

THE FUTURE OF BANKING PRIVACY POLICY

Your privacy is important to **The Future of Banking** (referred to as "The Future of Banking", "we" or "us" in this policy) and the purpose of this policy is to tell you what personal information we collect about you during your participation in the Future of Banking and how we use it. "The Future of Banking" is an initiative operated by Vision Critical Communications, a global Market Research and Insights organization with 15 offices globally, including one in Singapore (www.visioncritical.com).

When you participate in The Future of Banking, you can be confident that any personal information you share with us is used only by us. Your individual responses will be kept confidential and never linked to your personally identifiable information without your express permission. The Future of Banking will collect personal information from the public only for the following purposes:

- to conduct quantitative or qualitative marketing and social research;
- to understand respondent opinions to establish suitability for further quantitative and qualitative marketing and social research; and
- to meet legal and regulatory requirements.

You are free to choose whether or not to participate in a survey, free to choose not to answer any specific questions and free to discontinue participation at any time.

ACCEPTANCE OF TERMS OF THE FUTURE OF BANKING PRIVACY POLICY AND CONSENT TO THE USE OF YOUR PERSONAL INFORMATION

By participating in The Future of Banking or by submitting personal information to The Future of Banking, you agree that we may collect, use and disclose such personal information in accordance with this The Future of Banking Privacy Policy, and as permitted or required by law. We encourage you to read this The Future of Banking Privacy Policy, which has more detailed information about, amongst other things, retention and access of your personal information and certain limited permitted uses of your personal information by third parties. If you do not agree to the terms of this The Future of Banking Privacy Policy, please do not participate in The Future of Banking.

Personal information

"Personally identifiable information" or "personal information" means any information about you that directly identifies you, such as your name, postal address, telephone number, e-mail address, information you provide in the profiling questionnaire, your thoughts and opinions on technology and financial information. During your participation in The Future of Banking, we collect personally identifiable information when provided by you in online forms or survey responses.

Personally identifiable information does not include that which is publicly available, such as a public directory listing of your name, address telephone number and electronic address, business contact information and work product information. In addition, personally identifiable information does not include information used in its aggregate form such that it is impossible to identify you. For example, provided we remove any connection to your name or other personally identifiable information, we are free to use data you may provide about your thoughts and opinions on technology, etc. in combination with other aggregate data provided by other The Future of Banking participants.

What personal information do we collect?

The Future of Banking will not collect any personally identifiable information about you, unless you voluntarily choose to provide it to us (e.g., by completing The Future of Banking questionnaire or

participating in surveys). If you do not want your personal information collected, please do not submit it to us.

When you sign up for The Future of Banking and complete the initial The Future of Banking questionnaire, as set out in the questionnaire, we will collect some or all of the following personal information:

- your name, address, and e-mail address;
- demographic information, including gender, age and marital and family status; and
- specific information required for the purposes of the Future of Banking, including but not limited to device ownership, thoughts and opinions about technology-related topics.

When you participate in individual surveys, we will collect information in order to get a better sense of your opinions about technology and what products or services may be of interest to you generally. We also collect feedback and comments you provide to us, and any other personal information you voluntarily provide.

How do we use your personal information?

We use the personal information you provide through your participation in The Future of Banking only to conduct market research and for related reasons such as the distribution of prizes and rewards resulting from your participation in such market research. Your e-mail address is used to send periodic e-mails asking for your views on various technology issues and ideas. Certain personal information (i.e. as may be provided when you sign up for The Future of Banking) you provide in your profile will be used by us to help us understand your opinions in order to assist us in determining which studies are more suitable for your participation, but such information will never be used in any way to target you for particular marketing or solicitation activities.

Otherwise, your information and opinions are used in non-personally identifiable aggregate form with other participant data to conduct both quantitative and qualitative market research.

Any personally identifiable information you provide us outside of your participation in The Future of Banking, such as the information you provided when you became an The Future of Banking subscriber, will be used only for the purposes set out in The Future of Banking Privacy Policy.

Third Party Access to Personal Information

In certain instances, and for a small number of The Future of Banking members, an authorized third party will be permitted to acquire personal information from you for the sole purposes of rewards distribution and provisioning to periodic prize winners. In this case the third party is required for their expertise and capabilities, rest-assured that you will be asked to give your express consent prior to any information being shared. Your personal information will not be transmitted, rather you will be redirected to the partner's transaction platform and asked to provide it directly. In this instance your data will be protected by their Privacy Policy. At this time you have the right to refuse any sharing of personal information to these third parties.

What can you do if you want to limit the use to which we put your personal information?

You are always free to choose whether or not to participate in a survey, free to choose not to answer any specific questions and free to discontinue participation in The Future of Banking at any time. You can refuse to consent to our collection, use or disclosure of personal information about you for The Future of Banking. You may also withdraw your consent to any further collection, use or disclosure of information about you in respect of The Future of Banking at any time by giving us reasonable notice

and subject to legal and contractual requirements. However, such withdrawal of consent will mean you can no longer participate in The Future of Banking.

Changes to this The Future of Banking Privacy Policy

The Future of Banking reserves the right to modify or supplement this The Future of Banking Privacy Policy at any time. If we make any material change to this The Future of Banking Privacy Policy, we will update this Site to include such changes and post a notice on our The Future of Banking home page with a link to the updated The Future of Banking Privacy Policy. Please read any such notice and the new policy. Your continued participation in The Future of Banking after we post such notice will constitute your acceptance of the new The Future of Banking Privacy Policy and their application to your participation in The Future of Banking and the information disclosed for such use, including information previously furnished us, as if they were the initial terms. However, we will seek your consent if we want to use your personal information for purposes other than those you have agreed to previously.

Additional Information and How to Contact Us

For more information regarding The Future of Banking Privacy Policy, please contact us by mail at:

The Future of Banking

c/o Vision Critical Communications

75 High Street

Singapore, 79435

Attention: Privacy Officer