privacy Notice is aimed at protecting your rights concerning collection, use and/or disclosure of personal data and ensuring that your personal data obtained by BAAC will be properly used according to the purposes and the applicable law. This Privacy Notice applies to the following persons:

(1) Clients and service users who are the individuals using BAAC’s products or services, including other individuals who are authorized to act on behalf of business enterprises and related to BAAC’s corporate clients or juristic persons doing transactions with BAAC;

(2) Other persons whom BAAC has otherwise interacted with or who have provided BAAC with their personal data or whose personal data have been obtained by BAAC, directly and indirectly, regardless of any means such as those who make payment to or receive payment from BAAC’s clients, those who receive any service at any branch or office of BAAC and any other persons relating to any transaction with BAAC or its clients, business partners/collaborators, suppliers, personnel, former personnel, committee members, employees, job applicants, trainees, scholarship recipients and etc.

1. Definition

Personal data means any information relating to an identified or identifiable person, whether directly or indirectly. BAAC may collect your personal data and sensitive personal data. Personal data will be collected by BAAC to the extent necessary for relationship and the purposes agreed by BAAC and the data subject who provides BAAC with personal data. Types of personal data collected by BAAC are as follows:

1.1 Personal data includes:

- (1) Identity data such as name-surname, gender, date of birth, age, nationality, homeland, place of birth, signature, marital status, number of children, educational background, academic degree, personal data in any document issued by government authorities (such as identification card, passport, taxpayer identification number, driving license, certificate of name-surname change, work permit, title deed, visa applications, etc.), photograph, voice record, still or moving image from CCTV or other legal documents and etc.

- (2) Contact data such as telephone number, facsimile number, e-mail, LINE ID, Facebook Account and other identifiable electronic communication or social media accounts, permanent address in the identification card or house registration, current address, location data and etc.
- (3) Working or occupation data such as occupation, position, details of current occupation, place of work, type of business, type of company or organization, working period, social security data, personal data in any relevant documents such as company certificate and personal and corporate income tax payment certificate, business operation supporting documents and etc.
- (4) Financial data such as income, source of income and investment, salary certificate, bank statement, pay slip, financial status data, bank account name and number, ATM number, ATM/Debit Card password, loan data, collateral, obligation, credit card number, deposit data, funds and stocks, unencumbered asset, expense, credit data, financial statements, other financial information and etc.
- (5) Transaction data such as details on transactions made with BAAC, payment and receipt methods, transfer details, reasons for transactions, transaction details on BAAC's products and services, contractual details and information, personal data in transaction supporting documents (such as copy of identification card, copy of house registration, picture, title deed, location image and photograph), transaction history and etc.
- (6) Technological data such as computer-based traffic data (Log), computer IP Address, geographical location based on GPS, type of browser, web access log files, web usage log files, Login log files, transaction log, website visit statistics, access time, searched or visited data, social media usage, website functions and information collected by BAAC via Cookie or other similar technologies and etc.
- (7) Behavioral data such as details on behavior, livelihood, attitude, expression of opinion and facts on your product or service use, your comment on product or service given to you, your preference in receiving BAAC's marketing information, complaint and your legal right claim and etc.

1.2 Sensitive personal data

means any personal data pursuant to Section 26 of the Personal Data Protection Act, B.E. 2562 (2019). BAAC collects sensitive personal data such as race, religion, criminal background, health information, disability, biometric data (such as fingerprint, facial recognition).

2. Purposes of Personal Data Collection, Use and/or Disclosure

The purposes of BAAC to collect, use and/or disclose your personal data are based on the legal requirements or legal bases. Collection, use and/or disclosure the data subject's personal data are done to the extent that is necessary as follows:

- (1) it is necessary for the execution or performance of a contract to which the data subject is a party;

- (2) it is necessary for the purposes requiring the data subject's consent;
- (3) it is necessary for compliance with relevant laws;
- (4) it is necessary for legitimate interests of BAAC or any third party where such interests are not overridden by your fundamental rights over your personal data;
- (5) it is necessary for preventing or suppressing a danger to your life, body or health and others;
- (6) it is necessary for public interest, performance of any task for public interest or exercising of official authority;
- (7) it is necessary for the preparation of historical documents for public interest, or for the purpose relating to research or statistics.

BAAC will adhere to requirements or legal bases in (1) to (7) in collecting, using and/or disclosing your personal data as follows:

- 2.1 for the performance of a contract to which you are a party, or in order to take steps at your request or other necessary purposes under the law;
- 2.2 for processing, management and proceeding of loans, financial and banking transactions, insurances, services made with BAAC, its networks or business partners;
- 2.3 for analysis or improvement of BAAC's products or services;
- 2.4 for compliance with the banking rules, regulations and laws or other relevant laws;
- 2.5 for review and inspection of your personal data;
- 2.6 for provision of data concerning financial services, loans or other services newly launched by BAAC or for improvement of products/services or for coordination purpose;
- 2.7 for authentication of the data subject or inspection of the data subject's facts;
- 2.8 for necessary operations under the legitimate interests of BAAC, other persons or other agencies pursuant to the law;
- 2.9 for providing you with maximum benefits from using products and/or services of BAAC, its networks or business partners where you have given your consent.

3. Source of Personal Data

BAAC will collect your personal data via various sources, including but not limited to:

- 3.1 Data directly from the data subject, including supporting documents and communication data such as copy of identification card, copy of house registration, etc. given to BAAC, either in the written form or electronic format, as well as use of BAAC's website via Cookies;
- 3.2 Data from other sources, data from different agencies, data obtained from business partners for the benefit of BAAC in providing services and other activities under the purposes. BAAC may collect data from other sources only after obtaining the data subject's consent as required by the law, except it is necessary for BAAC and permitted by the law.

In collecting sensitive personal data, BAAC will expressly obtain your consent before or during collection of sensitive personal data according to the rules and policies pertaining to personal data protection stipulated by BAAC and not contrary to the law.

4. Retention Period of Personal Data

BAAC will retain your personal data for the following periods:

- (1) According to the period specially required by the laws pertaining personal data retention such as the Accounting Act, B.E. 2543 (2000), the Anti-Money Laundering Act, B.E. 2542 (1999), the Computer Crime Act, B.E. 2550 (2007), the Revenue Code and etc.
- (2) In case that retention period is not specified by the law, BAAC will determine the retention period as deemed necessary and appropriate for BAAC's operations. After such period, BAAC will delete or destroy personal data by proper procedures and methods or anonymize such personal data.

5. Disclosure of Personal Data

BAAC will keep your personal data confidential according to the law and the purposes mentioned above. However, BAAC may disclose your personal data to official authorities such as sending such personal data to government agencies or any other agencies having the legal authority to supervise financial institutions/any third party authorized by the law or business partners or other organizations relating to BAAC under the contract or for provision of services under the purposes.

6. International Transmission or Transfer of Personal Data

BAAC may transmit or transfer your personal collected, used and/or disclosed by BAAC overseas to the extent that is necessary for the performance of a contract in which the data subject is a party or proceeding the data subject's request or for carrying out BAAC's ordinary course of business or for the purpose of personal data processing. Such action will be in accordance with the law and based on proper security measures and the destination country must have the adequate personal data protection standards according to the personal data protection requirements. If the destination country does not have adequate personal data protection standards, such personal data transmission or transfer shall be based on the exceptions of the rules and practices stipulated by BAAC without contrary to the law.

7. Rights of the Data Subject

7.1 Right to access and obtain copy of your personal data under BAAC's responsibility or request information on how to obtain such personal data where you did not give your consent.

7.2 Right to transmit or transfer your personal data in a structured, commonly used, and machine-readable format directly to another data controller, where technically feasible.

7.3 Right to object collection, use or disclosure of your personal data.

7.4 Right to request BAAC to delete or destroy or anonymize your personal data as permitted by the law.

7.5 Right to restrict use of personal data as permitted by the law.

7.6 Right to request BAAC to have personal data rectified, changed or added for update, completeness and not causing misunderstanding.

7.7 Right to cancel/withdraw the consent to collect, use and/or disclose personal data at any time by sending a prior written notice according to the method specified by BAAC under the legal provisions.

8. Procedures for the Exercise of Rights

The data subject's rights are legal rights and the data subject may request for the exercise of rights under the legal requirements and the policy currently existing or to be amended in the future as well as the rules stipulated by BAAC. If the data subject is a minor and not of the legal age or is incompetent or quasi-incompetent, the exercise of rights shall be given a consent by the parent, guardian or curator having the authority on behalf of the minor, incompetent or quasi-incompetent person, as the case may be.

8.1 Right to access: You have the right to access your personal data and request BAAC to make a copy of such personal data which is under BAAC's responsibility. You may also request information on how to obtain such personal data where you did not give your consent.

8.2 Right to data portability: You have the right to obtain your personal data if BAAC prepares such personal data in a structured, commonly used, and machine-readable format and may use or disclose such personal data by automatic means. You may request BAAC to transmit or transfer personal data in such format directly to another data controller, if technically feasible.

Such personal data shall be the data that you have given BAAC your consent to collect, use and/or disclose or the personal data that BAAC has to collect, use and/or disclose in order to fulfil the purposes agreed by BAAC and the data subject who is a contractual party of BAAC or for proceeding your request or it may be other personal data as required by relevant authorities.

8.3 Right to object: You have the right to object collection, use and/or disclosure of your personal data at any time. if such collection, use and/or disclosure of your personal data are for necessary and reasonable operations under the legitimate interests of BAAC or other persons or agencies under the applicable law or for the performance of any task for public interest. If you make an objection, BAAC may continue collecting, using and/or disclosing your personal data only when BAAC can provide legal justification that such act overrides the fundamental rights of the data subject, asserts the legal rights or defends any litigation, as the case may be.

In addition, you may object any collection, use and/or disclosure of your personal data for marketing purposes or the purposes in relation to scientific, historical, or statistical research purposes.

8.4 Right to delete or destroy: You have the right to request for deletion or destroy of your personal data or anonymization of your personal data if you reasonably believe that your personal data are illegally collected, used and/or disclosed or it is no longer necessary for BAAC to retain such personal data according to the related purposes under this Privacy Notice or when you exercise the right to withdraw your consent or make an objection as mentioned above.

8.5 Right to restrict the use: You have the right to request for temporary restriction of your personal data use in case that BAAC is in the process of checking your request for the exercise of right to rectify your personal data or make an objection or any other case that it is no longer necessary for BAAC to use such personal data and have to delete or destroy your personal data according to relevant laws, but you instead request BAAC for restriction of use.

8.6 Right to rectify data: You have the right to have your personal data rectified for update, completion and not causing misunderstanding.

8.7 Right to cancel/withdraw the consent: In case that collection, use and/or disclosure of personal data requiring the data subject's consent under the applicable law, if you have given BAAC your consent to collect, use and/or disclose personal data (either prior to enforcement of the personal data protection law or thereafter), you have the right to withdraw your consent at any time if such personal data is in BAAC's possession, unless there is a restriction of the withdrawal of consent by law or the contract which gives benefits to you.

The withdrawal of consent may affect your use of products and/or services, for example, you may not obtain any privilege, promotion or new offer, better products or services that serve your needs or fail to receive any news and information beneficial to you. For your benefit, please thoroughly read and inquire about any impact prior to the withdrawal of consent.

8.8 Right to complain: You have the right to file a complaint to any official authority if you reasonably believe that collection, use and/or disclosure of your personal data violates or breaches any relevant law.

The exercise of your rights mentioned above may be restricted by relevant laws, and in some cases, BAAC may have to reject or may not be able to respond to your request such as for compliance with the law or court order, for public interest and infringement of other persons' rights or freedom. In case of any rejection, BAAC will inform you of the reason.

The data subject may exercise the rights through the following channels:

Rights	How to Exercise of Right		Processing Period*
	BAAC Mobile	Branch	
Right to withdraw the consent	✓	✓	30 days
Right to access data	-	✓	
Right to data portability	-	✓	
Right to object	-	✓	
Right to delete or destroy data	-	✓	
Right to restrict the use	-	✓	
Right to rectify data	-	✓	

**From the date that the data subject has submitted a request and complete supporting documents.*

BAAC may extend the processing period for another 60 days from the end of the period specified above if there is any necessary reason that BAAC may not be able to respond to the data subject's request within the specified period. In addition, if the data subject requests excessive copies, BAAC may charge the service fees as deemed reasonable.

You may exercise the right or withdraw the consent for processing of your personal data given to BAAC by obtaining the Form of Exercise of the Data Subject's Rights at any branch of BAAC during working days and hours.

9. Consequences of Personal Data Consent Withdrawal

9.1 The withdrawal of your consent will not affect any collection, use and/or disclosure of personal data that you have previously given your consent.

9.2 Where you intend to withdraw your consent given to BAAC to collect, use and/or disclose personal data, it may affect the consent pertaining to relevant products/services and BAAC may not be able to perform the contract. It may also affect the use of products and/or services by you under Clause 9.1.

9.3 After the withdrawal of consent, BAAC will continue keeping your personal data for a period deemed reasonable and necessary under the Personal Data Protection Act, B.E 2562 (2019) or according to the statute of limitations or for a period specified by relevant laws.

10. Amendment to the Privacy Notice

BAAC reserves the right to amend this Privacy Notice and inform you of such amendment. In addition, BAAC may provide other details pertaining to your privacy such as the purposes of personal data collection not specified herein.

Any amendment to this Privacy Notice or other details pertaining to your privacy will come into effect once BAAC has informed you of such amendment by any means deemed appropriate, unless BAAC has to obtain your consent under the applicable law. In this regard, such amendment to this Privacy Notice or any other details concerning your privacy will come into effect only after BAAC has obtained your consent.

11. Security of Personal Data Storage

BAAC has established and/or adopted the personal data storage system which encompasses appropriate mechanism and technique and implemented the security measures pursuant to the personal data protection law and relevant laws. BAAC has also restricted access to your personal data by BAAC's employees, staff and representatives to prevent unauthorized use, disclosure, destroy or access of your personal data.

12. Responsibility of the Data Controller

BAAC has required responsible officers to strictly comply with BAAC's personal data policies and practices.

13. Website Log Files

BAAC's website automatically records access information which is linked to user's identifiable information such as IP Address, history of visited websites, type of browser and etc. pursuant to the Computer Crime Act, B.E. 2550 (2007).

14. Point of Contact

For any further information, question or inquiry about personal data collection, use and/or disclosure and exercise of rights, please contact BAAC or the Data Protection Officer via the following channels:

- (1) Contact BAAC: BAAC branches nationwide on working days and hours.
- (2) Contact the Data Protection Officer: BAAC Head Office
 - No. 2346 Phahonyothin Road, Sena Nikhom Sub-district, Chatuchak District, Bangkok 10900
 - E-mail: dpo@baac.or.th
 - Call-center: 02-555-0555

Please be informed accordingly.

Announced on 26 March 2025.



(Mr. Chatchai Sirilai)

President

Bank for Agriculture and Agricultural Cooperatives