

Mizuho Bank Ltd. (DIFC Branch – Dubai) – Website Privacy Policy

This Privacy Policy should be read in conjunction with the general terms of use and the Mizuho EMEA Website – Website Privacy Policy, which are available here:

https://www.mizuhogroup.com/emea/privacy-policy

https://www.mizuhogroup.com/emea/terms-and-conditions

In this Privacy Policy the term "Data Protection Legislation" means the Dubai International Finance Centre (DIFC) Data Protection Law DIFC Law No. 5 of 2020 as supplemented by the Data Protection Regulations of the DIFC in force on 1 July 2020, in each case as may be amended or updated from time to time; together with all other applicable legislation relating to privacy or data protection.

Who this privacy statement applies to and what it covers

The website, www.mizuhogroup.com/emea (the "**Site**") is operated by Mizuho Bank, Ltd. and Mizuho International PLC, each with registered office address at Mizuho House, 30 Old Bailey, London, EC4M 7AU, on behalf of themselves and the entities they own or control, whose details can be found here: <u>https://www.mizuhogroup.com/emea/our-locations</u>. This includes Mizuho Bank, Ltd. (DIFC Branch – Dubai).

For the purposes of this Privacy Policy, references to "Mizuho", "we", "us" or "our" in this Privacy Policy are references to Mizuho Bank, Ltd. (DIFC Branch-Dubai)

It is important to us that we protect the privacy of personal information and for you to know what type of information we collect and how we treat information we may receive from you. This Privacy Policy applies to personal information that we collect about you when you visit the Site and send us enquiries. It also applies to information we collect in other ways including if you contact us in relation to a job application or for other recruitment purpose, or if you deal with Mizuho in your professional capacity as an employee or agent of our corporate clients.

• To access Mizuho's Data Privacy Notice, please click here.

About other Mizuho websites

Please note that other, more specific policies may be available to you on websites through which you transact with other entities in the Mizuho group of companies (collectively, the "**Mizuho Group**"). Such websites, as well as other websites that may be linked to this Site, are not governed by this Privacy Policy.

The types of information we collect from you

Personal information (which includes 'personal data' as defined in Data Protection Legislation) is generally collected so that we can deliver requested materials or information.

We may collect and store the following types of personal information about you when you use the Site or by corresponding with us (for example, by email) for any reason. The information given to, or collected by, us may include:

- your name;
- your contact information such as your email address and telephone number;
- information in connection with communications you send us, for example to request further information or report a problem;
- information contained in a curriculum vitae such as your date of birth; your educational and professional qualifications, your right to work, visa status, employment status; and any other information about you that you disclose to us when completing a job application; and
- details of the functions and services you use on the Site.

The personal data we collect may also include so called 'sensitive' or 'special categories' of personal data, such as details about your health or ethnic origin criminal or alleged criminal offences or your health and lifestyle. Where reasonably practicable, we will usually seek separate permission from you in writing to process these special categories of personal data.

Automated collection of information

Each time you use the Site, we may automatically collect the following types of information:

- Technical information: For example, the type of internet browser and the operating system. We use this information to help provide a good user experience on the Site.
- Log information: For example, the details of the use of the Site by you, the visits to the Site and traffic data. We use this information to help us understand how users use the Site and to improve user experience.

Legal basis for processing

Our processing of your personal information is necessary: (i) for the performance of contracts to which you will be a party and in order to take steps at your request prior to you entering into those contracts; (ii) where required by a legal or regulatory obligation; and (iii) for the purposes of legitimate interests pursued by us.

Alternatively, you may have explicitly agreed to us processing your information for a specific reason or purpose.

Legitimate interests

Our processing of your personal data is necessary for the purposes of legitimate interests pursued by us, namely: (i) collecting user information to provide you with a safe, smooth, efficient and customised experience; (ii) to make sure you receive updated information on Mizuho's business activities; (iii) to recruit personnel for our business (iv) to provide the services you have requested and to provide them efficiently; (v) to ensure that the content on the Site is presented in the most effective manner for you and your device; (vi) to allow you to participate in any features on the Site when you choose to do so; (vii) for our own marketing, research and investor relations; and (viii) for the efficient running of our business.

Purposes of processing and use of your personal information

We may use your personal information specifically to:

- to manage and improve our Site;
- to tailor the content of our Site to provide you with a more personalised experience and draw your attention to information about our products and services that may be of interest to you;
- to confirm your identity and carry out background checks in order to prevent fraud and other crimes;
- to consider any application that you make for any particular job with us;
- carry out our obligations arising from any agreements entered into between you and us;
- to manage and respond to any request you submit through our Site.
- communicate with you;
- administer the Site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- keep the Site safe and secure; and
- comply with legal and regulatory obligations.

Disclosure of personal information

Except as expressly set out in this Privacy Policy we do not share, sell, or lease personal information about you to any third parties for their marketing use.

We may disclose personal information to respond to information requests, respond to legal requirements, enforce our policies and protect our rights and property. The personal information you provide to us may also be shared with other companies in the Mizuho Group if this is necessary to fulfil our obligations, respond to your enquiries or for any other related purposes.

We may also provide third party advisers and service providers access to information where they support or provide services to us. We will ensure that if we share information with, or provide access to, third party service providers, any such disclosure or access is at all times in compliance with Data Protection Legislation.

- We may also share your personal information with:
- analytics and search engine providers that may assist us in the improvement and optimisation of our Site;
- third parties who support our information technology or handle mailings or events on our behalf;
- law enforcement agencies, other governmental agencies or third parties if we are required by law to do so, or in other limited circumstances (for example if required by a court order or regulatory authority, or if we believe that such action is necessary to prevent fraud or cyber-crime or to protect the Site, our technology assets or the rights, property or personal safety of any person); and
- other business entities should we plan to merge with or be acquired by that business entity, or if we undergo a re-organisation with that entity.

Links to other sites

The Site contains links to other websites. Mizuho is not responsible for the privacy policies of third party websites to which links are provided. You should check the privacy policies on these sites before providing any personal information. This privacy statement relates only to information contained on, or gathered via, the Site.

How long will we keep your information?

We will only keep the information we collect about you for as long as required for the purposes set out above or as required to comply with any legal obligations to which we are subject. This will involve us reviewing our files to check that information is accurate, up-to-date and still required.

Your rights

You have a number of rights concerning the way that we use your information. At any time, you have the right to:

- be informed about the processing of your personal data (i.e. for what purposes, what types, to what recipients it is disclosed, storage periods, any third party sources from whom it was obtained, confirmation of whether we undertake automated decision-making, including profiling, and the logic, significance and envisaged consequences);
- request access to or a copy of any personal data we hold about you;
- request the rectification of your personal data, if you consider that it is inaccurate;
- request the erasure of your personal data, if you consider that we do not have the right to hold it;
- object to your personal data being processed for a particular purpose or to request that we stop using your information;
- request not to be subject to a decision based on automated processing and to have safeguards put in place if you are being profiled based on your personal data;
- ask us to transfer a copy of your personal data to you or to another service provider or third party where technically feasible; and
- non-discrimination for exercising any of the above data subject rights.

Any request for access to or a copy of your personal data should be in writing and we will endeavour to respond within a reasonable period and in any event within one month in compliance with applicable Data Protection Legislation.

Security and storage of your information

We take your online security seriously and have implemented generally accepted standards of technology and operational security to protect your personal information from loss, misuse, alteration or destruction. Once we have received your information we will ensure that the collection and use of your information is in accordance with Data Protection Legislation. All personnel of Mizuho are required to keep personal information confidential and only authorised persons have access to such information.

Please note, however, that the transmission of information via the Internet is not completely secure and we cannot guarantee the security of your personal information transmitted to us or provided though the Site.

Transferring data outside of the DIFC

Your personal data may be transferred to, and stored at, a destination outside the DIFC to a country not recognised by the DIFC as providing an adequate level

protection of your information, and may also be processed by staff operating outside the DIFC, including the UAE, who work for us, or for one of our service providers, related companies, agents or contractors. Such transfers may be made in order to improve the Site or to assist in our security or fraud protection activities.

When we, or our permitted third parties, transfer your information outside the DIFC, including the UAE, we or they will impose contractual obligations on the recipients of that data to protect your information to the standard required by the DIFC. We or they may also require the recipient to subscribe to international frameworks intended to enable secure data sharing.

Automated processing

We do not carry out automated decision-making or profiling in relation to your personal information.

Cookies

Like most websites, "cookies" are used to help us make the Site and the way you use it better. Cookies mean that a website will remember you.

They're small text files that sites transfer to your computer (or phone / tablet). They improve website use and speed, for example by automatically filling your name and address in text fields. There are more details in the EMEA Website Policy, found here: <u>https://www.mizuhogroup.com/emea/privacy-policy</u>

Contacting us

If you have any questions about this Privacy Policy, please contact us at mhbkdifccomp@mhcb.ae, or alternatively at

Mizuho Bank, Ltd. (DIFC Branch-Dubai) Unit 501, Level 5, Gate Building, Dubai International Financial Centre, Dubai, United Arab Emirates.

If you have any concerns about our use of your information, you also have the right to make a complaint to the Commissioner of Data Protection, which regulates and supervises the use of personal data in the DIFC using the following contact details:

Dubai International Financial Centre Authority Level 14, The Gate Building Dubai International Financial Centre, Dubai, United Arab Emirates. +971 4 362 2222 commissioner@dp.difc.ae

Changes to this policy

Any changes we make to this Privacy Policy in the future will be posted on this page of the Site and, where appropriate, notified to you by e-mail.

We would encourage users to check the Privacy Policy each time they use the Site. If our Privacy Policy changes in any way, we will place an updated version on this page. Regularly reviewing this page ensures that you are always aware of what information we collect, how we use it and under what circumstances, if any, we will share it with other parties.

Version: September 2020