

Privacy lifecycle management

□ Collecting and using personal information

- Shinhan Financial Group explains the purpose of collecting and using personal information of customers, the items of personal information they want to collect, and the period of retention and use, and collects and uses the minimum necessary personal information only when the customer agrees to process personal information and allows it to be collected and used by law.
- When collecting customer personal information from a third party, personal information may be provided and used only if the third party agrees to the purpose and scope of processing, retention period, and usage period of the personal information provided by the customer.
- The use of personal information other than the purpose of collecting and using personal information collected directly from customers or from third parties is prohibited, and sanctions for use other than the purpose are prepared and operated.
- Access (use) of customer personal information stored in the system allows access to the minimum number of personnel who need to perform their duties for each purpose of collection and use, and access and use details are recorded and reviewed regularly.

□ **Consignment and provision of personal information**

- In the case of entrusting the processing of personal information, prohibition of processing of personal information other than the purpose of work, technical. In the event that the trustee violates the obligation to comply, a Security Management Agreement shall be concluded that contains matters such as managerial protection measures, restriction on re-entrustment, authority to check the status of personal information management, and liability for damages. In addition, when checking the status of information protection of a consignment company, written and on-site inspections shall be conducted on whether it complies with laws related to personal information protection and the status of completion of information protection education.
- The provision of personal information is provided only when the customer is provided with personal information, the purpose of use provided, the goods provided, the retention and use period of the person provided, and the consent to the provision, and only when the law permits the provision.
- When transmitting personal information, it prevents personal information theft and leakage by outsiders by performing communication section encryption or file encryption to transmit and receive.

□ **Storage and destruction of personal information**

- When stored in a database (DB), customer personal information is encrypted through an encryption algorithm, and when stored in file form, it is encrypted through a document encryption solution to prevent damage from access, access, and leakage by outsiders or unauthorized people.
- When collecting personal information, the purpose of collecting and using the personal information described and agreed by the customer is achieved, and if the retention and use period arrives or there is no special obligation to store it when the customer requests to destroy it, the customer's personal information will be immediately destroyed.