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This Privacy Policy explains how Hanmi Bank, a wholly-owned subsidiary of Hanmi Financial Corporation (“**Hanmi**”, “**we**”, “**us**” or “**our**”) collects, uses, and discloses information about you when you access or use our websites, including www.hanmi.com (“**Sites**”), mobile application (“**App**”), and other online products and services that link to this Privacy Policy, visit one of our branches or offices, apply for a loan, complete a transaction, open or manage an account (“**Account**”) with us; contact our customer service team, engage with us on social media, or otherwise interact with us (collectively, the “**Services**”). Please review this Privacy Policy carefully.

We may change this Privacy Policy from time to time. If we make material changes, we will notify you by revising the date at the top of this Policy and may also provide you with additional notice, such as adding a statement to our main website homepage or sending you a notification. We encourage you to review the Privacy Policy whenever you use our Services to stay informed about our information practices and the choices available to you. Your continued use of the Services following the posting of any changes to this Privacy Policy means you accept such changes.

1. COLLECTION OF INFORMATION

When you use the Services, we collect certain information that may be considered “personal information,” which means any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual or household. The types of personal information we collect about you depend on your interactions with us, as described in more detail below.

Information You Provide to Us

We may collect personal information directly from you in a variety of ways, including when you:

- Open an Account;
- Apply for a loan;
- Use interactive features on the Sites or Apps;
- Fill out one of our forms;
- Complete a transaction;
- Submit or post comments or content on or through social media; and/or

- Communicate with us via email, customer support, or through other means.

The categories of personal information we collect directly from you may include:

- Identifiers, such as your name, alias, postal address, email address, phone number, Social Security number, driver's license number or state identification card number;
- Personal information described in California Civil Code Section 1798.80(e), such as your signature, bank account number, health or medical information, financial information, and physical characteristics;
- Characteristics of legally protected classifications, such as your age and gender;
- Commercial information, such as your transaction history, including records of Hanmi products or services you have obtained or are considering;
- Professional or employment-related information; and/or
- Education information.

Information We Collect from Other Sources

We automatically collect personal data when you access or use our Sites, Apps, or Services or visit one of our branches or offices. 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, background check providers, 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 vendors to help monitor your credit reports and prevent unauthorized activity. Other sources include, but are not limited to, public databases, joint marketing partners, business partners through which customers access Hanmi's service, insurance providers, financial services providers, data brokers, and marketing service providers.

The types of information we collect may include:

- Identifiers, such as your name, alias, postal address, email address, phone number, Social Security number, driver's license number or state identification card number, device identifier, internet protocol (IP) address, cookies, web beacon, and similar technology;
- Commercial information, such as product or service details, date, and location of a transaction;
- Internet or other electronic network activity information, such as browsing history and search history;
- Geolocation data, such as the approximate location of your device from your IP address or more precise location of your mobile device when using our Apps; and
- Visual information, such as video monitoring and recording we deploy in our branches.

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 personal information we collect for various business and commercial purposes, including:

- Create and manage your account;
- Process loan applications and assess credit risk;
- Complete the transactions you request, perform our contractual obligations, or as otherwise anticipated within the context of our ongoing business relationship;
- Provide the products and services you request;
- Customize your experience in using our Services;
- Maintain, develop, and improve our products and services;
- Send you notifications related to your account, loan applications, and other transactions;
- Provide 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, news, and information we think may be of interest to you;
- 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;
- Offer and administer sweepstakes, promotions, and reward
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, and otherwise protect the rights and property of Hanmi and others;
- Debug to identify and repair errors that impair existing intended functionality of our Services;
- Carry out limited, short-term activities and other reasonable internal purposes related to the Services or your ongoing relationship with us;
- Verify your identity (such as when you access your account information);
- Complete background checks;
- Comply with our legal obligations, including but not limited to compliance with Gramm-Leach-Bliley Act, California Financial Information Privacy Act, our tax obligations, laws related to the prevention of fraud and money laundering, and other regulatory requirements or provisions; and/or
- 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 personal information as follows:

- With service providers, vendors, consultants and other persons that perform services on our behalf, including but not limited to background check, eligibility determination and verification, risk assessment, fraud control, vendor management, bill collection, payment processing, web hosting, information technology, direct mail and email distribution, analytics services, and legal and regulatory compliance;
- With law enforcement authorities and individuals involved in legal proceedings when we believe doing so is reasonably necessary to comply with applicable law or legal process (including lawful requests from authorities) and/or to protect the rights, property, and safety of Hanmi, our customers, employees, or the public;
- With our professional advisors, including legal, financial, insurance, and other advisors in connection with our Services and/or to protect the rights, property, and safety of Hanmi, our customers, employees, or the public;

- In connection with corporate transactions, including as part of or during negotiations of any purchase, sale, lease, merger, financing, acquisition, transfer, or disposal involving Hanmi;
- Between and among Hanmi and our current and future holding companies, parents, affiliates, subsidiaries, and other companies under common control and/or ownership of Hanmi; and
- With your consent or at your direction.

We may share the following categories of personal information with these parties:

- Identifiers, such as your name, alias, postal address, email address, phone number, Social Security number, driver's license number or state identification card number, device identifier, internet protocol (IP) address, cookies, web beacon, and similar technology;
- Personal information described in California Civil Code Section 1798.80(e), such as your signature, bank account number, health and medical information, financial information, and physical characteristics;
- Characteristics of legally protected classifications, such as your age and gender;
- Commercial information, such as your transaction history, including records of Hanmi products or services you have obtained, terminated, or are considering, purchase price;
- Professional or employment-related information;
- Education information; and
- Inferences.

4. CALIFORNIA PRIVACY DISCLOSURES

Consumers residing in California have 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, you have the right to know about the collection, use, disclosure, and sale of your personal information. You also have the right to request access to a copy of your personal information, to request the deletion of your personal information, and to opt-out of the sale of your personal information. Hanmi does not sell your information and does not have knowledge of selling the personal information of minors under 16 years old. In addition, you have the right not to receive discriminatory treatment for exercising your rights under the CCPA. Hanmi will not discriminate against you for exercising your CCPA rights.

Notice at Collection and Summary of Information Practices

This section provides notice of the categories of personal information collected and the purposes for which the information will be used, as well as other information regarding our collection, use, and disclosure of personal information in the 12 months preceding the Last Updated date reflected above.

Categories of Personal Information Collected: We have collected the following categories of personal information: identifiers, personal information described in California Civil Code Section 1798.80(e), characteristics of legally protected classifications, commercial information, internet or other electronic network activity information, geolocation, visual information, professional or employment-related information, education information, and inferences. For more information about the types of information we collect, please see Collection of Information section above.

Categories of Sources of the Personal Information: We collect personal information from the following sources: directly from you when you interact with us (e.g., open an account, apply for a loan, contact us), indirectly from you when you use our Services (e.g., use our Sites or Apps, visit our branch), and from

other third party sources (e.g., identity verification, background check, and credit bureaus vendors). For more information about the sources of personal information we collect, please see Collection of Information section above.

Business or Commercial Purpose(s) for Collecting the Personal Information: We may use the personal information we collect for a variety of business or commercial purposes, including but not limited to, to create and manage your account, process loan applications, complete transactions, and maintain and improve our products and services. For more information about the purposes for which we may use personal information, please see Use of Information section above.

Categories of Personal Information Disclosed for a Business Purpose: We may share the following categories of personal information: identifiers, personal information described in California Civil Code Section 1798.80(e), characteristics of legally protected classifications, commercial information, internet or other electronic network activity information, geolocation, visual information, professional or employment-related information, education information, and inferences. For more information about the categories of personal information we disclose to third parties, please see Sharing of Information section above.

Categories of Third Parties to Whom the Personal Information was Disclosed for a Business

Purpose: We may share personal information to a variety of third parties, including but not limited to the following: with service providers, vendors, consultants and other persons that perform services on our behalf, with law enforcement authorities and individuals involved in legal proceedings, with professional advisors, with persons and entities involved in corporate transactions, with our related entities, and with others with your consent or at your direction. For more information about the categories of third parties to whom we may disclose personal information for a business purpose, please see Sharing of Information section above.

Submitting a CCPA Request

To make a request to know, access, or delete under the CCPA, please complete the [webform](#) in Hanmi's [Privacy Portal](#), visit any of our branches, or call 1-888-406-CCPA (2272). With respect to a request to delete, we may need to retain certain personal information as permitted by law, including but not limited to completing the transaction for which the personal information was collected, providing a requested service, detecting security incidents, protecting against malicious, fraudulent, or illegal activities, complying with legal obligations, and enabling internal uses that are reasonably aligned with your expectations or lawful within the context in which you provided the information.

Verification

We are required to take steps to verify your identity before fulfilling a CCPA request. 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 at least two or three data points that you provide us in making the request with the data that we have about you that are reliable for the purposes of verification (e.g., name, email address, mailing address).

Authorized Agent

You may use an authorized agent registered with the California Secretary of State to submit a CCPA request on your behalf. But we will require you, as the consumer on behalf of whom such request is made, to verify your

own identity directly with us and to provide proof that the agent has been authorized to submit the request on your behalf. Alternatively, you or the authorized agent can provide proof that the agent has a power of attorney.

5. ADDITIONAL CHOICES

Account Information

You may change or update 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 at (855) 773-8778. 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 have initially consented to our collection of location information via an App on your device, 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 and Advertising Technology

We offer an opt-out from the use of cookies and other tracking technologies on our Sites. To opt-out of our use of cookies and other tracking technologies on our Sites, please click see Your Choices, under [Cookie Policy](#). In addition, you may be able to block or disable cookies and other tracking technologies by selecting the appropriate setting in your browser. Please note, however, that if you choose to block or disable cookies or other tracking technology on our Sites, it could affect the availability and functionality of our Sites. Also, you will need to opt out again if you visit one of our Sites from a different device or browser or if you clear your cookies.

Hanmi collects your personal information over time and across different websites when you use our Sites or Apps. We may allow others to provide analytics services and serve advertisements on our behalf on the internet and in mobile applications. These entities may use cookies, web beacons, device identifiers and other technologies to collect information about your use of the Sites and Apps, 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 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 mobile device platform may also include a feature that allows you to opt out of having certain information collected through Apps.

Hanmi currently does not respond to Do Not Track browser signals or similar mechanisms.

Promotional Communications

You may opt out of receiving promotional or marketing communications from Hanmi by following the instructions in those communications or by making the request through this [webform](#) in Hanmi's [Privacy](#)

[Portal](#). If you opt out, we may still send you non-promotional communications, 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 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.

6. THIRD PARTY SITES AND SOCIAL MEDIA

Our Sites may contain links to other websites, including our affiliated or co-branded websites, and likewise, other websites may reference or link to our Sites. These other websites are not controlled by Hanmi. When you are on the other websites, we recommend that you read their privacy policies and terms of use or service. We do not endorse, screen, or approve, and are not responsible for the privacy practices or content of such other websites. Visiting other websites that are linked to our Sites is at your own risk.

Our 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. Please review the privacy policies of the social media sites that provide these features for information about their privacy practices. We do not endorse, screen, or approve, and are not responsible for the privacy practices or content of social media sites or providers.

7. NOT FOR CHILDREN UNDER 16

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

8. PROCESSING OF INFORMATION OUTSIDE THE U.S.

Hanmi 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.

9. CONTACT US

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