



# Online Services Privacy Statement

This Privacy Statement explains how Deutsche Bank AG Singapore and Hong Kong Branch, and their affiliates (collectively "Deutsche Bank" or "we") collect, use and disclose your personal data through your use of Deutsche Bank's mobile apps, websites or any other electronic link, software or device as we may provide (the "online services"). The online services are intended for Deutsche Bank Wealth Management customers of Deutsche Bank AG Singapore and Hong Kong branches only.

Personal data is any information which can be used to identify an individual person. By using Deutsche Bank's online services, you consent to the collection, use and disclosure of your personal data by Deutsche Bank.

This Privacy Statement is provided for information purposes only, and does not supersede any local privacy statements or policies, specific notifications provided to you or consents obtained from you.

The original of this Privacy Statement is written in the English language. If a conflict or discrepancy arises between the English version and any subsequent translation into any other language:

1. the English version of this Privacy Statement will prevail; and
2. the translated version of this Privacy Statement will be deemed

amended to the extent of such inconsistency to be in conformity with the

English version of this Privacy Statement.

## Contents

- [Collection and use of personal data](#)
- [Purposes for which your Personal Data are Used](#)
- [Disclosure of your Personal Data](#)
- [Marketing Communications](#)
- [Accessing and Updating of Personal Data](#)
- [Security and International Transfer of Personal Data](#)
- [Retention](#)
- [Changes to our Privacy Statement](#)
- [Queries and Opt-Outs](#)

## Collection of Personal Data

When you use Deutsche Bank's online services, we may collect personal data about you and persons authorised by you to access your account ("Authorised User") such as:

- Name;
- Contact information;
- Your account number;
- Your electronic signature;
- Your interaction with the online service, such as articles you read and your interest in specific topics;
- Your inputs and interactions with the online service;
- Authentication and login information;
- National identification, passport, or tax identification documents;
- Information you provide by contacting us;
- Transactional Information;

- IP address;
- Location;
- Your device identifier, model and operating system;
- Information and files that you download from our websites or apps;
- The version of the browser or app that you are using; and
- Your internet or mobile service provider.

For further information on what information we collect when you visit our websites, please see Deutsche Bank's general website [Privacy Notice](#).

Deutsche Bank also collects and analyses non-personal data regarding the use of our online services; including domain names, number of hits, pages visited, and length of session. Such non-personal data is used in a statistical manner to evaluate the usefulness of our online services.

You may decide to use your device's biometric authentication feature (such as the Touch ID feature in Apple Inc. devices). In such cases, Deutsche Bank will not collect or store your fingerprint information. Your fingerprint information will be only be used by your device to authenticate your access to the online services.

## Purposes for which your Personal Data are used

The personal data you and your Authorised Users provide to Deutsche Bank will be used to better serve your financial needs by:

- Verifying your identity;

- Authenticating your access and return to the online service;
- Assessing and evaluating the accuracy, validity and suitability of information that you submit to us;
- Processing your instructions, transactions, transfers, payments, and executing trades;
- Improving, securing and personalizing the online service;
- Detecting, and preventing crime, and fraud;
- Facilitating investigations and prosecutions;
- Fulfilling foreign and domestic legal, regulatory and compliance requirements and requests;
- Recognizing your device to aid in your use of the online service;
- Processing applications for DB products and services, or responding to requests for further information;
- Understanding your interests and topics you respond best to;
- Suggesting financial and market news content to you;
- Designing and personalising financial services and products;
- Identifying your preferences and responding to your feedback;
- Determining whether an investment is suitable for you;
- Sending you alerts and notifications about your portfolio and investment ideas;
- Facilitating business administration; and
- Advising you about our products, services, investment ideas and other opportunities.

## Disclosure of your Personal Data

Your information is confidential and will not be disclosed to any third party without your consent except as described here.

Deutsche Bank may disclose your personal data and personal data of your Authorised Users to Deutsche Bank's global service providers, agents or business partners, affiliates, regulators, and governmental agencies for the purposes shown above, and:

- To help us provide services you request;
- To help us analyse and understand how our online services are used
- To enhance and design better products and services;
- To protect ourselves from fraud or other illegal activity;
- To comply with subpoenas, court orders, or other legal or regulatory requirements; and
- In accordance with the Online Services Terms, and the terms and conditions governing your banking relationship with us.

## **Marketing and Communications**

We may send you notifications about wealth management services that you signed up for, through our online services.

We may also send you communications marketing the following classes of services, products and subjects:

- financial, insurance, credit card, banking and related services and products;
- reward, loyalty or privileges programmes and related services and products;
- services and products offered by our co-branding partners; and
- donations and contributions for charitable and non-profit purposes.

If you do not wish to receive notifications or marketing communications from us, you may disable such notifications and communications from your device or app's "Settings" menu. You may also contact your local Deutsche Bank representative if you wish to change your marketing and communications preferences.

## **Accessing and Updating of Personal Data**

We will provide you with reasonable access to your personal data upon request. You may also request for updates to your personal data. Please contact your Deutsche Bank representative to access and update your personal data.

## **Security and International Transfer of Personal Data**

When your personal data is collected and transferred to Deutsche Bank, the connection will be secured, and sensitive details such as your password will be encrypted end-to-end. However, transfers of data over the internet and wireless networks are not guaranteed to be completely safe.

Deutsche Bank's internet banking system is certified by internationally accredited certification institutions. Additionally, Deutsche Bank has implemented comprehensive security procedures for our internet-banking system; such as firewalls, multiple layers of encryption, and authentication procedures.

If you believe that the security of your account with us has been compromised, immediately notify us of the problem by contacting your relationship manager.

Deutsche Bank may transfer your personal data to countries and territories outside your home country or territory. When we transfer your personal data internationally, we will ensure that the recipients of the data are bound by legally enforceable obligations to provide your personal data a standard of protection that is comparable to the protection you would enjoy in your home country or territory. Recipients will also be obliged to use and disclose your personal data only for the purposes stated above. Legally enforceable obligations include Deutsche Bank entering into a contract with the receiving organisation specifying strict compliance with Deutsche Bank's internal policies, and taking all other steps that may be required in the countries and territories to which your personal data is transferred.

## Retention

Deutsche Bank will retain personal data related to your use of the online services for the period, whichever is longer:

- we have a legal or business purpose for retaining your personal data; or
- we are required to retain your information according to applicable (taxation, regulatory, etc.) laws.

## Disclosure of Third Parties' Personal Data to Deutsche Bank

Before disclosing the personal data of other individuals to us (including employees, agents, contractors, authorised signatories and representatives), or allowing an Authorised User to access your account, you must ensure that:

- you have procured the consent of those individuals and the Authorised User to disclose their personal data to us; and
- we are able to use of the personal data of those individuals and the Authorised User as described in this Privacy Statement.

## Changes to our Privacy Statement

This Privacy Statement may be amended from time to time by posting the latest effective version of this Privacy Statement at:

[https://deutschewealthonline.db.com/ebankingstatic/Online\\_Privacy\\_Statement/APAC/English/Online\\_Privacy\\_Statement.pdf](https://deutschewealthonline.db.com/ebankingstatic/Online_Privacy_Statement/APAC/English/Online_Privacy_Statement.pdf)

## Queries and Opt-Outs

If you have any queries about Deutsche Bank's privacy policies, please contact your Deutsche Bank representative or relationship manager.