

FACTS	WHAT DOES CMB* DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Under federal law, that means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the products or services we provide you.</p> <p>This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and employment information ▪ account balances, transaction history and credit information ▪ assets and investment experience
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CMB chooses to share; and whether you can limit this sharing.

Reasons CMB can share your personal information	Does CMB SHARE?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — with service providers we use to offer our products and services to you (please see below to limit the ways we contact you)	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes — Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — Information about your creditworthiness	No	Yes
For non-affiliates to market to you — for all credit card accounts	No	Yes

<p>For nonaffiliates to market to you — for accounts and services endorsed by another organization (e.g., debit card co-branded with a baseball team) “Sponsored Accounts”</p>	<p>No</p>	<p>CMB does not share</p>
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<p>What we do</p>	
<p>How does CMB protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Our employees are bound by our Ethics Code of Conduct and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.</p>
<p>How does CMB collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or provide account information ▪ apply for a loan or seek advice about your investments ▪ give us your employment history <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>US Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

To limit our sharing	Call us at: (212) 371-8354
To limit direct marketing contact	Call us at: (212) 371-8354
Questions?	Call (212) 371-8354 for answers to your questions about this privacy notice.

Other Important Information
<p>You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.</p> <p>CMB is committed to upholding this Privacy Policy. We will notify you on an annual basis of our policies and practices in this regard and at any time that there is a material change that would require your consent.</p>

*For purpose of this policy, CMB is China Merchants Bank, New York Branch (“CMB”).

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