



Internal Correspondence

To : All Employees
Date : 7 April 2017
Re : **Bank's Confidentiality Policy**

1. Objective

To remind all employees to strictly observe the Bank's confidentiality policy, which is in place to safeguard the Bank's confidential information.

2. Requirements

All employees are required to ensure the following are fully adhered to all times:

a) Communication via email to customers must be via the Bank's office email

All employees must use the Bank's office email as the platform when communicating via email to customers and other third parties (e.g. service providers, vendors, etc.). Usage of public emails (such as Gmail, Yahoo, Hotmail, etc.) is strictly prohibited.

b) Usage of shared folders (Y and X folders)

Each Head of Division is responsible for ensuring that only authorised parties are allowed to access his/her division's folder. Periodic review of the access to these folders must be carried out, to ensure that any unnecessary access is blocked. In addition, information shared in the X folders should be password-protected. Documents classified as "Confidential" or "Secret" are not encouraged to be kept in the X folders and should be immediately removed upon completion of the tasks/projects.

c) Safekeeping and destruction of confidential documents/media

All confidential information must be properly stored and should not be left unattended. All unused hardcopy documents especially those containing customer's information must be shredded and media containing confidential information must be permanently erased prior to disposal.

d) Restriction on usage of external devices

Access to external devices has been blocked, with exemption given to selected employees, due to daily operational needs. This requires specific approval from the Chief Risk Officer. Employees granted access to external devices are reminded to be extra diligent in using the privilege and to avoid any unnecessary copying of information to external devices.

e) Non-disclosure agreement

All appointed vendors/consultants/service providers are required to sign the Bank's standard non-disclosure agreement prior to commencement of work.

Reminder: Confidentiality Policy

f) Sending of Bank's information to personal email

Employees are not allowed to send the Bank's confidential information to personal email addresses.

The responsibilities of employees when handling and managing the Bank's confidential information is clearly stated in the Bank's Code of Ethics Policy and IT Security Policy. Any attempt to reveal/disclose the Bank's confidential information to unauthorised parties (internal or external) is considered as a breach of Bank's policy. The Bank views this matter seriously, and disciplinary action will be taken against any employee found to be breaching policy.

On-going thematic reviews on this subject will be performed by the Compliance team to ensure that the Bank's policy on data confidentiality is properly observed at all times.

Please be guided accordingly.



DAVID POWER
Chief Executive Officer