

Contents

- Privacy Notice - Australia 2
- Information on how we process personal data 2
- Data controllers the DNB Group 2
- What rights do you have when we process your personal data? 2
- Your rights 3
- What type of personal data do we process and where do we collect it? 4
- Why we process personal data 6
 - Provide products and services in relation to a business, corporate or institutional customer. 6
 - Audio recordings to ensure documentation 6
- MARKETING 7
 - Customer events 7
- Developing and optimising our products and services 8
 - Developing and testing IT solutions 8
 - Business development and the improvement of products and services 8
- Customer and market research..... 9
- Anti-money laundering and counter-terrorist financing..... 10
 - AML when establishing customer relationships 10
 - AML when monitoring customer relationships..... 10
 - Prevention of financial crime 11
- Control, reporting and analysis 12
- Security and incident management 12
 - Incident management 12
 - IT security 13
- Defending DNB’s legal claims..... 14
 - Job Application 14
- How we use cookies 15
- Who do we share your personal data with? 15
- Contact and amendments to the privacy notice..... 18

Privacy Notice - Australia

Information on how we process personal data

To ensure we earn your trust, we strive to be open about how we process your personal data.

DNB Bank ASA (**ARBN: 675 447 702**) is subject to the Australia Privacy Principles contained in the Privacy Act 1988 (Cth) (Privacy Act). Below, you can read about how the companies in the DNB Group process your personal data with regards to our activities in Australia. You will also receive information about your rights and how you can exercise your rights in practice. *By providing personal information to us, you consent to us collecting, holding, using and disclosing your personal information in accordance with this privacy notice.*

Data controllers the DNB Group

Data controllers responsible for the processing of personal data in DNB

DNB is an international financial group consisting of the parent company DNB Bank ASA and a number of Norwegian and international branches, representative offices and subsidiaries. Together, this constitutes the DNB Group.

DNB Bank ASA and/or the individual Group companies are normally responsible for the processing of your personal data. The data controller for the processing of your personal data will typically be the DNB companies with which you have a customer relationship. The data controller is responsible for determining what your personal data will be used for, how it will be processed and what aids and tools will be used. Sometimes, several DNB companies are jointly responsible for the role of data controller.

DNB Bank ASA may also act as a data processor when this is done on behalf of other legal entities in the DNB Group.

If you are a customer (or customer representative) of our business activities in Norway or Singapore, our other privacy documents may be relevant to you. Please refer to [Privacy Policy | From A to Z - DNB](#) and

[Notice on Personal Data Protection Act v2.0 072022.pdf \(dnb.no\)](#) for more information.

What rights do you have when we process your personal data?

When we collect and process information about you, you have rights under data protection rules and legislation. Below, we will provide you with an overview of your rights, what they entail, and how you can exercise your rights.

We will always consider any objections you may have to the processing of your personal data, and we will follow up when you opt out of direct marketing. We are obliged to respond to you as soon as possible and normally within 30 days at the latest. Sometimes we need some more time to respond to you. If so, we will provide you with an explanation of why it is taking us longer to process your request and when you can expect a response from us.

Your rights

Right of access

You have the right to know whether we process your personal data. This means that you will be given a copy of/access to this data. You also have the right to receive more detailed information about what personal data we process and how we process it.

There are some exceptions to the right of access. This typically applies where we have a statutory duty of confidentiality, or where we are required to keep information secret in the interest of preventing, investigating or prosecuting criminal acts. If DNB cannot provide you with the information you request, you will be notified of the reason for this in writing.

How to exercise your right of access in DNB

If you wish to make a request to access and/or correct the personal information that DNB holds about you, you can contact us at Singapore.Dataprotection@dnb.no.

Right to rectification

If you believe that we are processing personal data about you that is inaccurate or misleading, you may require the data to be corrected or supplemented by additional information. You must be able to show that the data is inaccurate and inform us as to what is correct. After your enquiry, we will make sure to correct the incorrect personal data as soon as possible, and normally within 30 days at the latest.

There may be cases where rectification is not practically possible, or where the information is correct but gives an incorrect impression. In these cases, we will ensure that your data is supplemented with additional information. That is, we will include your understanding of the situation, so that others will have a comprehensive overview of your situation.

If we have corrected your personal data, and we have previously provided that data to any third parties, we will attempt to notify those recipients of the changes if relevant. The obligation to notify of any changes does not apply if it proves to be virtually impossible for the recipient to implement corrections.

How to request rectification or supplementation with additional information

If you wish to make a request to access and/or correct the personal information that DNB holds about you, you can contact us at Singapore.Dataprotection@dnb.no.

Right to object

The right to object gives you, in certain cases, the opportunity to request that we stop using your personal data. We will always consider and respond to such an objection.

When processing personal data for direct marketing purposes, you always have the right to object (right to opt out).

The right to object applies in different contexts with slightly different conditions:

- In cases where your personal data is processed because it is necessary to attend to a legitimate interest. In such cases, you have the right to object on grounds relating to your particular situation. We address such objections specifically and individually. We may reject the objections if there are compelling reasons.
- In cases where your personal data is processed for direct marketing purposes without your consent. In these cases, we will always make sure to stop the processing of your personal data.

How to exercise your right to object in DNB

If you would like to object to a specific processing of your personal data, you can opt out by notifying your contact in DNB via email or contact us at Singapore.Dataprotection@dnb.no.

Complaints

If you are unsatisfied after having talked to us, you can submit a complaint in writing electronically to **Singapore.Dataprotection@dnb.no**. Please indicate **'Australia Data Protection'** in the subject of the email.

When you submit a complaint, we will process your complaint as soon as possible and normally within 20 business days. If the complaint cannot be resolved or if the investigation cannot be completed within 20 business days, we will inform you on the status and when you can expect a response from us.

If you do not agree with us and/or are not satisfied with DNB's response to the complaint, you have the right to lodge a complaint directly to the Office of the Australia Information Commissioner

(<https://www.oaic.gov.au/>).

What type of personal data do we process and where do we collect it?

Types of personal data

Depending on your relationship with DNB companies and the products and services you use, we process the following types of personal data:

- Identification data: full name, gender, national identity number, passport, driving licence, residential address, tax details and other identification number

- Contact details: name, address, telephone number, email address.
- Business relations: profession, roles in own and others' customer relationships.
- Relationship data: information about spouse, cohabitant, children and marital status.
- Demographic data: income, education level and family structure.
- Financial data: employment situation (eg. salary,), credit or financial history
- Images, video or audio files.
- Digital behavioural data: type and technical number of digital device (e.g. PC or mobile phone), clicks, login, IP address and how the digital device arrived at our site, browser type and operating system.
- Special categories of data: food allergies, special dietary needs
- Other: In addition to the categories above, we also process other types of personal data when necessary for a specific type of processing. We will inform you about this when we collect the data.

We collect personal data directly from you as our customer

Most of the personal data that we collect and process will come directly from you.

DNB may collect and use personal data about the contact persons, beneficial owners, directors, shareholders, partners, management, members of the board of its customers; authorised signatories of its customers; guarantors or other security providers of its customers; any other persons authorised by its clients; and about other persons related to or connected with its clients ("Relevant Individuals").

If you have been requested or required to supply personal data of the Relevant Individuals, or if you actually provide any personal data of the Relevant Individuals to DNB, it is warranted that you have informed each individual whose personal data is comprised in the personal data and each such individual has given explicit consent to the collection, use and disclosure of their personal data by DNB for the purposes described in this Notice. You further confirm, for and on behalf of each such individual, that DNB may collect, use and disclose all or any part of such personal data for any of the purposes described in this Notice.

Other examples where we collect personal data directly from you are:

- When you become a customer and we need to ask for your personal data in order to provide you with the product or service we offer.
- When you provide feedback, request or complaint to us in writing
- When you have been in contact with us for any potential opportunities
- When we provide investment services and are required by law to make and retain audio recordings of phone calls.

We collect your personal data from third parties

In order to provide you with services, comply with statutory requirements and quality assure the information you have provided to us, we collect personal data about you from third parties such as:

- publicly available sources and other external sources managed by public authorities when we apply customer due diligence measures pursuant to anti-money laundering rules and legislation
- companies within the DNB Group
- other financial institutions
- company registers
- law enforcement authorities
- sanctions lists
- agents and distributors

Why we process personal data

Provide products and services in relation to a business, corporate or institutional customer.

How we process personal data

Where you engage with us in relation to products and services for our business, corporate or institutional customers (for example as a representative, director, corporate officer, signatory, beneficiary or shareholder of one of our customers), we process your personal data in order to offer and provide our products and services. We collect the information directly from you via mail, email, phone calls or other electronic communication means through our client-client facing staff, external sources (eg. company registry) and from our internal systems.

Why do we process your personal data and what is the legal basis?

The purpose of processing personal data is to offer and provide investment services to our customers. The legal basis for the processing is to be able to fulfil the agreement we have with you.

AUDIO RECORDINGS TO ENSURE DOCUMENTATION

How we process personal data

In order to provide our investment services, we are legally required to make audio recordings of our conversations with you and retain electronic communications. We do this when you as a customer receive advice on investments or similar services. We will record all conversations that you have with our Fixed Income, Currencies and Commodities and/or Investment Banking Division staff in Markets.

DNB may listen to conversations and review other electronic communication for quality control purposes. All information on audio recordings is protected against unauthorised access by strict access control and internal procedures.

Why do we process your personal data and what is the legal basis?

The purpose of the processing of personal data is to make audio recordings of conversations and retain electronic communications to ensure the necessary documentation of the advisory services.

We are legally obliged to make audio recordings of telephone conversations in accordance with the relevant laws of jurisdictions where we operate (including but not limited to the Norwegian Securities Trading Act).

MARKETING

How we process personal data

When we know you, we can provide you with more relevant advice and recommendations in the marketing of our products and services. We can also suggest new products that you might like and of value to you.

In order to offer you relevant news and offers about our products and services, we reuse the contact details that you provided when you became a customer, as well as information from your agreements. The products and services may be offered to you by various means, including by mail, phone, email or other electronic means.

DNB consists of many companies with a rich selection of products and services. In order to provide you with the most relevant advice possible, we want to share your personal data between these companies.

You can opt out of receiving offers on products and services by notifying your contact in DNB via email or contact us at Singapore. Dataprotection@dnb.no.

CUSTOMER EVENTS

How we process personal data

We process personal data when we invite you as a customer to a physical or digital event. We do this so that you can enjoy a benefit we offer, such as meeting like-minded people and attending conferences, seminars, lectures and presentations.

Why do we process your personal data and what is the legal basis?

The purpose of processing your personal data is to send invitations to, and carry out, customer events and campaigns. The legal basis for the processing of personal data may be that we have a legitimate interest, for example in conjunction with an event related to your existing products or services from us, or that we obtain your consent.

If we serve food, we may process information regarding any potential allergies or other food preferences.

If you accept the invitation to the event, we will ask for your consent to contact you about the event and the event programme, and to request an evaluation afterwards.

Developing and optimising our products and services

DEVELOPING AND TESTING IT SOLUTIONS

How we process personal data

We reuse your personal data during the development and testing of our IT solutions. We do this to ensure quality and stability. Development and testing is carried out prior to putting systems into production, and information is reused according to needs that are strictly defined by our internal systems.

We process personal data only if it would be impossible or disproportionately difficult to achieve the purpose of the testing by using anonymous data or synthetic data. Access to the test environment and personal data is strictly controlled by DNB specialists.

Why do we process your personal data and what is the legal basis?

The purpose of processing personal data is research, security, development and testing of the quality and stability of DNB's IT solutions.

We have a legitimate interest for this processing of your personal data. Our legitimate interest is to ensure the quality and stability of our IT solutions.

At an overarching level, processing of personal data is necessary to meet statutory security requirements. This means that we are also obliged to carry out such testing to ensure proper deviation management, as well as to safeguard confidentiality, integrity and accessibility to ICT systems and data.

BUSINESS DEVELOPMENT AND THE IMPROVEMENT OF PRODUCTS AND SERVICES

How we process personal data

We reuse your personal data to analyse how our customers use our services. We use these analyses to improve and develop products and services, as well as to identify potential demand for new products and services.

The development and validation of data models is based on pseudonymised data in predefined data sets to conduct strategic, insight-based business operations.

Model development is a constant process and is intended to ensure good business development decisions.

Why do we process your personal data and what is the legal basis?

The purpose of processing personal data is to improve and develop our products services.

We have a legitimate interest for this processing of your personal data. Our legitimate interest is to develop, build, improve and build business models, systems, products and services to produce and deliver reports for our benefit, and to provide a high standard of service.

Customer and market research

How we process personal data

We process personal data in connection with our customer and market research. We do this to get feedback on how you experience your customer relationship with us, and to get input on improving our services and products.

In order to choose who should receive our customer and market surveys, we reuse personal data from our internal systems.

The types of personal data we use vary, as it depends on the intended use of the insights we collect. We mostly process demographic characteristics such as gender, age, place of residence/county and the connection to your customer programme. From time to time, products you have as a customer of DNB can also be the starting point for the survey.

Responding to our surveys is always voluntary.

Why do we process your personal data and what is the legal basis?

The purpose of processing your personal data is to get feedback on how our customers and the general public experience us and our products and services. We have a legitimate interest for this processing of your personal data. Our legitimate interest is to send out customer and market surveys to our customers and the general public.

You have the right to object to the processing of personal data based on a legitimate interest. To object to processing in connection with customer and market research, please notify your contact in DNB via email or contact us at Singapore.Dataprotection@dnb.no.

Anti-money laundering and counter-terrorist financing

AML WHEN ESTABLISHING CUSTOMER RELATIONSHIPS

How we process personal data

We are committed to knowing and carrying out risk classifications of our customers. In order for you to become our customer, we must therefore process a series of personal data about you. We ask multiple questions, and we require documentation, such as identification papers, contact details, citizenship and country of birth. You must state the purpose of your customer relationship with us, and you must also answer questions about relationships with politically exposed persons (PEP).

We obtain information from other sources such as company registrar.

To ensure correct customer due diligence, we will consider whether there is a need for enhanced customer due diligence. Some customers will therefore be marked with a need for enhanced customer due diligence, based on certain predefined criteria.

Why do we process your personal data and what is the legal basis?

The purpose of the processing of personal data is to comply with the rules and legislation for anti-money laundering and terrorist financing when establishing customer relationships as well as during the customer relationship.

Our legal basis is the anti-money laundering laws and regulations, as well as the sanctions regime that are relevant in the jurisdictions in which we operate, including but not limited to that of Norway and Singapore.

AML WHEN MONITORING CUSTOMER RELATIONSHIPS

How we process personal data

We are required to have electronic surveillance systems for detecting circumstances that may indicate money laundering and terrorist financing. The systems we have are used both in the risk classification of you as a customer and in the ongoing monitoring of transactions carried out as part of the customer relationship.

Each individual DNB company processes personal data about its own customers if there are alerts from the electronic surveillance system, including alerts related to sanction alerts and PEP alerts.

We are required to screen customers and transactions against sanctions lists from the UN, the EU and OFAC. We also screen customers and transactions to determine whether the customer or other parties in the customer relationship are PEPs or close associates of a PEP.

We must also identify whether the customer, representatives and account signatories are beneficial owners pursuant to the anti-money laundering laws and regulations of the jurisdictions in which we operating, including but not limited to that of Norway and Singapore.

If we detect anything suspicious during the course of the customer relationship, we have a duty to conduct examinations, which we follow up and possibly report to the relevant authorities in the jurisdictions where we operate, including but not limited to the Økokrim (the Norwegian National Authority for Investigation and Prosecution of Economic and Environmental Crime), the Monetary Authority of Singapore and/or Singapore Police Force.

Why do we process your personal data and what is the legal basis?

The purpose of the processing of personal data is to comply with the rules and legislation for anti-money laundering and terrorist financing, as well as the sanctions regime in the jurisdictions where we operate.

PREVENTION OF FINANCIAL CRIME

How we process personal data

We are working systematically to prevent our products and services from being used for criminal activities. In order for us to be able to prevent, detect, investigate and deal with fraud and other criminal acts against the bank and you as a customer, we need to process personal data.

It is often difficult to detect fraud and other criminal acts carried out against us and our customers. It often takes a long time for such actions to be detected, or for suspicions to arise at all. Our banking licence clearly stipulates that banks have the right to process personal data for this purpose. We are also required by law to have monitoring solutions for certain forms of fraud.

For this reason, we have access to personal data that has already been collected from you as a customer to the extent necessary to detect, report or prevent financial crime. We emphasise that access to personal data reused in such cases is strictly regulated.

Why do we process your personal data and what is the legal basis?

The purpose of the processing of personal data is to prevent, detect, investigate and deal with financial fraud and other criminal acts against the bank and you as a customer.

The legal basis is a combination of a legitimate interest to protect the vital interests of customers and to fulfil a statutory duty. We have a legitimate interest in preventing, detecting, investigating and dealing with other criminal offences against the bank or any other company in the Group.

The processing also has the purpose of protecting customers against loss, and is thus necessary to protect our customers' vital interests.

Control, reporting and analysis

How we process personal data

We reuse personal data about you to ensure proper management of our business operations and to keep track of all the data we have. Information about you and your customer relationship is included in the data we process when we control, analyse and report figures for the Group. Information that is reused includes your customer number and associated contractual relationships.

To ensure that we have complete and correct data registered in our systems, we will process personal data when we control and quality assure data.

Personal data is anonymised and summarised for analysis purposes, for example to assess the profitability of the products we offer, or other analyses we need to ensure proper management of our business operations.

In order to report our financial statements as required by law, we must include, among other things, all payments made through our systems, including all customer transactions.

Every year, we report the status of all customers' accounts in DNB to Norwegian and international authorities for tax purposes. We are required to report information about customer number, name, address and overviews of commitments.

Why do we process your personal data and what is the legal basis?

The purpose of the processing of personal data is to ensure control of our business operations and to carry out necessary analyses and mandatory financial reporting.

We have a legal obligation to process your personal data for tax purposes.

We have a legitimate interest in controlling and quality assuring the personal data that we have stored in our systems.

Security and incident management

INCIDENT MANAGEMENT

How we process personal data

We may be required to process personal data both before and if a crisis situation or incident occurs in DNB. This will be personal data that is related to an incident such as violence, threats, unwanted behaviour or an accident. Personal data processed in this context relates to the event itself.

Why do we process your personal data and what is the legal basis?

The purpose of the processing is to detect and handle a crisis situation.

We are legally obliged to process personal data for this purpose, and the legal basis is the regulatory statutory requirements that apply to the financial industry regarding security and incident management.

How long we retain your personal data

We store events in access-controlled internal information systems, and retain the personal data for as long as necessary to fulfil the purpose of the processing. Some logs are kept 10–15 years in accordance with our internal archiving routines.

IT SECURITY

How we process personal data

Security in DNB primarily relates to protecting the bank against crime and other intentional and undesirable incidents, but also unintentional incidents as a result of errors and accidents.

It is very important for us to protect our equipment, systems and information from damage, misuse, unauthorised access, alteration and vandalism. In this regard, a number of different security measures and systems are needed to detect and prevent unwanted incidents and damage to our assets and services, as well as to handle incidents that do occur.

We process personal data to achieve this purpose. This will typically be personal data such as your user identity and IP address. The information is processed by analysing internet activities on our secure networks and the use of our systems. We continuously seek to ensure that your personal data is protected against loss, destruction, corruption or unauthorised access.

Why do we process your personal data and what is the legal basis?

The purpose of the processing is prevention, detection and handling of IT security incidents in DNB.

DNB is legally obliged to process personal data for this purpose, and the legal basis is the regulatory statutory requirements that apply to the financial industry regarding security and incident management, as well as data protection rules and legislation.

Defending DNB's legal claims

How we process personal data

We process personal data to assert our contractual rights and to protect our reputation and financial interests.

We reuse information from our internal systems so that we can handle complaints, disputes and legal processes for debt recovery or other disputes. The type of personal data we process depends on DNB Legal's assessment of what is necessary to shed light on the individual case.

Throughout your customer relationship and after your agreement expires, we must retain and have access to reuse your personal data in the event of a complaint or legal dispute. If we did not retain case history, it would not be possible for us to handle complaints, disputes and other legal processes.

DNB has internal lawyers who provide legal services to the Group. DNB Legal process personal data about our clients only if it is relevant to the case they are considering.

Why do we process your personal data and what is the legal basis?

The purpose of the processing of personal data is to assert our contractual rights and to protect our reputation and financial interests. We have a legitimate interest for this processing of your personal data. Our legitimate interest is to safeguard the bank's financial rights pursuant to agreements with our customers.

The processing is also based on our legal obligation to establish, exercise or defend legal claims.

We also have a legitimate interest in being able to process personal data in order for our lawyers to provide legal advice.

JOB APPLICATION

How we process personal data

We may collect information about the job applicant's qualifications, experience, employment history, character, screening checks (including reference, background, directorship, financial probity, identity, eligibility to work, vocational suitability and criminal record checks) when the job applicant applies for a position with us.

We collect, use and disclose such personal information to assess the application, conduct screening checks and consider and contact job applicant. We may disclose the job applicant's personal information to other third parties such as academic institutions, recruiters, screening check providers (including background screening), professional and trade associations, law enforcement agencies, referees, and job applicant's current and previous employers.

Why do we process your personal data and what is the legal basis?

We process the job applicant's personal data to determine the suitability, eligibility or qualifications for employment.

How we use cookies

What are cookies?

Cookies are small text files that are stored and read on your device, for example on your computer or mobile phone, when you visit a website. Among other things, cookies make it possible to distinguish visitors to a website from each other and to collect data about how they use the website.

Managing cookies

We are working on a better solution for managing cookies.

For now, you can manage how you want us to use [your cookies here](#).

Why we use cookies

We use cookies on our website (dnb.no) for the following purposes:

- To make sure our website works.
- To ensure security, including detecting misuse of our website.
- To remember the settings and choices visitors make on our website.
- To map usage patterns on our website in order to make improvements.
- To track visitor behaviour in order to personalise our marketing.

The data we process by means of cookies will in many cases constitute personal data. You can read more about how we process personal data under the chapter 'Why we process personal data'. There, you can also read more about how we process information about how we use your behaviour on our website in order to customise our marketing.

Who do we share your personal data with?

Third parties

There are several situations where we share personal data with third parties. Such third parties include e.g. the authorities, service providers, analysis agency and business partners. We also share personal data with the companies in the Group.

Data protection rules and legislation regulate how and when such sharing with third parties may take place. In addition, there are provisions on confidentiality in several other acts that apply to the financial and securities sectors.

In order to provide our services and products, there are several situations where we need to disclose your personal data.

When we disclose your personal information, it may be to entities that are overseas, including to our related entities in Norway and such other relevant countries as described under the section “*Sharing between companies in the DNB Group*”. By providing personal information to us, you consent to the disclosure of your information in accordance with this privacy notice, we will not be required to take such steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach the Australian Privacy Principles (other than [APP 1](#)) in relation to the information.

Data processors

We use data processors in several situations. A data processor is a third party who processes personal data on our behalf. There are also data processing relationships within the DNB Group, such as when DNB Bank ASA is the data processor for other companies in the Group. The data processor does not have its own purposes for processing personal data.

We have a data processor agreement with all our data processors, which regulates how and what personal data should be processed. This is how we ensure that personal data is processed in accordance with data protection rules and legislation and meets our own requirements for the processing of personal data.

We have data processors in Norway and in other countries both inside and outside the EEA, such as:

- software providers
- cloud solution providers
- distributors and agents
- sourcing partners
- consultants
- companies in the DNB Group.

Sharing between companies in the DNB Group

DNB is a group consisting of a number of different companies, and thus there are multiple companies that are data controllers. There may be one or more companies within the Group that are the data controller for your personal data, depending on your relationship with one or more companies.

Sometimes we need to share personal data about you within the Group. For instance, this may be to fulfil customer agreements, to meet obligations under company law because requirements to our information security make it necessary, or due to anti-money laundering obligations. It may also be because we have a legitimate interest for various purposes mentioned in the privacy notice.

There are strict rules on confidentiality for financial services and investment firms, including for companies in the DNB Group. Before sharing personal data, we will always ensure that we also comply with our duty of confidentiality.

DNB has a shared customer register. The purpose of the Group customer register is to manage your customer relationship and coordinate offers of services and advice from the various companies in the DNB Group. The Group customer register contains information about you, such as name, date of birth, address and other contact details, which Group company you are a customer of, and the services and products for which you have entered into an agreement.

Therefore, your personal data may be shared within the DNB Group that operates in the following countries outside of Australia:

- Norway
- Brazil
- Chile
- China
- Denmark
- Finland
- Germany
- Greece
- India
- Luxembourg
- Singapore
- Spain
- Sweden
- UK
- USA

Transfer of personal data to third parties outside of Australia

In some cases, we transfer personal data to organisations in countries outside of Australia, e.g. providers of IT services or other data processors. We can only make such transfers if the party to whom we transfer personal data has provided the necessary guarantees that the level of protection of the personal data is approximately the same as in the EEA.

These organisations may be in the following countries outside of Australia:

- Norway
- Singapore
- Japan
- India
- Ireland
- Netherland
- UK

- USA

Contact and amendments to the privacy notice

We may update our Privacy Statement from time to time. The latest version will be available on our website ([International offices](#) | [Offices](#) | [About us from A to Z – DNB](#)) should there be any change to this Privacy Statement. You can also find the relevant contacts in the abovementioned link.

This text was last updated on 5 December 2025.