

California Consumer Privacy Act Notice At Collection

Last Updated: January 1, 2023

If you are a California resident, you may have certain rights under the California Consumer Privacy Act (“CCPA”) regarding your Personal Information. East West Bank and its affiliates (“East West Bank,” “we,” “our,” or “us”) are committed to providing consumers their rights under the CCPA and to protecting the privacy and security of our customers and employees.

Personal Information, under the CCPA, is information that identifies, relates to, or could reasonably be linked directly or indirectly with a California resident.

The specific Personal Information that we collect, and use covered by the CCPA will vary based on your relationship or interaction with us. The CCPA does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”), which is governed by East West Bank’s privacy policy, located on our website or by accessing this link [East West Bank Privacy Policy](#).

This policy provides information about our online and offline practices regarding the collection, use, and retention of Personal Information.

Categories of Personal Information We Collect

We collect Personal Information to provide financial products and services, and for employment and human resource purposes. The Personal Information that we collect will depend on our relationship with you. In the preceding 12 months, we have collected the following categories of Personal Information.

- Personal identifiers, such as name, social security/individual tax identification number, government identification number, passport number, driver’s license or state identification number, device identifier, IP address, or user identification (User ID)
- Personal information, such as contact information (telephone numbers, addresses, and email address), financial information (including account/loan number, credit and debit card numbers, account balances), medical and health insurance information
- Characteristics of protected classes or groups under state or federal law, such as age, ethnicity and race, marital status, or gender
- Commercial information, such as products or services purchased, debts, assets, credit history, credit score, account information from other financial institutions, deposit account history, account and loan numbers, balances, debit or credit card number, or transaction histories
- Biometric information, such as fingerprints, health, or medical data
- Internet or other electronic network activity information, such as web cookies
- Geolocation data, such as information used to identify your device location
- Audio and visual, such as audio, electronic, visual, or similar information, such as call and video recordings
- Employment information, such as work history, salary, years on the job, or current and prior employer

- Education information, such as details about education, school, or degrees earned
- Inferences drawn from any of the information identified above to create a profile about, for example, preferences and characteristics

The following categories of Sensitive Personal Information have been collected.

- Personal identifiers, including Social Security/tax identification number, government identification number, passport number, driver’s license or state identification number
- Account information, including, account log-in, financial account, debit card, or credit card number, and credentials to access the account
- Racial or ethnic information when required to be collected by law

Reasons for Collection and Use of Personal Information

We collect and use Personal Information about consumers for the following business or commercial purposes.

To offer and manage products and services, such as

- So that we know who you are and to review qualifications for providing the products and services we offer
- Supporting the management and maintenance of products and services that we offer, this includes but is not limited to processing transactions, providing statements and account information, and accessing online or mobile banking

For human resource management, such as

- Identifying and processing employment applicants, including conducting background checks, and verifying qualifications for employment
- Administering employee services, including pay/compensation
- Providing benefits to employees and dependents, including healthcare and retirement plans
- Managing the health and safety of our employees

To comply with laws and regulations, such as

- Applicable banking, lending, and employment laws, including the Bank Secrecy Act and the Bank Protection Act
- For us to evaluate our compliance with employment and fair lending laws and regulations

To provide security, such as

- Using security cameras to protect you and our employees when on our premises
- Protecting your account if accessed by a new device and by a device in a new area

To manage our business and enhance services, such as

- Using cookies to identify your access device to provide you a smoother experience
- Performing accounting, auditing, and reporting activities and other internal management obligations

- Complying with our policies, procedures, and contractual or legal obligations
- Evaluating and engaging in business transactions, which may include mergers, acquisitions, and other transactions such as the transfer or selling of assets

Retention of Personal Information

Under the CCPA, the terms “share” and “sale” refer to providing information to a third party for the purposes of advertising and targeted marketing. We do not share or sell information as contemplated by the CCPA.

Personal Information collected by us will be retained as required to provide services, and comply with regulatory and legal obligations, the table below provides information on how the retention is determined for each category of information.

Category of Personal Information	Retention
<ul style="list-style-type: none"> • Personal identifiers, including sensitive information • Personal information, including sensitive account information • Characteristics of protected classes, including sensitive race and ethnicity information • Commercial information • Employment information • Education information 	<p>As long as you are a customer, or an employee.</p> <p>AND</p> <p>As long as required to meet regulatory and legal obligations when you have applied for a product or employment or are no longer a customer or employee.</p>
<ul style="list-style-type: none"> • Biometric information 	<p>As long as you are a customer, or an employee.</p>
<ul style="list-style-type: none"> • Internet or other electronic network activity information • Geolocation data 	<p>As long as you are a customer.</p>
<ul style="list-style-type: none"> • Audio and visual 	<p>As long as required to meet regulatory and legal obligations.</p>

Share or Sale of Personal Information

East West Bank does not and will not share or sell the personal information of consumers to third parties as contemplated under the CCPA, including personal information of minors under 16 years of age.

CCPA Privacy Policy

For more information on our collection of personal information, refer to our CCPA privacy policy on our website or by accessing this link [California Consumer Privacy Act](#).