



Announcement of Bank for Agriculture and Agricultural Cooperatives

No. 15 § /2024

on Privacy Notice

Bank for Agriculture and Agricultural Cooperatives (“BAAC”) realizes the importance of personal data and personal rights. Hence, it has established this Privacy Notice to communicate to you the purposes of personal data collection, use and/or disclosure and legal rights of the data subject over personal data provided by you to BAAC during receipt of services and other contacts pursuant to the Personal Data Protection Act, B.E. 2562 (2019) and relevant laws as well as BAAC’s policies and operational practices concerning personal data. It is intended to protect your rights concerning collection, use and/or disclosure of personal data and ensure that your personal data obtained by BAAC will be used in accordance with the specified purposes and the applicable law. This Privacy Notice applies to the following persons:

(1) Customers and clients who are natural persons using BAAC’s products or services, including other natural persons authorized to represent corporate clients.

(2) Other persons whom BAAC interacts with such as persons making payment to or receiving payment from BAAC’s customers, persons receiving services at BAAC’s branch or office and any person associated with BAAC’s transactions or clients, partners/collaborators, suppliers, personnel, former personnel, committee members, employees, job applicants, trainees, scholarship grantees and etc.

1. Definition

Personal data refers to any information that relates to an individual person and can identify such person, whether directly or indirectly. BAAC may collect your personal data and sensitive personal data. Personal data to be collected by BAAC will be limited to the extent that is necessary, depending on the relationships, and in accordance with the purposes agreed by BAAC and the data subject. Categories of personal data collected by BAAC are as follows:

1.1 Personal data includes:

- (1) Personal data such as name-surname, sex, date of birth, age, nationality, country of origin, place of birth, signature, marital status, number of children, educational background, academic degree, personal data under official documents issued by the government (such as Identification Card, Passport, Taxpayer Identification Number, Driving License, Certificate of Name-Surname Change, Work Permit, Title Deed, visa application-related documents), photograph, voice record, still image or video record, CCTV footage or other legal documents.
- (2) Contact information such as telephone number, facsimile number, email, LINE ID, Facebook account and other social media accounts that can identify you, registered address stated in Identification Card or House Registration, current address, location details.

- (3) Working or occupation information such as career, position, current working details, workplace, type of business, type of organization, years of service, social security information, personal data appeared in relevant documents such as company registration certificate and evidence of personal income tax and corporate tax payment and business operation licenses.
- (4) Financial information such as income rate, source of income and investment, salary certificate, account statement, pay slip, financial status information, bank account name and number, ATM number, ATM/Debit Card password, loan information, security, obligation, credit card number, deposit information, funds and stocks, obligation-free assets, expenses, credit information, financial statements and other financial information.
- (5) Transaction information such as details of bank transactions, methods of payment and receipt of payment, money transfer information, reason for transaction, transaction information of the bank's products and services, contract details and information, personal data appeared in transaction supporting documents (such as copy of Identification Card, copy of House Registration, photograph, Title Deed, land image and photograph) and transaction record.
- (6) Technological information such as computer traffic data (Log), computer identification number (IP Address), location information specified by geographic information technology, browser information, website access information, website log information, Login Log, Transaction Log, website analytics, website access time, searched or viewed data, social media log information, use of website functions and data collected by BAAC by Cookie or other similar technologies.
- (7) Behavioral data such as information on behavior, livelihood, attitude, opinion expression and fact concerning your behaviors of using products or services, your feedback towards type of product or service received by you, your preference on BAAC's marketing, your complaint and your exercise of legal claim.

1.2 Sensitive data

Sensitive data refers to the data under Section 26 of the Personal Data Protection Act, B.E. 2562 (2019). BAAC collects sensitive data such as race, religion, criminal record, health information, disability, biometric data (such as fingerprint and facial scanning).

2. Purposes of personal data collection, use and/or disclosure

BAAC aims to collect, use and/or disclose your personal data by relying on criteria or legal bases of collection, use and/or disclosure of the data subject's personal data to the extent that is necessary as follows:

- (1) Necessity for the performance of a contract to which the data subject is a party or to perform obligations under a contract with the data subject.
- (2) Necessity for the purposes relying on consent.
- (3) Necessity for compliance with relevant laws.

- (4) Necessity for legitimate interests of BAAC or any third party where such interests are not overridden by the fundamental rights in your personal data.
- (5) Necessity for preventing or suppressing a danger to your life, body or health and of other persons.
- (6) Necessity for public interest for performing any mission for public interest or exercising government authority.

BAAC will rely on the criteria or legal bases in Clause (1) to (6) above to collect, use and/or disclose 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 for other necessary affairs under the applicable law.
- 2.2 For data processing, management, operation concerning loans, financial transactions, banking, insurance and other services you have with BAAC, its affiliates or business partners.
- 2.3 For data analysis or improvement of BAAC's products or services.
- 2.4 For compliance with rules, regulations and laws related to BAAC or other relevant laws.
- 2.5 For validation and examination of your personal data.
- 2.6 For provision of financial services, loan services or other services launched by BAAC or improvement of products or services or for coordination purpose.
- 2.7 For authentication of the data subject or examination of the data subject's facts.
- 2.8 For other necessary operations based on legitimate interests of BAAC, any third party or other agencies under the applicable law.
- 2.9 For your maximum benefits from using products and/or services of BAAC, its affiliates or business partners based on your consent.

3. Sources of personal data

For the method of personal data collection, BAAC will collect your personal data from several sources, including:

- 3.1 Data directly collected from the data subject, including supporting documents and communications such as copy of Identification Card, copy of House Registration and etc. provided for BAAC, either in the printed form or electronic means.
- 3.2 Data from other sources, data from several agencies, data from business partners and etc. for the benefit of BAAC's provision of services and other activities. BAAC will collect personal data from other sources only after being given the data subject's consent as required by the applicable law, except for BAAC's necessity as permitted by the law.

For sensitive data collection, BAAC will ask for your consent prior to or during collection of such sensitive data in accordance with the criteria and policies related to personal data protection established by BAAC without contrary to the law.

4. Retention period of personal data

BAAC will collect your personal data according to the following period:

- (1) According to the period specifically prescribed by the laws concerning 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) and the Revenue Code.
- (2) If the retention period is not specifically prescribed by the law, BAAC will specify the retention period as deemed necessary and appropriate for its operations. When the retention period ends, BAAC will delete, destroy or anonymize personal data of the data subject (anonymous data).

When the retention period ends, BAAC will delete or destroy such personal data by proper methods and ensure that such deletion or destroy process is appropriate.

5. Disclosure of personal data

BAAC will keep your personal data confidential as required by the law and according to the purposes mentioned above. BAAC may disclose personal data to competent authorities under the law such as data submission to government agencies or authorized organizations under the regulatory legislations on financial institutions/third party permitted by the law or partners or other agencies related to BAAC under any contract or for the benefit of provision of services according to the purposes stated herein.

6. Personal data transmission or transfer overseas

BAAC may transmit or transfer your personal data collected, used and/or disclosed by BAAC overseas when it is necessary for the performance of a contract to which the data subject is a party or in order to take steps at the request of the data subject or for BAAC's ordinary course of business or for the purposes of personal data processing. Such transmission or transfer will be subject to the applicable law and provided with safeguard measures that are consistent and meet the minimum requirements of the personal data protection law. The destination country or international organization receiving such personal data is required to put in place personal data protection measures that are not less stringent than those prescribed by personal data protection law of Thailand.

7. Rights of the data subject

7.1 Right to access and obtain copy of your personal data in possession of BAAC or right to disclose how to obtain your personal data which you have not given your consent.

7.2 Right to request for direct transmission or transfer of your personal data in the format that is readable or generally available on automatic tool or device to other data controllers, except that it is unable to do so due to technical condition.

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

7.4 Right to request for deletion or destroy or anonymization of personal data as required by the law.

7.5 Right to request for restriction of use of personal data as required by the law.

7.6 Right to request for rectification, alteration or addition of personal data to keep it correct, updated, complete and prevent misunderstanding.

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

8. Procedures of exercise of the data subject's rights

Rights of the data subject are granted by the applicable law. The data subject may exercise the rights under the legal requirements and policies currently existing or to be revised in the future as well as the criteria specified by BAAC. In case that the data subject is a minor who has not yet reached the legal age or an incompetent or quasi-incompetent person, exercise of such rights shall be given the consent of the guardian, curator or protector who is authorized to act on behalf of such minor, incompetent person or quasi-incompetent person, as the case may be.

8.1 Right to access: You have the right to request for access to your personal data and request BAAC to provide you with a copy of such data in possession of BAAC and to request BAAC to disclose how to obtain your personal data which you have not given your consent.

8.2 Right to request for transmission or transfer: You have the right to obtain your personal data in case that BAAC makes such personal data in the form that is readable or generally available on automatic tool or device and may be disclosed by automatic means. You also have the right to request BAAC to transmit or transfer personal data in such form directly to other data controllers when it can be done by automatic means and obtain such personal data in the format directly submitted to the data controllers, except that it is unable to do so due to technical condition.

Such personal data shall be the data that you have given your consent to BAAC to collect, use and/or disclose or personal data that BAAC has to collect, use and/or disclose to achieve the purposes agreed by BAAC and the data subject who is BAAC's contractual party or to proceed your request, or other personal data as prescribed by the competent authorities.

8.3 Right to object: You have the right to object collection, use and/or disclosure of your personal data at any time when such collection, use and/or disclosure of your personal data is reasonably intended for legitimate interest of BAAC or other persons or organizations under the legal provisions or for public interest. If you make such objection, BAAC will continue collecting, using and/or disclosing your personal data to the extent that BAAC may have legal justification that it is overridden the fundamental rights of the data subject or verify the legal rights, legal compliance or legal defense, as the case may be.

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

8.4 Right to request for deletion or destroy: You have the right to request for deletion or destroy or anonymization of your personal data if you reasonably believe that your personal data has been unlawfully collected, used and disclosed or you determine that BAAC no longer has to retain your personal data according to the purposes related to this Privacy Notice or when you exercised the right of withdrawal of consent or objection specified above.

8.5 Right to restriction of use: You have the right to temporarily restrict the use of your personal data when BAAC is in the process of checking your request for rectification or objection or in any other case that BAAC no longer uses and is required to delete or destroy your personal data according to relevant laws, but you ask BAAC to restrict the use instead.

8.6 Right to rectification: You have the right to rectify your personal data to keep it correct, updated, complete and prevent any misleading.

8.7 Right to cancellation/withdrawal of consent: In case that collection, use and/or disclosure of personal data shall obtain the data subject's consent as required by the law, if you have given your consent to BAAC to collect, use and/or disclose your personal data (whether such consent has been given prior to the effective date of the PDPA or thereafter), you have the right to withdraw such consent at any time while your personal data is retained by BAAC, except that there is any restriction of right under the law or any contract inuring to you.

However, withdrawal of consent may affect use of products and/or services, for example, you may not be given any benefit, promotion or new offer, improved products or services that meet your needs or may not receive any beneficial news and information. For your benefit, please thoroughly study and inquire about the effects prior to consent withdrawal.

8.8 Right to complaint: You have the right to lodge a complaint to relevant authorities if you reasonably believe that collection, use and/or disclosure of your personal data violates or is non-conforming to the applicable laws.

Your exercise of such rights may be limited to relevant laws and in some cases, where it is necessary, BAAC may refuse or is unable to proceed your request for exercise of such rights, due to, such as compliance with the applicable law or court order, public interest and risks of violation against right or freedom of other persons. If such request is rejected, BAAC will clarify you the reason of such rejection.

The data subject may request for exercise of rights through the following channels:

Right	Where to submit the request		Processing Period*
	BAAC Mobile	Branch	
Right to withdrawal of consent	✓	✓	30 days
Right to access	-	✓	
Right to data transfer	-	✓	
Right to objection	-	✓	
Right to request for deletion or destroy	-	✓	
Right to restriction of use	-	✓	
Right to rectification	-	✓	

**From the date of submitting the request and complete supporting documents.*

BAAC may extend the processing period mentioned above to another 60 days from the end of such period if it determines that it cannot proceed the data subject's request by the specified period due to any reasonable cause. In addition, in case that the data subject requests for excessive copies, BAAC may collect the operating fees as deemed appropriate as the case may be.

You may exercise the rights of the data subject or withdraw your consent to procession of personal data provided to BAAC by requesting for the Request Form for Exercise of the Data Subject's Rights at all BAAC branches during business hours.

9. Consequences of withdrawal of consent

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

9.2 If you intend to withdraw your consent given to BAAC to collect, use and/or disclose your personal data, it may affect your consent regarding consideration on any relevant product/service and prevent BAAC from performing its obligations under any contract and it may affect your use of products and/or services under Clause 9.1

9.3 After withdrawal of consent, BAAC will continue retaining your personal data for a reasonable period and in accordance with the Personal Data Protection Act, B.E. 2562 (2019) or according to the prescription or a period specified by relevant laws.

10. Amendment to this Privacy Notice

BAAC reserves the right to amend this Privacy Notice by notifying you of such amendment. In addition, BAAC may notify you of further privacy details such as the purposes of personal data collection that are not specified herein.

Amendment to this Privacy Notice or other privacy details will be effective once after BAAC has notified you of such amendment by any means deemed reasonable, except where BAAC requires your consent according to the applicable law. In such case, such amendment to this Privacy Notice or any other privacy details will come into effect when BAAC has been given your consent.

11. Security of personal data storage

BAAC has provided and/or implemented the personal data storage system which has secure mechanism and technique and also put in place the safeguard measures pursuant to the personal data protection law and relevant laws. BAAC has limited access to your personal to only BAAC's employees, staff and representatives to prevent any unauthorized use, disclosure, destruction or access.

12. Responsibilities of the data controller

BAAC has required relevant officers to strictly comply with the personal data protection policies and practices announced by BAAC.

13. Website Log Files

BAAC's website has automatically collected the log files that can be linked to identifiable personal data such as IP Address, websites previously and subsequently visited and type of browser pursuant to the Computer Crime Act, B.E. 2550 (2007).

14. Contact details

For any contact, question or further information on personal data collection, use and/or disclosure and exercise of your rights, please contact BAAC or the Data Protection Officer as follows:

- (1) BAAC: Any BAAC branches nationwide during business hours.
- (2) Data Protection Officer: BAAC, Bang Khen 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 5 February 2024



(Mr. Chatchai Sirilai)

President

Bank for Agriculture and Agricultural Cooperatives