

California Consumer Privacy Act (CCPA) Notice

The words “we”, “us” and “our” mean Royal Business Bank, and the words “you” and “your” mean you, the consumer who resides in the California State. We adopt this notice to comply with the **California Consumer Privacy Act (CCPA)**.

This Notice explains what personal information we collect and how we use of the personal information about California residents. The Notice also explains certain rights that California residents have under the CCPA. This Notice explains how California residents can exercise their rights under the CCPA to request that we: (1) provide certain personal information that we have collected about them during the past 12 months, along with related information described below, or (2) delete certain personal information that we have collected from them.

Collection of Personal Information

During the past 12 months, we have collected the following categories of your Personal Information. We have also provided the each categories of sources from which we collected the personal information, the business or commercial purpose for collecting the information, and the categories of third parties with whom we share the personal information:

Categories We Collect	Categories of Sources from Which We Collect	Our Business or Commercial Purpose for Collecting	Categories of Third Parties with Whom We Share
<p>Identifiers: Real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver’s license number, passport number, signature, physical characteristics or description, address, telephone number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information or other similar identifiers</p> <p>Additional information for job applicant, employee, contractor, officer, director: federal & state tax filing, emergency contact, beneficiary, dependent, spouse, immigration status, legal issue, health information</p>	<p>From deposit and/or credit applicants and bank customers.</p> <p>From Credit Reporting Agencies with your authorization.</p> <p>From contract or agreement.</p> <p>From resume, job applicants, employees and former employees.</p>	<p>To provide and manage products and services. Establish and process transactions including checking accounts, loans, online banking access, customer services and everyday operations.</p> <p>To qualify you for an account or credit with us.</p> <p>To perform the service for our daily business. To qualify you for the appointed position.</p> <p>Process employment applications. Provides benefits to employees and dependents, including health care plan and retirement plans.</p>	<p>Shared with our service providers to service your account.</p> <p>Government agencies including to support regulatory and legal requirements.</p> <p>Share with servicer or provider of employee payroll, health care and retirement plan.</p>
<p>Biometric information: Imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice</p>	<p>From the specific application or software when you accessing our</p>	<p>To validate your identity when accessing or visiting our sites, applications, branches,</p>	<p>Shared with vendors that assist us in protecting from fraud, Identity</p>

<p>recordings, from which an identifier template can be extracted (faceprint, a minutiae template, voiceprint), and keystroke patterns, gait patterns, and sleep, health, or exercise data that contain identifying information.</p> <p>Image and Video: picture, moving visual images with or without audio.</p>	<p>online or mobile banking application.</p> <p>From the security camera or similar devices when you visit our branches, facilities and ATMs.</p>	<p>facilities, and ATMs in connection with our products, service, and daily business.</p>	<p>Theft and providing security and safety for our customers and employees.</p> <p>Government agencies including to support regulatory and legal requirements.</p>
<p>Commercial information: Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies</p>	<p>From deposit and/or credit applicants and bank customers, third party service vendors, public information.</p>	<p>To provide and manage products and services. Establish and process transactions including checking accounts, loans, online banking access, customer services and everyday operations. To perform the service for our daily business.</p>	<p>Shared with our service providers to service your account.</p> <p>Government agencies including to support regulatory and legal requirements.</p>
<p>California State or Federal Law characteristics of protected classifications: Race, color, religion, national origin, sex, gender identity, gender expression, sexual orientation, marital status, medical condition, military or veteran status, national origin, ancestry, disability, genetic information, request for family care leave, request for leave for an employee’s own serious health condition, request for pregnancy disability leave, retaliation for reporting patient abuse in tax-supported institutions, age (over 40)</p>	<p>From deposit and/or credit applicants and bank customers, third party service vendors, public information</p> <p>From contract or agreement.</p> <p>From resume, job applicants, employees and former employees.</p>	<p>To provide and manage products and services. Establish and process transactions including checking accounts, loans, online banking access, customer services and everyday operations.</p> <p>To perform the service for our daily business. To qualify you for the appointed position.</p> <p>Process employment applications. Provides benefits to employees and dependents, including health care plan and retirement plans.</p>	<p>Shared with our service providers to service your account.</p> <p>Government agencies including to support regulatory and legal requirements.</p> <p>Share with servicer or provider of employee payroll, health care and retirement plan.</p>
<p>Internet or other electronic network activity information: Browsing history, search history, and information regarding a consumer or individual’s interaction with an Internet Web site, application, or advertisement.</p> <p>When you visit a website, your device and browser may automatically disclose certain information (such as device type, browser application, browser settings, IP address and other technical communications information).</p>	<p>Identified by accessing our website or online or mobile banking applications.</p>	<p>To validate your identity when accessing our sites and applications.</p>	<p>Shared with vendors that assist us in protecting your accounts and personal information.</p> <p>Government agencies including to support regulatory and legal requirements.</p>

<p>Professional or employment-related information and references: Current or past job history or performance evaluation, salary history.</p>	<p>From deposit and/or credit applicants and bank customers.</p> <p>From Credit Reporting Agencies with your authorization. From contract or agreement.</p> <p>From resume, job applicants, employees and former employees.</p>	<p>To qualify you for an account or credit with us. To perform the service for our daily business.</p> <p>Process employment applications. To qualify you for appointed position.</p>	<p>Shared with our service providers to service your account.</p> <p>Government agencies including to support regulatory and legal requirements.</p>
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Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA’s scope, like:
 - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
- Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994.

RBB Privacy Notice and RBB Online Privacy Notice: you can access to our privacy notice and online privacy policy notice by this link <https://www.royalbusinessbankusa.com/privacy.htm> or go to our website at www.royalbusinessbankusa.com/privcay.

Disclosure or Sale of Personal Information

We **do not sell** any personal information about customers and consumers. During the past 12 months, Royal Business Bank has disclosed the categories of personal information listed above for its business purpose.

How to Make Request under the CCPA

You have the right to make an access or deletion request. If you wish to submit a request, you may:

1. Contact us at: (888) 616-8188 Monday through Friday from 9:00 am to 5:00 pm Pacific Standard Time or
2. Complete the “**Personal Information Right To Request Form**” in below and mail to **Royal Business Bank, Attention: Risk Management Department, 1055 Wilshire Blvd., Ste 1200, Los Angeles, CA 90017** or
3. Complete the “**Personal Information Right To Request Form**” in below and give it to customer service at our branch

We are required by law to verify your identity before releasing any of your information to you.

Right to Opt-Out of the Sale of Personal Information

You have the right to opt-out of the sale of your personal information. We do not sell your personal information to third parties.

Right to Non-Discrimination for the Exercise of Your Privacy Rights

You have a right not to receive discriminatory treatment by us for the exercise of any privacy rights conferred by the California Consumer Privacy Act.

Authorized Agent

You may designate an authorized agent to make a request under the California Consumer Privacy Act on your behalf by adding the agent to your account or signing a Power of Attorney.

Responding to Request

Privacy and personal information protection laws, other than the CCPA, apply to much of the personal information that we collect, use, and disclose. When these laws apply, personal information may be exempt from, or outside the scope of requests. As a result, in some instances, we may decline all or part of a request related to this personal information. This means that we may not provide some or all this personal information when you make a request. Also, we may not delete some or all this personal information when you make a Deletion Request.

Change to This California Consumer Privacy Act Notice

We may change or update this Notice from time to time. When we do, we will post the revised Notice on the top of this Notice with the new last updated date.

Contact for More Information

If you have any question, you may written us at Royal Business Bank, Attention: Risk Management Department, 1055 Wilshire Blvd., Suite 1200, Los Angeles, CA 90017 or call toll free (888) 616-8188.

Personal Information Right to Request Form (California Consumer Privacy Act)

A California resident has the right to request that we:

1. Disclose to you the following information covering the 12-month period prior to your request (“Access Request”):
 - a) The categories of personal information we collected about you and the categories of sources from which we collected the personal information data;
 - b) The business or commercial purpose for collecting personal information data about you;
 - c) The categories of third parties to whom we disclosed personal information data about you, and the categories of personal information data disclosed;
 - d) The specific pieces of personal information data we collected about you; and
2. Delete personal information data we collected from you (“Deletion Request”).

If you are a California resident, a business may not discriminate against you for exercising your rights under the CCPA. We are required by law to verify your identity. Please complete the form so we can validate and process your rights.

First Name: _____ **Last Name:** _____

Select your option(s)

- Right to Know About Personal Information Collected, Disclosed, or Sold
- Right to Delete of Personal Information

What is your relationship with Royal Business Bank?

- Current or former deposit account customer
- Current or former loan applicant/borrower
- Power of attorney or authorized signer on account (account holder name: _____)
- Guarantor of commercial loan (borrower name: _____)
- Current/former job applicant or employee or officer or director
- Other _____

We are required by law to verify your identity before releasing any of your information to you. We may contact you to verify your identity. Please check below the box, how do you want us to respond to your request?

- By E-mail:** _____
- By Phone (day time 9 am to 5 pm PST):** _____
- By Mail (provide the address):** _____
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Mail to **Royal Business Bank, Attention: Risk Management Department, 1055 Wilshire Blvd., Ste 1200, Los Angeles, CA 90017.**