

**EAST WEST BANK**

PRIVACY and SECURITY

EAST WEST FAMILY OF COMPANIES

The entire family of East West Companies are committed to safeguarding the confidentiality and privacy of the information we maintain on all our clients.

- The East West Family of Companies (collectively, “East West”) include:
 - East West Bancorp, Inc.
 - East West Bank
 - Velo by East West Bank
 - East West Bank (China) limited
 - East West Investment, Inc.
 - East West Investment Services, a division of East West Bank
 - East West Investment Management, LLC
 - East West Markets, LLC
 - East West Velo Technology Service (Beijing) Limited Company

This Privacy and Security Policy (“Policy”) sets forth our policies and practices for handling your information on any website, mobile application, or online service that we operate and that links or refers to this Policy (the “Services”).

SAFEGUARDING YOUR PRIVACY

Keeping your personal information secure is one of our most important responsibilities. We value your trust, and recognize the importance of handling information about you with care.

We hold our employees to standards of conduct to safeguard the confidentiality of customer information. We restrict access to personal information about you to those persons who need to know that information in order to service your account or provide you with products and services and otherwise in accordance with this Policy.

We protect personal information we collect about you by maintaining physical, electronic and procedural safeguards designed to comply with federal standards. However, the internet is not a fully secure environment, therefore we cannot guarantee the security of information transmitted to or from you or us in connection with the use of our Services. Additionally, there is no guarantee that information may not be accessed, disclosed, altered or destroyed by a breach of any of our safeguards.

You play an important role in protecting your personal information. Taking steps to ensure that you maintain up-to-date computer security protections, and ensuring that your passwords and other personal authentication mechanisms are kept secure and confidential, are key components of the protection of your personal information. By using our Services you agree that you are responsible for any additional verification procedures or security you deem necessary.

OUR COMMITMENT TO YOU

We do not disclose personal information about our customers to nonaffiliated third parties except as set forth in this Policy, our [current Privacy Notice for Consumers](#), or as permitted by law.

We carefully limit what type of personal information we share and with whom the information is shared. The information we share allows us to provide better service and enables us to continue to offer you a broad range of financial products and services as effectively and conveniently as possible.

INFORMATION WE COLLECT

When you use our Services, we will collect information about you such as your name, email address, username and password, IP address, physical mailing address, telephone number, social security number, account numbers, and other personal information you choose to provide. We may also collect other information in combination with an identifier in a form that makes the information personally identifiable.

In addition, we may also collect information about your use of our Services. For example, we may capture the IP address of the device you used to connect to our Services, as well as the type of operating system and browser you use, pages that you visit before and after using the Services, the date and time of your visit, information about the links you click (tap, swipe, etc.) and pages you view within the Services, snapshots of our application screens (including the information contained on the screens), and other standard server log information. If you access our Services using a mobile device, we may collect information such as the unique device or advertising identifiers, your screen resolution and other device settings, your location information (including your mobile device's GPS signal or information about nearby WiFi access points and cell towers that may be transmitted to us when you use certain Services), and other analytical information about how you use your mobile device or the Services.

If the personal information you have provided to us is incorrect, you can update your information by contacting us using the contact information below.

When visiting our Services, third parties providing services on our behalf may also collect information about you to process your activity or transaction and may also maintain such information over time. We may also receive information about you from other sources, including through third-party services and organizations. For example, if you access third-party services, such as Facebook, Google, LinkedIn or Twitter, from the Services or to share information about your experience on the Services with others, we may collect information from these third-party services.

If we provide links to third party websites, remember that they have their own privacy and cookie policies that control the use of information you submit. You should read their policies as we are not responsible or liable for any third party privacy practices.

USE OF INFORMATION

We generally use the information we collect on the Services to:

- Provide and improve the Services;
- Contact you, including for promotional purposes;
- Fulfill your requests for products, services, and information;
- Analyze the use of the Services to understand and improve the Services;
- Customize the content you see when you use the Services;
- Prevent potentially prohibited or illegal activities; and
- For any other purposes disclosed to you at the time we collect your information or pursuant to your consent.

REASONS WE SHARE INFORMATION

All financial institutions need to share some personal information about their customers in order to run their everyday business. The following details the reasons we share personal information, and whether you can limit this sharing:

Reasons we can share your personal information	Do we share this information?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliate's everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliate's everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

The third parties with which we may share personal information includes entities that perform services on our behalf, regulatory entities, credit bureaus and others who assist us in providing products or services to our customers.

The reasons we may share your information for our everyday business purposes includes, for example:

- Business transfers. We may share your information in connection with a substantial corporate transaction, such as the sale of a website, a merger, consolidation, asset sale, or in the unlikely event of a bankruptcy.
- Legal purposes. We may disclose information to respond to subpoenas, court orders, legal process, law enforcement requests, legal claims or government inquiries, and to protect and defend the rights, interests, safety, and security of East West, our affiliates, users, or the public.
- With your consent. We may share information for any other purposes disclosed to you at the time we collect the information or pursuant to your consent.

YOUR CALIFORNIA PRIVACY RIGHTS

We do not share personal information with third parties for their own direct marketing purposes.

COOKIES AND SIMILAR TECHNOLOGY

When you use our Services we, as well as third party service providers such as Google and Adobe, may place small data files called "cookies" (for example, Google and Adobe Analytics cookies) on your computer or device. Cookies allow us to inform, optimize and deliver content based on your visits to our Services. Consult your browser settings for information about how to delete or disable cookies by changing the settings on your browser. However, rejecting cookies may prevent you from using certain functions of the Services, including improved security. You can find out more about cookies on www.allaboutcookies.org.

We and third party service providers may also use additional technologies such as pixel tags, web beacons, clear GIFs, and session tracking for purposes such as measuring the effectiveness of our advertisements or other communications, determining viewing and response rates, and determining which offers to present to you on our own Services or on third party sites based on a site or page you visited. Some of these third parties may participate in an industry organization that gives users the opportunity to opt out of receiving ads that are tailored based on your online activities. Please see the websites of the [Digital Advertising Alliance](#) and [Network Advertising Initiative](#) for more information.

You may also be able to opt out of interest-based advertising through the settings within the mobile app or your mobile device, but your opt-out choice may apply only to the browser or device you are using when you opt out, so you should opt out on each of your browsers and devices if you want to disable all cross-device linking for interest-based advertising. If you opt out, you will still receive ads but they may not be as relevant to you and your interests, and your experience on our Services may be degraded. Our websites do not respond differently or limit our practices under this Policy when you access the website with a browser that uses a do not track signal or similar mechanism.

SOCIAL MEDIA

You may find additional information about our products and services through our social media sites, such as, but not limited to, Facebook, LinkedIn, or Twitter. Please keep in mind, any information you share on these social media sites is visible to other site visitors, so you should never post or share any sensitive personal or financial information.

PROTECTION OF CHILDREN'S ONLINE PRIVACY

We respect the privacy of children, and do not knowingly collect information from children under the age of 13 without parental consent. Our Services are not directed or intended to individuals under the age of 13 and should not be used by them. In no event should individuals under the age of 13 provide any personal information through our Services. If we learn that a child under the age of 13 has provided us with personal information, we will delete it in accordance with applicable law. You can find more information about the Children's Privacy Protection Act (COPPA) at www.ftc.gov.

NOTICE TO PERSONS OUTSIDE OF THE UNITED STATES

If you access our Services outside of the United States, any information you provide to us will be transferred out of that jurisdiction and to the United States. If you don't want your personal information to leave that jurisdiction, then you should not provide it to us. By using our Services and providing your personally identifiable information, you explicitly consent to the transfer of your information to the United States.

KEEPING UP-TO-DATE WITH OUR PRIVACY NOTICE

This privacy notice may change from time to time. If these changes impact your rights, we will notify you. The current version of the privacy notice will be posted on our website with the effective date of the revised policy. You may also contact us for a copy by using the Contact Information below.

CONTACT INFORMATION

If you have any questions about this Policy or our practices, please contact us at **1.888.895.5650** or **1.833.468.8356**.
