

The Bank is committed to protecting the personal information of customers or J NET & J NET BUSINESS users. This Privacy Policy ("Privacy Policy") applies to all personal information collected by or sent to the Bank, both offline and/or online including but not limited to personal information collected or sent through websites, applications, and/or through other means. ("Personal data"). By continuing to access and use the application, customers or J NET & J NET BUSINESS users are deemed to have agreed to all the provisions in this Privacy Policy.

#### A. Collection and Management of Personal Data

All personal data/information collected by the Bank from J NET & J NET BUSINESS usage activities will be processed by the Bank in accordance with applicable laws and regulations with the aim of processing transactions, managing and expediting the process of using customers or J NET & J NET BUSINESS users, as well as other purposes as long as they are comply with the provisions of applicable laws and regulations. The data collected includes but is not limited to data submitted independently by customers or J NET & J NET BUSINESS users, data recorded when customers or J NET & J NET BUSINESS users use J NET & J NET BUSINESS, and data collected obtained from other sources. J NET & J NET BUSINESS may combine data obtained from those other sources with data it collects.

#### B. Use of Personal Data

J NET & J NET BUSINESS guarantees that there will be no disclosure, sale, transfer, distribution and/or lending of Personal Data of customers or J NET & J NET BUSINESS users to other third parties, without the consent of J NET & J NET BUSINESS customers or users, except as long as permitted by applicable laws and regulations and other purposes as follows:

1. Process all forms of requests, activities or transactions carried out by customers or J NET & J NET BUSINESS users through J NET & J NET BUSINESS.
2. Make attempt to provide, realize, develop, and/or improve J NET & J NET BUSINESS products and services as well as security.
3. Monitor and investigate Transactions that are suspicious, indicated to contain fraud, violate these Terms and Conditions and/or applicable legal provisions, and take necessary actions as a follow-up to the results of monitoring or investigating such Transactions.
4. Fulfill the obligations of applicable laws and regulations and/or requests from authorized regulators, including but not limited to legal disputes related to the use of J NET & J NET BUSINESS, data leaks and tax purposes.

### C. Disclosure of Personal Data

1. The application guarantees that there will be no disclosure, sale, transfer, distribution and/or lending of Personal Data of customers or J NET & J NET BUSINESS users to other third parties, without the consent of the customer or J NET & J NET BUSINESS user, except as permitted by applicable laws and regulations and other purposes as follows:
  - a. Provide available services and/or services that will be available in the future at J NET & J NET BUSINESS and process all forms of activity of customers or J NET & J NET BUSINESS users, including but not limited to transactions, payment verification, promotions, and product delivery;
  - b. Carrying out communication between J NET & J NET BUSINESS business partners and J NET & J NET BUSINESS customers or users in terms of resolving problems and other matters;
  - c. Marketing, publication, improving and maintaining the quality of J NET & J NET BUSINESS;
  - d. Perform data processing for and on behalf of J NET & J NET BUSINESS; And
  - e. Comply with legal obligations and/or valid requests from law enforcement officials or authorized state administration agencies.
2. In connection with the disclosure of Personal Data of J NET & J NET BUSINESS customers or users as explained above, J NET & J NET BUSINESS will/may need to disclose Personal Data of J NET & J NET BUSINESS customers or users to other parties such as consultants, holding companies and its affiliates, agents, affiliates, and/or other third parties located within and/or outside the territory of Indonesia. However, such third parties service providers, agents, affiliates and/or other third parties will only manage and/or utilize the Personal Data of J NET & J NET BUSINESS customers or users in connection with one or more purposes as regulated in these provisions and in accordance with provisions of applicable laws and regulations.

### D. Period of Time

#### 1. Processing Period of Personal Data

The Bank has the right to process Personal Data as long as the customer or J NET & J NET BUSINESS user is a Bank customer, and/or there is a request from the authorized agency to end the processing of Personal Data.

#### 2. Personal Data Retention Period

With the approval of the customer or J NET & J NET BUSINESS user, data obtained by the Bank will be stored for the time specified by the Bank. customers or users of J NET & J NET BUSINESS have the right to request withdrawal of consent at any time and deletion of Personal Data, as long as the customer or J NET & J NET BUSINESS user has stopped using the services of the customer or J NET & J NET BUSINESS user.

#### E. Statement and Agreement

1. That the personal information/data provided to the Bank is correct and valid data, therefore customers or J NET & J NET BUSINESS users provide it to the Bank to obtain, collect, process, analyze, store, display, announce, send, disseminate, delete and destroy in accordance with the Privacy Policy and applicable laws and regulations;
2. That the customer or user of J NET & J NET BUSINESS has read, understood and agreed to all the provisions contained in this privacy policy which are an inseparable part of the Terms and Conditions in all Bank electronic services;
3. Released the Bank from all lawsuits, compensation and/or claims related to failure to process Bank service transactions, which are caused by inaccurate/untrue personal information/data that customers or J NET & J NET BUSINESS users provide to the Bank;
4. That the customer or user of J NET & J NET BUSINESS has given approval, permission and authority to the Bank to collect, use, disclose, process, manage and provide access to personal information/data to partners/third parties for the purposes as referred to above.

#### F. How to Contact the Bank

J NET & J NET BUSINESS users can contact the Bank by :

1. Visit the nearest PT Bank Jtrust Indonesia Tbk Branch Office;
2. Visit the 24 hour Call Center at 1500615;
3. Via Email [CustomerCare@jtrustbank.co.id](mailto:CustomerCare@jtrustbank.co.id).

#### G. Changes and Updates to the Bank's Privacy Policy

The Bank may make changes and updates to this privacy policy from time to time. The Bank urges customers or J NET & J NET BUSINESS users to read the privacy statement to find out about changes and updates to the new privacy policy.