

PRIVACY POLICY

PT Mirae Asset Sekuritas Indonesia ("**Mirae Asset**") strives at all times to maintain the privacy and security of personal data belongs to its Users ("**Customers/You**") and prospective Customers in such a way as to comply with the provisions of the applicable laws and regulations.

This Privacy Policy aims to help you understand what information we collect, the reasons we collect it, and how to update, manage, export, and remove your information.

In this Privacy Policy, we represent that Mirae Asset as the Personal Data Controller at all times strives to provide security and protection for your convenience in transacting and is Mirae Asset also commits to protect User data and explain how we collect, store, use, process, analyze, display, and/or any form of management related to data or information that Customers provide to Mirae Asset or that Mirae Asset collects from Customers, including Customer Personal data when registering, accessing, or using Mirae Asset Services.

We at all times protects your Personal Data, in accordance with Law Number 27 of 2022 concerning Personal Data Protection and its derivative regulations, known as the "UU PDP", as well as the applicable and relevant laws and regulations, to ensure the security of your data privacy.

The collection of personal information aims to provide you with a fair, transparent, safe and efficient transaction experience. You

agree that Mirae Asset can share your Personal Information with the following parties: i) Financial Services Authority (OJK), ii) Self Regulatory Organization (SRO) consisting of the Indonesia Stock Exchange, Indonesian Clearing and Guarantee Corporation (KPEI), Indonesian Central Securities Depository (KSEI); iii) Law Enforcement Agencies; iv) Other Ministry Agencies in accordance with laws and regulations; v) Vendors; vi) Private Institutions; vii) Companies; viii) Other Parties for the implementation of any agreement with them or you, affiliated parties, search engines for the purposes of Know Your Customer ("KYC") / Customer Due Diligence ("CDD"), and other entitled and authorized related parties in accordance with the UU PDP and/or the provisions of applicable laws and regulations.

We use your data in order to increase the reliability and to improve the quality of our Electronic System. By using and accessing our Electronic System, you agree to the use of data/information in accordance with this Privacy Policy.

A. DEFINITION

In this Privacy Policy, the following of terms is used and explained as follows:

- a. **Personal Data** means data about individual which is identifiable individually or in combination with other information either directly or indirectly through electronic or non-electronic systems
- b. **General Personal Data** means Personal Data that is general in nature and is not included in the category of Specific Personal Data, including but not limited to: full name,

mother's maiden name, sex, address, place and date of birth, phone number, email address, occupation, IP address, geo-location data, unique device identifier, photo, identification number issued by the Competent Authority (such as: National Identity Card (KTP), Driving License (SIM) or passport), citizenship, and signature

- c. **Specific Personal Data** means Personal Data that is specific in nature and requires a higher level of protection compared to that of other Personal Data in accordance with the applicable laws and regulations, such as Bank accounts, investment objectives, sources of investment funds, risk profiles, trade confirmations, monthly reports, biometric data, and your transaction data that is combined with or contains Personal Data.
- d. **Mirae Asset** means PT Mirae Asset Sekuritas Indonesia.
- e. **Third Party** means any party that has a business relationship with Mirae Asset including business partners, vendors, Outsourcing companies, and/or other parties appointed by Mirae Asset to represent Mirae Asset.
- f. **Personal Data Subject** or **Customer/You** means any owner of Personal Data who use the Services including, but not limited to Customers and individuals appointed and/or authorized to represent Mirae Asset Customers, and visitors or users of Mirae Asset website or application where this Privacy Policy applies and is displayed.
- g. **Services** means any types of Mirae Asset's services and products including websites, features, applications, social

media, or other forms of communication media provided or used by Mirae Asset.

- h. **UU PDP** or **Personal Data Protection Act** means Law Number 27 of 2022 concerning Personal Data Protection and its derivative regulations as well as its amendments from time to time.
- i. **Personal Data Processing** means any activity for obtaining, collecting, processing, analyzing, storing, correcting, updating, disseminating, displaying, announcing, transferring, disclosing, removing, and destroying Personal Data;

B. COLLECTION AND USE OF PERSONAL INFORMATION

We collect several types of information as our needs to improve our services to you, including:

- 1. The collection of Your Data aims to process your transactions, manage and facilitate the use of Mirae Asset Services and other purposes to the extent that permitted by the applicable laws and regulations.
- 2. We collect data or information from you directly in the following activities:
 - a. Creating an Account on HOTS/Neo HOTS Mirae Asset, M-Stock, NAVI and/or other Mirae Asset applications,

including User name, email address, mobile phone number, PIN.

- b. Contacting Mirae Asset to submit questions or feedback, either through branch offices, Call Center, Social Media, and other Mirae Asset communication media.
- c. Using HOTS/Neo HOTS, M-Stock Services and/or other Mirae Asset applications, including detailed transaction data, including transaction type, payment amount, transaction date and time, and other transaction details.
- d. Filling out surveys sent by Mirae Asset.
- e. Participating in activities held by Mirae Asset or third parties appointed by Mirae Asset such as webinars, seminars, etc.; and
- f. When you submit your Personal Data to us for other reasons.

3. We also collect data or information from other third parties, including:

- a. Parties you authorize (Power of Attorney) to provide instructions, manage your Account and make decisions on your behalf;
- b. Financial Institutions, Government Institutions and other authorized parties;
- c. Other parties' Websites/Applications that use the Mirae Asset's Application Programming Interface (API) or that are used by Mirae Asset; and

- d. Other sources of public information, including : Social media services, Financial Information Service System (SLIK) from the Financial Services Authority (OJK), Population Information registered with Dukcapil, Company information registered with the Ministry of Law and Human Rights.

C. TYPES OF PERSONAL DATA

Categories and Types of Personal Data consist of:

1. General Data

- i) Personal profile identification data
Full name, National Identification Number (NIK) for Indonesian Citizen (WNI) and Foreign Citizen (WNA), NPWP (Tax Identification Number/TIN), immigration documents, sex, citizenship, place and date of birth, mother's maiden name, alias/nickname, religion, voice recording, image recording, photo, signature form (wet and/or electronic), and/or biometric data.
- ii) Family Records
Marital status, spouse's name, number of children, and number of dependents
- iii) Correspondence Data
Address as stated in KTP, address and domicile status, email address, telephone/mobile phone number, and emergency contact including name, type of relationship with you,
- iv) Education and Employment Data

Education level, type of occupation, business, position, division, year of starting work/business, name of Company/agency where you work, address of place of work, employment status, and name, position, and telephone number of co-workers.

2. **Specific Data**

i) Financial Data

Fund or securities account number, or source of income, monthly/annual income, transaction data, and tax data, as well as other Capital market service data that you receive

ii) Data related to Personal Preferences

Communication preferences, hobbies, and interests.

iii) Digital Activity Data

Time Data about your activities in connection with the use of Services including registration, login and transaction, your activities in HOTS/Neo-HOTS, M-STOCK Applications with other applications on your electronic device; device data including hardware model, operating system and version, software, IP address, WI-FI information, or mobile network that you use to access the Services.

iv) Interaction Data

CCTV recordings in the Mirae Asset environment, recordings of Call Center phone conversations, conversation transcripts through Mirae Asset

communication media including WhatsApp, e-mail, and social media.

v) Processed Data

Data obtained from your data processing including, but not limited to, profiling by Service use activities.

D. PERSONAL DATA USE AND DISCLOSURE

1. Mirae Asset may use all or part of the data obtained and collected from you for the following purposes :

- i) To identify and register Customers, and to administer, verify, deactivate, or manage Customer Accounts;
- ii) To provide Services and/or products to you including to respond and handle requests, questions, complaints, and feedback from you;
- iii) To facilitate or enable any verification that Mirae Asset deems necessary before providing Services to you or before Mirae Asset registers you;
- iv) To make features available in order to provide, realize, maintain and improve Mirae Asset products and Services, including conducting internal activities necessary to provide Services on HOTS/Neo-HOTS, M-STOCK Applications and/or other Mirae Asset applications such as troubleshooting software, bugs, operational issues, security improvement, data analysis, testing and research, and/or monitoring and analyzing the usage and activity trends;

- v) To notify you about any updates to HOTS/Neo-HOTS, M-STOCK Applications and/or other Mirae Asset applications or changes to the Services provided;
- vi) To provides information regarding your Personal Data to Third Parties as permitted by the applicable law for commercial purposes, in which case, Mirae Asset will ask for your separate consent for the offering activities as stated above, for example when opening a Securities account.
- vii) To implement Know Your Customer (KYC) principles and/or Customer Due Diligence (CDD) for the implementation of Anti-Money Laundering, Prevention of Terrorism Financing and Prevention of Proliferation of Weapons of Mass Destruction (APU PPT PPPSM)
- viii) To verify the accuracy of your information related to the Services utilization;
- ix) To submit reports in accordance with the applicable laws and regulations to OJK, Indonesia Stock Exchange, KSEI, KPEI, and other competent authorities;
- x) To perform Mirae Asset's obligations in order to fulfill national defense and security interests, law enforcement processes, state administration, supervision of financial and monetary services sector, payment systems, and financial system stability, statistics and scientific research in the context of state administration; and/or
- xi) Emergencies that have been determined by the Government.

2. Mirae Asset warrants that no sale, transfer, distribution or lending of your Data to other third parties is allowed without your consent, except in the following cases:
- i) It is required to disclose Personal Data to partners or other third parties that assist Mirae Asset in presenting Services in the Application and processing all forms of your activities in the Application, including to prevent fraud, to process transactions, to verify payments, promotions and etc;
 - ii) You contact Mirae Asset through public media, such as social media and certain features on the Application so that the communication between you and Mirae Asset can be viewed publicly;
 - iii) Mirae Asset discloses your data for complying with legal obligations and/or legitimate requests from Law Enforcement Agencies/Officials;
 - iv) Mirae Asset may share your data with Agents, Contractors, or Service providers that provide operational Services to Mirae Asset, such as Cloud Online storage and processing, marketing optimization, information technology, and with providers of telecommunications, backup and disaster recovery, security Services or other related Services that require the collection, use, or disclosure of your Personal Data.

E. BASIS FOR PERSONAL DATA PROCESSING

Personal Data Processing is conducted after Mirae Asset fulfill one or more of processing bases, as follows :

1. Explicit Consent;

Mirae Asset processes your Personal Data for certain purposes based on your consent or the authorized party to represent you. Particularly for child or disabled customers, consent shall be given by the guardian or parent of the child/disabled customer.

2. Contractual Obligations;

Mirae Asset processes your Personal Data to fulfill its obligations under the agreement between you and Mirae Asset or before entering into a Contract with you

3. Legal Obligations;

Mirae Asset processes your Personal Data in order to fulfill its legal obligations in accordance with the provisions of the applicable laws and regulations.

F. CUSTOMERS' RIGHTS AS PERSONAL DATA SUBJECTS

In accordance with Personal Data Protection Act (UU PDP) concerning the Rights of Personal Data Subjects, PT Mirae Asset Sekuritas Indonesia warrants the rights of Customers as Personal Data Subjects, as follows:

1. The right to obtain information about the clarity of identity, the basis of legal interests, the purpose of request and disclosure of Personal Data and the accountability of the party that request the Personal Data.

2. The right to complete, update and/or correct errors and/or inaccuracies in their Personal Data in accordance with the purposes of Personal Data processing.
3. The right to access and obtain a copy of their Personal Data in accordance with the provisions of laws and regulations.
4. The exercise of Personal Data Subjects' rights as set out in numbers 2 and 3 shall be applied online or offline using a form to PT Mirae Asset Sekuritas Indonesia as the Personal Data Controller and submitted through the contact provided in this Privacy Policy.

G. OBLIGATIONS OF CUSTOMER

The Obligations of Customers as Personal Data Subjects are as follows:

1. Customers shall fill in their Personal Data truthfully and make corrections in case of errors and update data in case of changes.
2. Customers are prohibited from falsifying or using other people's Personal Data which constitutes a violation against Personal Data Protection Act.
3. Customers shall protect their respective Personal Data and be alert and prudent to all forms of fraud or social engineering aimed at stealing Personal Data.
4. Customers shall read and understand this Privacy Policy as an effort of PT Mirae Asset Sekuritas Indonesia to protect

Participants' Personal Data in accordance with the applicable laws and regulations.

H. STORAGE, PROCESSING AND REMOVAL OF USER DATA

1. Your Personal Data that we have collected may be stored, transferred, or processed by third-party Service providers. We use all reasonable efforts to ensure that all such third-party Service providers give protection in a level comparable to our commitments under this Privacy Policy.
2. Mirae Asset may store your Personal Data after you terminate the use of Mirae Asset's products and/or Services for a period of time required by adhering to the laws and regulations or in accordance with the storage or retention period stipulated in Mirae Asset's internal policies or in accordance with the applicable laws and regulations.
3. Mirae Asset also has a legal obligation to store your Personal Data if it is related to the settlement of an ongoing legal proceeding.
4. Mirae Asset will remove your Personal Data in accordance with the provisions of Mirae Asset's Internal policies and/or the applicable laws and regulations.

I. MERGER, ACQUISITION, CONSOLIDATION, SPIN-OFF, LIQUIDATION

In case of Merger, Acquisition, Consolidation, Spin-Off, or Liquidation where the transfer of Personal Data occurs, Mirae Asset will notify you:

1. Before the implementation of transfer of Personal Data; and

2. The subsequent Data Controller under a different Privacy Policy, in certain situation, Mirae Asset may be requested to disclose your Personal Data if required to do so by law or in response to from public authorities, such as a court or Government agency.

J. COOKIE

Cookie is a file with small amount of data which are commonly used as anonymous unique identifiers. This data is sent from the website you have visited to your browser and stored on your device's internal memory. Cookie is designed as a mechanism for websites to remember a part of Information or to record user activities (including clicking certain buttons, recording which pages you have visited).

This Service does not explicitly use "cookies". However, this application may use third party's code and libraries that use "cookies" to collect information and improve their Services. You have an option to accept or decline this cookie and know when a cookie is being sent to your device. If you choose to decline our cookies, you may not be able to use some parts of this Service.

K. CHANGES AND UPDATES TO PRIVACY POLICY

Mirae Asset may change and update this Privacy Policy from time to time to ensure that this policy fits to the future developments of Mirae Asset and/or changes in laws or regulations. However, if Mirae Asset intends to make material changes to the way your Personal Data is used, Mirae Asset will

ask for your consent and Mirae Asset will suggest Users to read it carefully and check this Privacy Policy page from time to time for any changes.

I. CONTACT US

If you have any questions or complaints regarding this Privacy Notice or if you wish to exercise your rights regarding your Personal Data, please contact our Customer Service at 021-150350, WhatsApp at 081119009000 or email at cs@miraeasset.co.id on the company's Working Days (Monday-Friday) and operating hours (08.00 to 17.00 WIB).