

**Saison Privacy Policy
(Effective as of 4 July 2025)**

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Saison International Pte. Ltd. and its subsidiaries established in Singapore (collectively or individually, where the context admits, “**Saison**”, “**we**”, “**our**” or “**us**”) recognise the importance of privacy and confidentiality of personal information.

The controller of your personal information is Saison. To access the list of relevant subsidiaries, including their contact details, please click [here](#).

This privacy policy (“**Privacy Policy**”) sets out how we collect, process and disclose information in connection with the operation of our businesses, including when conducting strategic, equity or debt investments and related matters, when you visit our web portals and websites or interact with us via our web portals and websites, when you submit an application for employment, or when you are a supplier, vendor or professional adviser providing services or products to Saison.

If you provide us with any personal information relating to any third party, by submitting such information to us, you represent and warrant to us that you have obtained the consent of such third party to you providing us with their personal information for the purposes set out in this Privacy Policy.

If you have any questions or concerns about the use of your personal information, please contact us using the contact details provided under section “[HOW TO CONTACT US](#)” of this Privacy Policy.

A. DETAILS OF DATA PROCESSING

Below you will find an overview of what kind of personal information we process about you, for which purposes, on which legal basis and where we collect this data.

If you do not provide us with your personal information, even though we need to collect it in order to process a request from you or fulfil a contract with you, or because we are required

to do so by law, we may have to refuse your request or be unable to fulfil our contractual obligations to you.

We are required to disclose the purposes for processing your personal information under applicable local laws, including the Personal Data Protection Act 2012 of Singapore.

If you are based in Singapore, by providing personal information to us, you consent to our processing of your personal information for each of the purposes listed in the table below. Your consent(s) provided to Saison under this Privacy Policy supplements but does not supersede or replace any other consent(s) which you may have previously provided to Saison in respect of your personal information, and your consent(s) herein are additional to any legal basis or rights which we may have at law to collect, process or disclose your personal information.

If you are based in the European Union, we rely on the legal bases listed in the table below to process your personal information.

<u>Purpose</u>	<u>Data categories (where applicable)</u>	<u>Legal basis (where applicable)</u>
Visitors to Saison's web portals and websites		
<ul style="list-style-type: none"> Interacting with you via our web portals and websites Analysing traffic patterns and usage (including via cookies) Facilitating business, due diligence or operational workflows Managing IT infrastructure and user authentication 	<ul style="list-style-type: none"> Full name Job title/position Organisation/company Email address Contact details Web portal login credentials IP address and cookies identifiers (please refer to our Cookies Policy) 	<ul style="list-style-type: none"> Where we need to perform the contract we are about to enter into or have entered into with you or the organisation you represent; or Where it is necessary for our legitimate interests and where such interests are not overridden by your interests or fundamental rights.
Visitors to Saison's offices		
<ul style="list-style-type: none"> Organising and holding meetings or events 	<ul style="list-style-type: none"> Full name Job title/position Organisation/company Email address Contact details 	<ul style="list-style-type: none"> Where it is necessary for our legitimate interests and where such interests are not overridden by your interests or fundamental rights

<u>Purpose</u>	<u>Data categories (where applicable)</u>	<u>Legal basis (where applicable)</u>
<i>Business contacts and representatives (including representatives or end-customer of Saison's affiliates, borrowers and Investee / portfolio companies)</i>		
<ul style="list-style-type: none"> Organising meetings, events, or conferences Maintaining a directory of contacts and business and corporate development activities Managing relationships and communications General business marketing (e.g., sending business updates, updates on events or opportunities) Facilitating business, due diligence or operational workflows Managing our infrastructure, business operations and complying with internal policies and procedures (including, internal audit) 	<ul style="list-style-type: none"> Full name Job title/position Organisation/company Email address Date of birth / age Gender Contact number or details Location (e.g. city) Financing details Visual images, photographs and videos required for business purposes 	<ul style="list-style-type: none"> Where we need to perform the contract we are about to enter into or have entered into with you or the organisation you represent; Where it is necessary for our legitimate interests and where such interests are not overridden by your interests or fundamental rights; or Where we need to comply with a legal or regulatory obligation.
<i>Individuals who are involved in transactions or potential transactions by or on behalf of Saison</i>		
<ul style="list-style-type: none"> Entering into non-disclosure agreements, term sheets, transaction agreements and/or related documentation Conducting due diligence, background checks, conflict checks and KYC/AML/sanctions screenings Monitoring and managing 	<ul style="list-style-type: none"> Full name, including aliases Job title/position Organisation/company Email address Residential address Date of birth / age Nationality Gender Contact number or details Location (e.g. city) 	<ul style="list-style-type: none"> Where we need to perform the contract we are about to enter into or have entered into with you or the organisation you represent; Where it is necessary for our legitimate interests and where such interests are not overridden by your interests or fundamental

<u>Purpose</u>	<u>Data categories (where applicable)</u>	<u>Legal basis (where applicable)</u>
<ul style="list-style-type: none"> investments, billing and payments • Complying with legal/regulatory obligations • Seeking and receiving advice from our professional advisors such as accountants, lawyers and other consultants • Impact and ESG data collection, aggregation, validation and reporting to generate impact analysis and impact reports (aggregated data only), impact surveys, and technical assistance projects • Financial reporting, regulatory reporting, management reporting, risk management (including monitoring credit exposures), other reporting requirements and record keeping purposes • General business marketing (e.g., sending business updates, updates on events or opportunities) 	<ul style="list-style-type: none"> • Personal identification (e.g. NRIC/FIN or passport) • Financing details • Bank account details • Web portal login credentials • Visual images, photographs and videos required for business purposes 	<ul style="list-style-type: none"> rights; or • Where we need to comply with a legal or regulatory obligation.
Shareholders of Saison or other investors or co-investors		
<ul style="list-style-type: none"> • Communicating with investors or co-investors • Complying with our legal 	<ul style="list-style-type: none"> • Full name • Job title/position • Organisation/company 	<ul style="list-style-type: none"> • Where we need to perform the contract we are about to enter into or have

<u>Purpose</u>	<u>Data categories (where applicable)</u>	<u>Legal basis (where applicable)</u>
<p>and regulatory obligations</p> <ul style="list-style-type: none"> Managing our infrastructure, business operations and complying with internal policies and procedures (including, internal audit) Sending you information and updates about Saison's business and activities 	<ul style="list-style-type: none"> Email address Contact details 	<p>entered into with you or the organisation you represent;</p> <ul style="list-style-type: none"> Where it is necessary for our legitimate interests and where such interests are not overridden by your interests or fundamental rights; or Where we need to comply with a legal or regulatory obligation.
Suppliers, vendors, contractors or professional advisers		
<ul style="list-style-type: none"> Entering contracts (e.g. consultancy contract, independent contractor agreement, non-disclosure agreements, purchase orders, engagement letters, and/or related documentation) Billing, invoicing and payment purposes Administering and maintaining records of goods, services or advice we have received Commissioning further services or procuring further goods or services Complying with our legal and regulatory obligations such as assessing and managing risk Managing our infrastructure, business 	<ul style="list-style-type: none"> Full name Date of birth Job title/position Organisation/company Email address Residential address Contact details Personal identification (e.g. NRIC/FIN or passport) Bank account details 	<ul style="list-style-type: none"> Where we need to perform the contract we are about to enter into or have entered into with you or the organisation you represent; Where it is necessary for our legitimate interests and where such interests are not overridden by your interests or fundamental rights; or Where we need to comply with a legal or regulatory obligation.

<u>Purpose</u>	<u>Data categories (where applicable)</u>	<u>Legal basis (where applicable)</u>
operations and complying with internal policies and procedures (including, internal audit)		
Individuals with whom Saison has contact during a recruitment process or is an employee and/or director of Saison and its affiliates		
<ul style="list-style-type: none"> Recruitment processes (e.g. to assess qualifications and suitability for applied role(s), conducting reference and/or background checks, and make hiring decisions or entering into contractual relationship) Contract or employment relationship administration (e.g. onboarding and orientation, payroll, benefits etc.) Administrative and support (including, booking of air tickets and hotel accommodation for business travel, visa applications, creation of e-banking user accounts and related matters, claims checks and accounting, reimbursement of claims, contact by banks for business purposes, payment of invoices and national service-related 	<ul style="list-style-type: none"> Personal contact details such as full name, address, telephone and mobile numbers, and personal email addresses Date of birth Gender Nationality Marital status Current salary Current notice period Desired start date with Saison Personal identification (e.g. NRIC/FIN or passport) Recruitment information (including copies of right to work documentation, references and other information included in a CV or cover letter or as part of the application process) Employment records (including job titles/positions, responsibilities, work history, language capabilities, training records, educational certificates and 	<ul style="list-style-type: none"> Where we need to perform the contract we are about to enter into or have entered into with you or the organisation you represent; Where it is necessary for our legitimate interests and where such interests are not overridden by your interests or fundamental rights; or Where we need to comply with a legal or regulatory obligation.

<u>Purpose</u>	<u>Data categories (where applicable)</u>	<u>Legal basis (where applicable)</u>
<p>requirements, business continuity, training, learning and talent development, and planning or organising corporate events)</p> <ul style="list-style-type: none"> • Performance management (including, evaluating performance and to conduct appraisals, guide promotions or development plans) • Managing our infrastructure, business operations and complying with internal policies and procedures (including, internal audit) • Compliance and reporting (including, maintaining records, conducting know-your-client checks, corporate approvals, statutory filings and reporting to governmental, state and regulatory authorities for Saison, its affiliates and subsidiaries) 	<p>professional memberships), and, if applicable, criminal records and/or sanction listings</p> <ul style="list-style-type: none"> • Compensation history • Emergency contact(s) (name and mobile number) • Employee's spouse and dependant's name, date of birth and personal identification number • Bank account details • Credit card information or statements • Working hour logs • Web portal login credentials • Visual images and photographs required for business purposes 	
<i>Other purposes for processing your personal information</i>		
<ul style="list-style-type: none"> • Responding to, processing and handling your queries, requests, feedback and suggestions • In connection with any claims, actions or 	<ul style="list-style-type: none"> • Full name • Date of birth • Job title/position • Organisation/company • Email address • Residential address 	<ul style="list-style-type: none"> • Where we need to perform the contract we are about to enter into or have entered into with you or the organisation you represent;

<u>Purpose</u>	<u>Data categories (where applicable)</u>	<u>Legal basis (where applicable)</u>
<p>proceedings (including but not limited to drafting and reviewing documents, transaction documents, obtaining legal advice, and dispute resolution management), and/or protecting and enforcing our contractual and legal rights and obligations</p> <ul style="list-style-type: none"> • Complying with any applicable rules, laws and regulations to assist in law enforcement and investigation by relevant authorities 	<ul style="list-style-type: none"> • Contact details • Personal identification (e.g. NRIC/FIN or passport) 	<ul style="list-style-type: none"> • Where it is necessary for our legitimate interests and where such interests are not overridden by your interests or fundamental rights; or • Where we need to comply with a legal or regulatory obligation.

We will only use your personal information for the purposes for which we collected it or as otherwise described in this Privacy Policy, unless we reasonably consider that we need to use it for another reason and that reason is compatible with or in connection with the original purposes.

B. ADDITIONAL INFORMATION ON LEGAL BASIS IF YOU ARE BASED IN THE EUROPEAN UNION

If we ask you to provide personal information to comply with a legal requirement or to enter into a contract with you, we will make this clear at the relevant time. We will inform you whether the provision of your personal information is mandatory or not (as well as of the possible consequences if you do not provide your personal information).

For processing operations based on our legitimate interests, we have carried out a legitimate interest assessment to ensure that our interests do not prejudice your interests or fundamental rights and freedoms; you can request this assessment via the contacts listed at the end of this Privacy Policy.

If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us using the contact details provided under the section [**"HOW TO CONTACT US"**](#) below.

C. DISCLOSURE OR SHARING OF PERSONAL INFORMATION

We may disclose (or provide access to) personal information with third parties only where we have a lawful basis to do so, including to the following categories of recipients:

- **Our group companies, subsidiaries, joint ventures and affiliates** for internal administrative purposes and for our legitimate interests and/or their designated service providers that work with us, such as Google services (Gmail and Google Shared Drive) and Microsoft Services, to provide processing services such as software, tools and systems for purposes described in this Privacy Policy. Saison shares information, including, potentially, personal information and other confidential deal transaction information, with (i) Credit Saison Co., Ltd., including digitally via email, or by uploading into an internal audit management system (developed and managed by a third party service provider) which digitalises the internal audit workflow; and (ii) Saison Omni India Private Limited (which develops and assists with web portal and website hosting and development, operations, software development, testing and quality assurance, technical documentation, IT infrastructure management, digital consultancy, cloud integration, cybersecurity compliance and ongoing technical support and maintenance), including digitally via email, or by uploading into our web portals, accessible by third parties, which digitises and digitalises workflows and related processes in respect of due diligence; business, impact and ESG and transactional evaluation, assessment and analysis; business, financial and impact and ESG data collection, aggregation, survey, technical assistance, validation, and reporting; third party lenders and partners' interaction and communication; and monitoring, reporting and compliance.
- **Third party business partners and service providers** engaged by us or working with us to assist us to provide services to you or who otherwise process personal information for purposes described in this Privacy Policy or notified to you when we collect your personal information. Categories of these partners or service providers include, without limitation:
 - **our business partners** that offer supplementary services to those provided by us, such as partners that support us with our products and services, to the extent you consent to such sharing (where required by applicable law);
 - **marketing and advertising platforms**, such as Google Ads. These platforms may combine information they collect through our website with data on their platforms and data they collect from other websites or through other sources in order to conduct targeted advertising. Some of this information may be collected using cookies and similar tracking technology, as explained further under the section ["COOKIES"](#) below. The processing activities of these third-party marketing platforms are governed by their own privacy policies, not this

Privacy Policy;

- **know-your-client screening platforms**, such as Refinitiv World-Check, which collect and process personal information to assist with internal compliance processes to conduct due diligence, sanctions screening and other screening activities. The processing activities of these third-party platforms are governed by their own privacy policies, not this Privacy Policy;
 - **payment service providers and banking partners** which collect and process personal information to assist with settling the payments for transactions or process withdrawal requests. The activities of payment service providers and banking partners may be governed by their own privacy policies, not this Privacy Policy;
 - **payroll administrators and insurance providers** which collect and process personal information to assist management of compensation and benefits management. The activities of payroll administrators and insurance providers may be governed by their own privacy policies, not this Privacy Policy;
 - **business leads management platforms**, such as Folk, which collect and process personal information to assist management of business leads and communications automation. The activities of business leads management platforms may be governed by their own privacy policies, not this Privacy Policy;
 - **impact survey service providers**, which collect and process personal information to conduct and assist with impact surveys. The activities of impact survey service providers may be governed by their own privacy policies, not this Privacy Policy; and
 - **event management platforms** which collect and process personal information to assist with organising events or conferences. The activities of event management platforms may be governed by their own privacy policies, not this Privacy Policy.
- **Third parties, to whom you, your agents or the company you represent authorise us** to disclose your personal information in connection with the services we provide to you.
 - **External professional advisers, law enforcement agencies, insurers, government and regulators and other organisations** where it is necessary to comply with applicable laws or to exercise, establish or defend our legal rights or protect your vital interests or those of any other person, we may also disclose and transfer your personal information or as otherwise required or permitted by applicable laws.
 - **Other persons who have an interest or involvement, or who are considering an interest or involvement**, in transactions upon which Saison is involved, including co-investors with Saison and other providers of finance.

D. RETENTION

We retain your personal information as long as we have an ongoing legitimate business or legal need to do so – for example, to provide services to you, or as required or permitted by applicable laws, such as tax and accounting laws. This period may extend beyond the termination of our relationship with you.

When we have no ongoing legitimate business or legal need to process your personal information, we will either delete or anonymise it.

E. COOKIES

To enable our systems to recognise your browser or device and to provide and improve our businesses, we or our authorised service providers may use cookies, beacons and other similar technologies (collectively, “**Cookies**”). For more information about the types of Cookies we use, why, and how you can control them, please read our [Cookies Policy](#).

F. YOUR RIGHTS

Under certain circumstances, you may have the following data protection rights depending on applicable local laws, which you can exercise pursuant to applicable laws at any time by contacting us using the contact details provided under section [“HOW TO CONTACT US”](#) below:

- The right to **access, correct, update or request deletion** of your personal information.
- The right to **object to processing** of your personal information when it is based on our legitimate interests, and separately the right to **object to direct marketing**.
- The right to ask us, in some situations, to **restrict processing of your personal information or request portability** of your personal information.
- The right to **opt-out of marketing** communications we send you at any time. You can exercise this right by clicking on the “unsubscribe” or “opt-out” link in the marketing e-mails we send you.
- If we have collected and processed your personal information with your consent, then you have the right to **withdraw your consent** at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent.
- The right to **complain to a data protection authority** about our collection and use of your personal information. For more information, please contact your local data protection authority. We would, however, appreciate the opportunity to see to your

concerns prior to you approaching the data protection authority, so do kindly contact us in the first instance.

We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws.

If you are aware of changes or inaccuracies in your personal information, you should inform us of such changes so that our records may be updated or corrected.

G. INTERNATIONAL TRANSFERS OF PERSONAL INFORMATION

Being a cross-border organisation, it is inevitable that there will be certain cases that require international transfers of personal information. Other countries have data protection laws that may have different provisions to the laws of your country. We ensure that any such international transfers will only be conducted to achieve legitimate purposes and with a legal basis or as otherwise permitted by applicable law. We take appropriate steps to ensure that recipients of your personal information are bound to duties of confidentiality, and we implement appropriate technical and organisational measures to ensure your personal information will remain protected in accordance with this Privacy Policy, such as standard contractual clauses if your personal information originates from the European Union. A copy of those clauses can be requested from dpo@saizon-international.com.

H. SECURITY MEASURES

We implement appropriate technical and organisational measures to prevent unauthorised access to personal information, to maintain data accuracy and to ensure the correct use of the personal information we hold. In addition, we limit access to personal information to those employees, personnel, contractors and other third parties who have a business need to access it. They will only process your personal information on our instructions, and they are subject to a duty of confidentiality.

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

I. CHANGES TO THIS PRIVACY POLICY

We reserve the right to update this Privacy Policy from time to time, including in response to changing legal, technical or business developments, and we may also notify you in other ways from time to time about the collection, processing and disclosure of your personal information. Subject to your rights at law, you agree to be bound by the then prevailing

terms of this Privacy Policy on our web portals and websites. Once posted, the new Privacy Policy will be effective immediately. You can see when this Privacy Policy was last updated by checking the date displayed at the top of this Privacy Policy.

J. HOW TO CONTACT US

You can click [here](#) to exercise your rights. And if you have any requests, questions or concerns about our use of your personal information and this Privacy Policy, you can contact our Data Protection Officer at dpo@saison-international.com.