



MUFG Bank, Ltd. Client Platform Privacy Notice

Effective Date: October 29, 2018

MUFG Bank, Ltd. (“MUFG”, “Bank”, “we” or “us”), as a member of MUFG Group, respects your concerns about privacy. This Privacy Notice describes the types of personal information we obtain about users in connection with MUFG online products and services that link to this Privacy Notice (the “Services”), how we may use the information, with whom we may share it, and the choices available to users regarding our use of the information. The Privacy Notice also describes the measures we take to safeguard the personal information and how individuals can contact us about our privacy practices. This Privacy Notice does not apply to other MUFG Group products and services that post separate privacy notices.

Information we obtain

When you use the Services, we may obtain personal information about you in various ways, such as when you provide information to set up your account or when you interact with the Services. The types of information we may obtain include:

- contact information (such as name, postal address, company name, email address and telephone number) for you or for others (e.g., principals in your business or billing contacts);
- log-in credentials (such as user ID and password) and security questions and answers;
- financial information (such as account number), payment card information (such as payment card number, expiration date and security code) and information related to your transactions;
- other information you submit through the Services; and

We also collect personal information uploaded to the Services by Bank clients for processing on their behalf. For example, our client may upload to the Services information about its employees or customers (such as name, email address and the other types of information listed above) in order to facilitate the creation of accounts for those individuals.

Information we obtain by automated means

When you use the Services, we may obtain certain information by automated means, such as cookies, web server logs, web beacons, and other technologies. “A “cookie” is a text file that websites send to a visitor’s computer or other Internet-connected device to uniquely identify the visitor’s browser or to store information or settings in the browser. A “web beacon,” also known as an Internet tag, pixel tag or clear GIF, links web pages to web servers and their cookies and may be used to transmit information collected through cookies back to a web server.

The information we obtain in this manner may include your device IP address, identifiers associated with your devices, types of devices, web browser characteristics, device characteristics, language preferences, clickstream data, and dates and times of visits to the Services. These technologies help us (1) remember your information so you will not have to re-enter it; (2) track and understand how you use and interact with the Services; (3) tailor the Services around your preferences; (4) measure the usability of the Services; (5) understand the effectiveness of our communications; and (6) otherwise manage and enhance the Services.

Your browser may tell you how to be notified when you receive certain types of cookies or how to restrict or disable certain types of cookies. Please note, however, that without cookies you may not be able to use all of the features of the Services. The Services are not designed to respond to “do not track” signals received from browsers.

How we use the information we obtain

We may use the information we obtain on the Services to:

- create and manage your account, including communicating with you about your account and transactions and providing assistance;
- provide the Services to Bank clients and facilitate access to, and use of, the Services by employees and customers of clients;
- enhance, improve, operate, and maintain the Services;
- communicate with you about our products and services and respond to your inquiries;
- customize your experience with the Services and the options available to you through the Services;

- increase and maintain the safety and security of our products and services and prevent misuse;
- operate, evaluate and improve our business and services (including developing new products and services; enhancing and improving our services; analyzing our services; managing our communications; performing data analytics; and performing accounting, auditing and other internal functions);
- protect against, identify and prevent fraud and other unlawful activity, claims and other liabilities; and
- comply with and enforce applicable legal requirements, relevant industry standards, contractual obligations and our policies.

We also may use the information we obtain in other ways for which we provide specific notice at the time of collection.

Information sharing

We do not disclose personal information we obtain about you in connection with the Services, except as described in this Privacy Notice. We may share the personal information of users of the Services with the Bank client who employs or services them and subscribes to the Services, as well as with our affiliates for the purposes described in this Privacy Notice. We also may share your personal information with service providers who perform services on our behalf, such as data hosting and storage services, for the purposes described in this Privacy Notice. We do not authorize our service providers to use or disclose the information except as necessary to perform services on our behalf or comply with legal requirements.

In addition, we may disclose information about you (1) if we are required to do so by law or legal process (such as a court order or subpoena); (2) in response to requests by government agencies, such as law enforcement authorities; (3) to establish, exercise or defend our legal rights; (4) when we believe disclosure is necessary or appropriate to prevent physical or other harm or financial loss; (5) in connection with an investigation of suspected or actual illegal activity; (6) in the event we sell or transfer all or a portion of our business or assets (including in the event of a reorganization, dissolution or liquidation) or (7) otherwise with your consent.

Data transfers

We may transfer the personal information we obtain about you to countries other than the country in which the personal information originally was collected, including the United States. Those countries may not have the same data protection laws as the country in which the information initially was provided. To the extent required by applicable law, when we transfer your personal information to recipients in other countries, we will take measures to protect that information.

Your rights and choices

We offer you certain choices in connection with the personal information we obtain about you through the use of our Services. To update your preferences, update or correct your information, limit the communications you receive from us, or submit a request, please contact us as specified in the [How to Contact Us](#) section of this Privacy Notice.

As required by law, you may (1) have the right to access certain personal information we maintain about you; (2) request that we update or correct your personal information; (3) object to the processing of your personal information or withdraw your prior consent, if applicable; and (4) ask us to block or delete your personal information from our database. To exercise these rights, or if you have a question or complaint about the manner in which we or our service providers treat your personal information, please contact us as indicated in the [How To Contact Us](#) section of this Privacy Notice. To help protect your privacy and maintain security, we may take steps to verify your identity before granting you access to the information. To the extent permitted by applicable law, a charge may apply before we provide you with a copy of any of your personal information that we maintain.

Third-party links, online services and features

The Services may provide links to other websites and online services for your convenience and information, and may include third-party features such as apps, tools, widgets and plug-ins. These online sites and third-party features may operate independently from us. The privacy practices of the relevant third parties, including details on the information they may collect about you, is subject to the privacy statements of these parties, which we strongly suggest you review. To the extent any linked online websites, services or third-party features are not owned or controlled by us, the Bank is not responsible for these third parties' information practices.

How we protect personal information

We maintain administrative, technical and physical safeguards designed to protect personal information we obtain in connection with the Services against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use.

Retention of personal information

To the extent permitted by applicable law, we retain personal information we obtain about you as long as (1) it is needed for the purposes for which we obtained it, in accordance with the provisions of this Privacy Notice or (2) we have another lawful basis for retaining that data beyond the period for which it is necessary to serve the original purpose for collecting the data.

Children's personal information

The Services are designed for a general audience and are not directed to children under the age of 13. We do not knowingly collect or solicit personal information from children under the age of 13. If you believe that a child under the age of 13 may have provided us with personal information, please contact us as specified in the [How to Contact Us](#) section of this Privacy Notice.

Updates to our Privacy Notice

This Privacy Notice may be updated periodically and without prior notice to you to reflect changes in our personal information practices. We will post or provide a notice to notify you of significant changes to our Privacy Notice and indicate at the top of the notice when it was most recently updated.

How to contact us

If you have any questions about this Privacy Notice, or if you would like us to update information we have about you or your preferences, please contact us by e-mail at tb-customerservice@us.mufg.jp, or by phone at (844) 544-0387. You also may write to us at:

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