


U.S. Consumer Privacy Notice

<b>FACTS</b>	<p><b>WHAT DOES CHINA MERCHANTS BANK, NEW YORK BRANCH (“CMBNY”) DO WITH YOUR PERSONAL INFORMATION?</b></p> 
<b>WHY?</b>	<p>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.</p>
<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• account balances, transaction history and credit information</li> <li>• income and assets</li> </ul>
<b>HOW?</b>	<p>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 CMBNY chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does CMBNY share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — 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
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates’ everyday business purposes</b> — Information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> — Information about your creditworthiness	Yes	Yes
<b>For affiliates to market to you</b> — for all credit card accounts	Yes	Yes
<b>For nonaffiliates to market to you</b> — for accounts and services endorsed by another organization (e.g., debit card co-branded with a baseball team) “Sponsored Accounts”	No	We don’t share
<b>For nonaffiliates to market to you</b> — for accounts other than credit card accounts and Sponsored Accounts, such as insurance, investments, deposit and lending	No	We don’t share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (646) 843-6834</li> <li>• Email us at: <a href="mailto:cserv@ny.cmbchina.com">cserv@ny.cmbchina.com</a></li> </ul> <p><b>Please note:</b> If you are a <b>new</b> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <b>no longer</b> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>To limit direct marketing contact</b>	<ul style="list-style-type: none"> <li>• Call (646) 843-6834</li> <li>• Email us at: <a href="mailto:cserv@ny.cmbchina.com">cserv@ny.cmbchina.com</a></li> </ul> <p><b>Please note:</b> Direct marketing is email, postal mail and telephone marketing. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
<b>Questions?</b>	Call (646) 843-6834 or go to <a href="http://ny.cmbchina.com/AboutUs/PrivacyPolicy">http://ny.cmbchina.com/AboutUs/PrivacyPolicy</a>

<b>Who we are</b>	
Who is providing this notice?	CHINA MERCHANTS BANK, NEW YORK BRANCH

<b>What we do</b>	
<b>How does CMBNY protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with US federal law. These measures include computer safeguards and secured files and buildings. For more information visit <a href="http://ny.cmbchina.com/AboutUs/PrivacyPolicy">http://ny.cmbchina.com/AboutUs/PrivacyPolicy</a> .
<b>How does CMBNY collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or perform transactions</li> <li>• apply for a loan or use your credit or debit card</li> <li>• seek advice about your investments</li> <li>• give us your employment history</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>US federal law gives you the right to limit some but not all sharing related to:</p> <ul style="list-style-type: none"> <li>• affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you more rights to limit sharing. See below for more on your rights under state law</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to only you unless you tell us otherwise.

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates: China Merchants Bank Co., Ltd.</li> </ul>

<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• We do not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include categories of companies such as insurance companies and financial service companies.</li> </ul>

**Other important information**

**CMBNY** and its affiliates with access to your personal information may be located in countries other than where you reside, including but not limited to, India and China.

**California:** Under California law, we will not share information we collect about you with companies outside of CMBNY, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

**Do Not Call Policy:** This notice is the CMBNY Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. CMBNY employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from CMBNY will be placed on the CMBNY Do Not Call list and will not be called in any future campaigns, including those of CMBNY affiliates. If you communicate with us by telephone, we may monitor or record the call.

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