1. Collection of Information

When using the Services, we collect the following types of information from and about you. Some of this information may be considered “personal information,” meaning it reasonably identifies you or your device or it is reasonably associated with you. We also collect, use, and disclose aggregated data that does not identify you or your device and is not subject to this Privacy Policy.
Information You Provide to Us

When you open an account with us ("Account"), we ask you to provide us with identifiers such as your name, your postal address, your email address, your phone number, your Social Security number, and similar information you choose to provide. We may also collect your contact information when you participate in any interactive features of the Sites or App, like send a message through the Sites or App, fill out a form, participate in a sweepstake or contest, complete a transaction, apply for a job, communicate with us via third party social media sites, request customer support, or otherwise communicate with us.

We may collect demographic information such as age and gender when you register for an Account.

We may collect commercial information such as your transaction history, including records of Hanmi Bank products or services you have obtained, terminated or are considering using from us.

We may collect professional, employment, and education information when you apply for a loan, account or job with us, including your loan, account or job application, resume or curriculum vitae. To process such applications, we may also obtain information about you from outside sources.

Finally, we may collect other content and information when you submit information or content on social media, such as by commenting on a blog or participating in online forums or communities, or when you otherwise interact with us.

Information We Collect from Other Sources

We may also obtain information about you from other sources. For example, we may collect information about you from third parties, including but not limited to identity verification services, credit bureaus, mailing list providers, and publicly available sources. When you enroll in our credit monitoring services, we collect data about your credit file from third parties to help monitor your credit reports and prevent unauthorized activity. We may also obtain information from other sources, including but not limited to public databases, joint marketing partners, and other third parties. Additionally, we may collect information gathered from customer feedback, business partners through which customers access Hanmi Bank’s service, insurance providers, financial services providers, data brokers of any type, and marketing service providers.

In addition, we may supplement the information that you provide us and/or the information we collect from you with demographic, social, and other information about you that we receive from other sources. Once we combine information from other sources with your information collected pursuant to this policy, we apply this policy to the combined information as long as it is combined.

Other Information We Collect When You Use our Services

When you access or use our Sites or App or transact business with us, we automatically collect certain information about you, including:

- **Usage Information**: We collect information about your use of the Sites or App, such as products or services purchased or obtained, usage information sent to us by your computer, mobile, or other access device that tells us how you are using the Sites or App and other information about your internet activity.

- **Commercial Information**: When you obtain a product or service from us or complete a transaction, including information collected through the Sites or Apps, we collect information about the transaction, such as product details, purchase price, date, and location of the transaction.

- **Log Information**: We collect information related to your access to and use of the Sites or App, including the type of browser you use, app version, access times, pages viewed, your IP address, Internet service provider (ISP), and the page you visited before navigating to our Sites or App.
• **Device Information:** We collect information about the computer or mobile device you use to access our Sites or App, including the hardware model, operating system and version, language, unique device identifiers, and mobile network information.

• **Location Information:** We may derive the approximate location of your device from your IP address. In accordance with your device permissions, we may also collect information about the precise location of your device. You have the ability to stop the collection of precise location information at any time (see **Your Choices** below for details). We may combine this information with other location-based information, such as your IP address and billing or postal code, for example, to give you information about branches near you and to provide you with other services.

• **Information Collected by Cookies and Similar Tracking Technologies:** We (and our third-party partners and service providers) use different technologies to collect information, including cookies and web beacons. Cookies are small data files stored on your hard drive or in device memory that help us improve our Sites or App and your experience, see which areas and features of our Sites or App are popular, and count visits. Web beacons (also known as “pixel tags” or “clear GIFs”) are electronic images that may be used in our Sites or App or emails and help deliver cookies, count visits, and understand usage and campaign effectiveness. For more information about cookies and how to disable them, see **Your Choices** below.

**Information We Derive**

We may derive information or draw inferences from you based on the information we or our partners collect. For example, we may make inferences about your location based on your IP address or about your interests based on the products and services you utilize.

**2. USE OF INFORMATION**

We use the information we collect to administer your account, deliver the products and services you request, and customize your experience with us. We also use the information for a variety of other business and commercial purposes, including to:

- Provide, maintain and improve our products and services;
- Send you technical notices, updates, security alerts, and support and administrative messages;
- Respond to your comments, questions, and customer service requests;
- Communicate with you about products, services, and events offered by Hanmi Bank and others, and provide news and information we think will be of interest to you (see **Your Choices** below for information about how to opt out of these communications at any time);
- Monitor and analyze trends, usage, and activities in connection with our Services;
- Personalize your online experience and the advertisements you see when you use the Services or third-party platforms based on your preferences, interests, and browsing behavior and audit your interactions with our online ads, including by counting ad impressions and verifying positioning and quality of ad impressions;
- Facilitate contests, sweepstakes, and promotions and process and deliver entries and rewards;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, and protect the rights and property of Hanmi Bank and others;
- Debug to identify and repair errors that impair existing intended functionality;
- For limited internal uses, provided the personal information is not disclosed to another third party and is not used to build a profile about you or otherwise alter your experience outside the current interaction;
- Verify your identity (such as when you access your account information);
• In connection with research and development activities; and
• Carry out any other purpose described to you at the time the information was collected or permitted by law.

3. SHARING OF INFORMATION

We may share information about you as follows or as otherwise described in this Privacy Policy:

● With service providers, third parties, vendors, consultants and other persons that perform services for us, including fraud investigations, bill collection, payment processing, web hosting, operations of our Apps, recruitment, employment, IT, research, direct mail and email distribution, site analytics, and operations of legal and compliance services;
● In response to a request for information if we believe disclosure is in accordance with, or required by, any applicable law or legal process, including lawful requests by public authorities to meet national security or law enforcement requirements;
● If we believe your actions are inconsistent with our user agreements or policies, if we believe you have violated the law, or to protect the rights, property, and safety of Hanmi Bank or others;
● In connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of our business by another company;
● Between and among Hanmi Bank and our current and future parents, affiliates, subsidiaries, and other companies under common control and ownership; and
● With your consent or at your direction.

We may also share aggregated or de-identified information that cannot reasonably be used by those third parties to identify you.

4. CHILDREN’S PRIVACY

Our Services are intended for general audiences and are not intended for individuals under the age of 16. We do not knowingly collect Personal Information from users in this age group without consent of their parent or legal guardian.

5. SOCIAL SHARING FEATURES

The Sites may offer social sharing features and other integrated tools (such as the Facebook “Like” button), which let you share actions you take on our Sites with other media, and vice versa. Your use of such features enables the sharing of information with your friends or the public, depending on the settings you establish with the entity that provides the social sharing feature. For more information about the purpose and scope of data collection and processing in connection with social sharing features, please visit the privacy policies of the entities that provide these features.

6. LINKS TO THIRD PARTY SITES

Our Sites may contain links to other web sites, including our affiliated or co-branded web sites. Other web sites may also reference or link to our Sites. These other web sites are not controlled by Hanmi Bank. We encourage
our users to be aware when they leave our Sites to read the privacy policies of each and every web site that collects personally identifiable information. We do not endorse, screen or approve, and are not responsible for the privacy practices or content of such other web sites or mobile applications. Visiting these other web sites is at your own risk.

7. ADVERTISING AND ANALYTICS SERVICES PROVIDED BY OTHERS

We may allow others to provide analytics services and serve advertisements on our behalf across the web and in mobile applications. These entities may use cookies, web beacons, device identifiers and other technologies to collect information about your use of the Services and other websites and applications, including your IP address, web browser, mobile network information, pages viewed, time spent on pages or in apps, links clicked, and conversion information. This information may be used by Hanmi Bank and others to, among other things, analyze and track data, determine the popularity of certain content, deliver advertising and content targeted to your interests on our Services and other websites, and better understand your online activity. For more information about interest-based ads, or to opt out of having your web browsing information used for behavioral advertising purposes, please visit www.aboutads.info/choices. Your device may also include a feature (“Limit Ad Tracking” on iOS or “Opt Out of Interest-Based Ads” or “Opt Out of Ads Personalization” on Android) that allows you to opt out of having certain information collected through apps used for behavioral advertising purposes.

8. DATA RETENTION

We store the information we collect on you for as long as is necessary for the purpose(s) for which we originally collected it, or for other legitimate business purposes, including to meet our legal, regulatory, or other compliance obligations.

9. TRANSFER OF INFORMATION TO THE U.S. AND OTHER COUNTRIES

Hanmi Bank is based in the United States and we process and store information in the U.S. and other countries. Therefore, we and those who provide us with certain services may transfer your information to, or store or access it in, jurisdictions that may not provide equivalent levels of data protection as your home jurisdiction.

10. YOUR CHOICES

Account Information

You may update and correct certain account information you provide to us at any time by logging into your account, visiting your local branch, or calling our Customer Call Center. If you wish to deactivate your account, note that we may retain certain information as required by law or for legitimate business purposes. We may also retain cached or archived copies of information about you for a certain period of time.
Location Information
If you initially consent to our collection of location information, you can subsequently stop the collection of this information at any time by changing the preferences on your device. If you do so, certain features may no longer function properly.

Cookies
Most web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove or reject browser cookies. Please note that if you choose to remove or reject cookies, this could affect the availability and functionality of our Services.

Promotional Communications
You may opt out of receiving promotional emails or text messages from Hanmi Bank by following the instructions in those emails or text messages or by submitting the online webform in Hanmi Bank’s Privacy Portal. If you opt out, we may still send you non-promotional emails, such as those about your account or our ongoing business relations.

Mobile Push Notifications/Alerts
With your consent, we may send promotional and non-promotional push notifications or alerts to your mobile device. You can deactivate these messages at any time by changing the notification settings on your mobile device.

By downloading and using our Apps, you may also receive promotional messages, offers, news and information about Hanmi Bank or our business partners within the Apps themselves. These “in app” messages are part of our Apps’ functionality and cannot be turned off. If you do not want to receive “in app” messages, offers, news and information, do not download or use our Apps.

11. YOUR CALIFORNIA PRIVACY RIGHTS

Consumers residing in California are afforded certain additional rights with respect to their personal information under the California Consumer Privacy Act (“CCPA”) (California Civil Code Section 1798.100 et seq.). If you are a California resident, this section applies to you.

If you are not a California resident, you are not subject to the CCPA. Hanmi Bank will seek to honor requests to exercise the below rights made by non-California residents to the extent practicable.

California Consumer Privacy Act

Additional Disclosures Related to the Collection, Use, Disclosure of Personal Information, including Notice at Collection

In accordance with the California Consumer Privacy Act (the “CCPA”), the below table summarizes our personal information collection, use, and sharing practices in the preceding twelve (12) months since we last updated this Privacy Notice on January 1, 2020.

Collection and Use of Personal Information: In the preceding 12 months, we have collected the following categories of personal information: identifiers, internet or other electronic network activity information, geolocation information, commercial information, payment or other financial information, characteristics of protected classifications, audio or visual information, professional or employment-related information, and
certain inferences drawn from these mentioned categories. For examples of the precise data points we collect and the sources of such collection, please see “Collection of Information” above. We collect personal information for the business and commercial purposes described in “Use of Information” above.

**Disclosure of Personal Information:** We may share your personal information with third parties as described in the “Sharing of Information” section above. In the preceding 12 months, we have disclosed the following categories of personal information for business or commercial purposes: identifiers, internet or other electronic network activity information, geolocation information, commercial information, payment or other financial information, characteristics of protected classifications, audio or visual information, professional or employment-related information, and certain inferences drawn from these mentioned categories.

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<th>Category of Data Collected</th>
<th>Categories of Sources of Personal Data</th>
<th>Business or Commercial Purposes for Collection and Use of Personal Data</th>
<th>Categories of Service Providers, Third Parties, and Vendors with Whom Personal Data is Sold or Disclosed</th>
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<tbody>
<tr>
<td><strong>Identifiers</strong>, such as name, mailing address, email address, username, phone number, Social Security number, and mobile phone number.</td>
<td>• You • Your mobile devices and computers used to access our Services • Service providers, third parties, and vendors</td>
<td>• Develop, provide and improve our products and services • Complete the transactions you request • Perform our contractual obligations • Maintain our ongoing business relationship • Create and manage your online account • Send notifications related to your account • Respond to your communications • Communicate with you about products, services and events that may be of interest to you</td>
<td>• IT vendors, cloud computing providers, database providers, customer service vendors and other service providers that need access to such information to perform services for us • Our affiliates • Law enforcement, government agencies and individuals involved in legal proceedings • Other third parties with your consent or at your direction</td>
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<td><strong>Payment or Financial Information</strong>, such as credit history and credit score.</td>
<td>• Outside sources such as credit bureaus</td>
<td>• Processing or fulfilling transactions, including approving your loan application • Process and evaluate applications for positions with Hanmi Bank</td>
<td>• Service providers, third parties, and vendors such as payment providers, ATM or debit card processors, online banking platforms, credit bureaus, and others as necessary to provide services to us • Service providers such as HR vendors and others as necessary to provide services to us</td>
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<td>Characteristics of Protected Classifications Under California or US Law, such as age and gender</td>
<td>• You</td>
<td>• Analytics regarding use of Services</td>
<td>• Ad networks, ad tech vendors, social networks, and other marketing and advertising vendors</td>
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<td>• Internal research</td>
<td>• IT vendors, cloud computing providers, database providers, customer service vendors and other service providers that need access to such information to perform services for us</td>
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<td>• Providing, maintaining and improving the Services</td>
<td>• Law enforcement, government agencies and individuals involved in legal proceedings</td>
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<td>Commercial Information, such as information about Hanmi Bank services purchased, obtained, or considered.</td>
<td>• You</td>
<td>• Processing or fulfilling transactions</td>
<td>• Ad networks, ad tech vendors, and other marketing and advertising vendors</td>
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<td>Internet or Electronic Network Activity Information, such as your browser type, operating system, pages viewed, hyperlinks clicked, IP address, unique device ID, domain information, pages visited, and tracking technologies to collect usage information. For more information see Information Collected by Cookies and Similar Tracking Technologies.</td>
<td>• Your mobile devices and computers used to access our Services</td>
<td>• Analytics regarding use of Services</td>
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• Marketing and advertising  
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• Internal research | • Ad networks, ad tech vendors, and other marketing and advertising vendors  
• Data analytics providers  
• IT vendors, cloud computing providers, database providers, customer service vendors and other service providers that need access to such information to perform services for us |
| Audio or visual information, such as video recordings via security cameras in our branch locations | • Hanmi Bank | • Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, and protect the rights and property of Hanmi Bank and others | • Law enforcement, government agencies and individuals involved in legal proceedings |
| Professional, employment, or education information, such as job history or educational history. | • You  
• Outside sources such as credit bureaus, former employers, schools, references | • Process and evaluate applications for accounts, loans or positions with Hanmi Bank  
• Administrative purposes | • Service providers such as HR vendors and others as necessary to provide services to us  
• Government agencies for statistical analysis of loan data |
| Inferences, such as your interests. | • Derived from above sources/types of information | • Maintaining and improving the Services and our products and services | • IT vendors, cloud computing providers, database provides, customer service vendors and other service providers that need access to such information to perform services for us  
• Ad networks, ad tech vendors, social networks, and other marketing and advertising vendors |
CCPA Consumer Rights

If you are a California resident, you have the following rights:

- Right to disclosure of your information.
- Right to access your personal information.
- Right to request deletion of your personal information.

California consumers also have these additional rights, which do not apply to Hanmi for reasons stated:

- Right to opt-out of the sale of personal information. Hanmi Bank does not and will not sell your personal information.
- Right not to receive discriminatory treatment for the exercise of your privacy rights under the CCPA. Hanmi does not and will not discriminate against you for exercising your CCPA privacy rights.

To exercise these CCPA rights, please follow the instructions below:

- **How to Request Access to Personal Information:** You may request disclosure or access to your personal information twice in a 12-month period. To do so, please complete the webform in Hanmi Bank’s Privacy Portal, visit any of our branches, or call 1-888-406-CCPA (2272).

- **How to Request Deletion of Personal Information:** You may request that Hanmi Bank delete the personal information it has collected and maintained about you. To do so, please complete the webform in Hanmi Bank’s Privacy Portal, visit any of our branches, or call 1-888-406-CCPA (2272). Please note that we may retain certain personal information for purposes permitted by law, including but not limited to the following: to complete the transaction for which the information was collected; to provide requested services; to detect security incidents or protect against malicious, deceptive, fraudulent or illegal activities; to comply with legal obligations such as those required by the Gramm-Leach-Bliley Act or the California Information Financial Privacy Act; or to enable solely internal uses that are reasonably aligned with your expectations.

**How to Opt-Out of Cookies:** We offer an opt-out from the use of cookies and other tracking technologies in connection with our Sites. To opt-out of our use of cookies and other tracking technologies on our Sites, please click here. This will cause information to cease to be added to any cookies or other tracking technologies that have been set on our Sites or block them entirely. Please note that you will need to opt out again if you visit one of our Sites from a different device or browser of if you clear your cookies.

**Verification:** Once we receive your request, we will take steps to verify your identity before fulfilling any of the above requests. If you maintain an account with us, we may verify your identity through existing authentication practices for the account (e.g. login and password). If you do not have an account with us, we will verify your identity by matching two or three data points that you provide with data points that we maintain and have determined to be reliable for the purposes of verification (e.g. name, email, address).

**Authorized Agents:** If you would like to use an authorized agent registered with the California Secretary of State to exercise your rights, we may request evidence that you have provided such agent with power of attorney or that the agent otherwise has valid written authority to submit requests on your behalf.

**Do Not Track Signals**

Hanmi Bank currently does not respond to Do Not Track signals to the extent received from a web browser.
12. CONTACT US

If you have any questions, comments or concerns about anything in this Privacy Policy, you may visit any of our branches or call us at 1-888-406-CCPA (2272).