Privacy Policy (Singapore)

BlackRock recognizes the importance of protecting your personal and financial information when you visit our website. The following information is designed to help you understand the information collection practices at this Website. By visiting this Website, you are accepting the practices described in this Privacy Policy. If you do not agree to this policy, please do not use this Website. Please review the Terms and Conditions on the website to learn of other terms and conditions applicable to your use of this Website.

Changes to this Privacy Policy
BlackRock reserves the right to change, modify, add, or remove portions of this Privacy Policy at any time for any reason. We suggest that you review this Privacy Policy periodically for changes. The current version of this Privacy Policy can be accessed from the link on our homepage, at the bottom of our Website pages. We will post a message on our Website whenever an amendment is made to this Privacy Policy so that you will know when to check. You acknowledge that by accessing our Website after we have posted changes to this Privacy Policy, you are agreeing to the terms of this Privacy Policy as modified.

With respect to any expansion of the purposes of using your personally identifiable information received by us from the purposes as stated in this Privacy Policy, prior notice will be given to you and you have the right to decline acceptance of such expansion however in such circumstances our provision of continuing services to you may be limited.

Information Collection and Use

Methods of Information Collection
We may receive personally identifiable information you submit to or through our Website. Failure to provide such personally identifiable information may result in BlackRock being unable to provide you with the services or information requested.

Separately we use "cookies" to collect and store information about your internet connection when you visit our Website. Cookies or other technology help us to provide customized services and information. "Cookies" are small files placed on your hard drive. Each website that you visit can send its own cookie to your browser if your browser preferences allow it. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences. You are always free to decline our cookies if your browser permits, although in that case you may not be able to use certain features on our Website. In addition, a number of companies offer utilities designed to help you visit websites anonymously.

Information Collected and Purpose of Information Collection
The types of personally identifiable information that may be collected at our Website include information you provided to us through the "Contact Us" page (which may include your name and email address). Separately the "cookies" may track and record information of your activities on our Website (including user’s preference and behaviour, navigation on the Website, logged-on identity, etc.). When you are navigating our Website, we record your IP address.

The above information will be used for purposes including systems, trouble shooting, administrative and reporting purposes, including, for instance, the aggregate number of visitors to the Website and the sections of the Website visited by visitors. We will also use the information to better understand who is coming, and returning, to our Website and measure the number of visitors to different parts of our Website. This information helps us to improve our Website and make it more useful to our visitors. We may also engage third party website tracking companies to gather information on your usage of our Website. In such circumstances the purpose and means of collection and retention policy of your personal information is the same as stated in this Privacy Policy and such information will not be transferred to any third parties except as provided under this Privacy Policy.
**Opt-out**

If you would prefer not to accept cookies from us, you may set your browser accordingly. If you choose to disable cookies in your browser, you may not be able to access all pages on our Website.

**Use of Personally Identifiable Information**

The personally identifiable information you submit to or through our Website is used only for the following purposes:

- responding to your inquiry sent to us;
- business administration;
- business reporting;
- statistical analysis purposes;
- the provision of information on BlackRock products and services to you;
- for servicing your account;
- that set out at the section "Information Collected and Purpose of Information Collection"
- other directly related purposes; and
- the purposes set out in the paragraphs below headed "Affiliates and Service Providers", "E-mail and Marketing" and "Business Transfers".

(collectively, the "Purposes").

We will not sell, share, rent or otherwise disclose or transfer your personally identifiable information to others for monetary gains.

With respect to your information collected through cookies, we will use such information to assess how and when pages in our Website are visited, what our users' technology preferences are (such as what type of video player they use), whether our Website is functioning properly and for systems, trouble shooting, administrative and reporting purposes.

Additionally, you may encounter cookies or other similar devices on our Website that are placed by third party website tracking companies. In such circumstances the purpose and means of collection and retention policy of your personal identifiable information is the same as stated in this Privacy Policy and such information will not be transferred to any third parties except as provided under this Privacy Policy.

**Aggregate Information:** We generally record certain usage information, such as the number and frequency of visitors to our Website. This information may include the websites that you access immediately before and after your visit to our Website, the Internet browser you are using and your IP address. If we use such data at all it will be on an aggregate basis, and we will not disclose to third parties any information that could be used to identify you personally. We may also disclose details about the general use of our Website to third parties e.g. to demonstrate patterns of use to advertisers and other business partners. Information we pass on will not include any personal information by which you may be identified.

**Retention Period:** Your personally identifiable information will be retained by us for a period of two (2) years after you last accessed the Website, or we have last corresponded with you and your personally identifiable information will be erased after such retention period.

**Privacy Preferences:** The Website may contain information, including P3P privacy policies ("Privacy Preference Information"), intended to work with your selected privacy preferences. While we have tried to conform such Privacy Preference Information included within the Website to this Privacy Policy, this Privacy Policy is the definitive statement of privacy policies and practices for the Website.

**Affiliates and Service Providers:** We may provide your personally identifiable information to our Affiliates and other third party service providers (including information technology service providers) for the Purposes. The third party service providers will not use your personally identifiable information for any direct marketing purposes. By disclosing your personally identifiable information to us via our Website, you consent to our disclosing of your personally identifiable information to such parties both in your country of residence and outside your country of residence. These persons may have access to the personally identifiable information you submit through our Website, but only for the purpose of performing their duties specified in this paragraph. These persons may not use your personally identifiable information for any purpose other than those stated above. If your personally identifiable information in Singapore is sent outside Singapore, we will seek to ensure that your personally identifiable information is afforded a comparable level of protection as that provided by BlackRock and as required by Singapore law.
Compliance with Laws: Except as otherwise provided in this Privacy Policy, BlackRock does not automatically collect personally identifiable information from visitors to our Website, except to the extent we are required to do so pursuant to any law or regulation binding on us. We will (and you authorise us to) disclose your personally identifiable information if we are required to make such a disclosure under applicable law or regulation, or requested to do so by the police or by regulatory bodies, or where we wish to do so in relation to any suspected misuse by you of our Website, or of any of our Website services.

E-mail and Marketing: You acknowledge and consent that we and/or our Affiliates may use your personally identifiable information provided to or obtained by us through the Website as referred to above for purposes of direct marketing in relation to our investment/financial products or services. If you would like us to stop sending direct marketing to you, you may do so, free of charge, by selecting the unsubscribe facility in any email or by writing to us at the address set out in the "Contact Us" section of this Privacy Policy. BlackRock will not send you e-mail messages without first receiving your consent, unless it relates to responding to your inquiry or unless you have consented to receiving electronic delivery of documents as part of our E-Delivery service. It is our policy to include instructions for unsubscribing from these consent-based programs. We recommend that you do not send us any individual personal information via non-secure methods of correspondence, including via public electronic communication channels, such as Internet e-mail, which are generally not secure.

BlackRock does not sell its customers' e-mail addresses, nor will we provide your personally identifiable information to third parties or our Affiliates for their marketing purposes without your consent. It is only voluntary for you to provide your personally identifiable information for marketing purposes. As a matter of policy, BlackRock generally does not transfer any of your personally identifiable information to any third parties or its affiliates for marketing purposes and even if it does, it will only do so with your prior written consent.

Business Transfers: If the business, stock or assets of BlackRock are acquired or merged with another business entity, we will share all or some of your information (including your personally identifiable information) with this other entity to continue to provide services to you. You will receive notice of such an event and the new entity will inform you of any changes to the practices in this Privacy Policy. If the new entity wishes to make additional use of your information, it will inform you beforehand and you may decline such use at that time.

For personally identifiable information in Singapore – your rights under PDPA: Under and in accordance with the terms of the Personal Data Protection Act 2012 (No. 26 of 2012) ("PDPA") of Singapore and guidelines issued pursuant thereto, any individual:
(i) may check whether BlackRock holds personally identifiable information about him/her and may request access to such information;
(ii) may request BlackRock to correct any personally identifiable information relating to him/her which is inaccurate;
(iii) may request BlackRock to specify its policies and practices in relation to personally identifiable information and to be informed of the kind of personally identifiable information held by BlackRock; and
(iv) may withdraw his/her consent to the use of his/her personally identifiable information for any specific purpose(s); BlackRock will not use his/her personally identifiable information for these purposes if he/she communicates his/her objection to BlackRock.  
In accordance with the terms of PDPA, BlackRock has the right to charge a reasonable fee for the processing of any request for access or correction mentioned above.  
Nothing in this Privacy Policy shall limit your rights under the PDPA.

For individuals in Singapore – you may send your questions about the access, correction, collection, use, disclosure and/or processing of, and/or any other details relating to, your personally identifiable information to our Singapore Data Protection Officer, contact details of which are set out below in the section headed "Contact Us".

Security
BlackRock protects your personally identifiable information when you visit our Website by requiring the use of a browser software program that supports industry standard SSL encryption with 128-bit key lengths. The "128-bit" designation refers to the length of the key used to encrypt the data being transmitted, with a longer key representing a higher level of security.

BlackRock endeavours to prevent unauthorised disclosures of your personal information by other people, but we are not responsible for any unauthorised disclosures or other breaches of security or for the actions of others if the information was passed to them with your authority.
Contact Us

For more information on BlackRock, please do not hesitate to contact us:

Data Protection Officer
BlackRock (Singapore) Limited
#18-01, Twenty Anson
20 Anson Road,
Singapore 079912
Phone: + 65 6411 3000
Fax: + 65 6411 3050
Email: clientservice.asiapac@blackrock.com
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Privacy Policy (Hong Kong)

BlackRock recognizes the importance of protecting your personal and financial information when you visit our website. The following information is designed to help you understand the information collection practices at this Website.

By visiting this Website, you are accepting the practices described in this Privacy Policy. If you do not agree to this policy, please do not use this Website. Please review the Terms and Conditions to learn of other terms and conditions applicable to your use of this Website.

Changes to this Privacy Policy

BlackRock reserves the right to change, modify, add, or remove portions of this Privacy Policy at any time for any reason. We suggest that you review this Privacy Policy periodically for changes. The current version of this Privacy Policy can be accessed from the link on our homepage, at the bottom of our Website pages. We will post a message on our Website home page whenever an amendment is made to this Privacy Policy so that you will know when to check. You acknowledge that by accessing our Website after we have posted changes to this Privacy Policy, you are agreeing to the terms of the Privacy Policy as modified.

With respect to any expansion of the purposes of using your personally identifiable information received by us from the purposes as stated in this Privacy Policy, prior notice will be given to you and you have the right to decline acceptance of such expansion however in such circumstances our provision of continuing services to you may be limited.

Information Collection and Use

Methods of Information Collection

We may receive personally identifiable information you submit to or through our Website. Failure to provide such personally identifiable information may result in BlackRock being unable to provide you with the services or information requested.

Separately we use "cookies" to collect and store information about your internet connection when you visit our Website. Cookies or other technology help us to provide customized services and information. "Cookies" are small files placed on your hard drive. Each website that you visit can send its own cookie to your browser if your browser preferences allow it. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences. You are always free to decline our cookies if your browser permits, although in that case you may not be able to use certain features on our Website. In addition, a number of companies offer utilities designed to help you visit websites anonymously.

Information Collected and Purpose of Information Collection

The types of personally identifiable information that may be collected at our Website include information you provided to us through the "Contact Us" page (e.g. your name and email address).

Separately the "cookies" may track and record information of your activities on our Website (including user’s preference and behaviour, navigation on the Website, logged-on identity, etc.). When you are navigating our Website, we record your IP address.

Opt-out

If you would prefer not to accept cookies from us, you may set your browser accordingly. If you choose to disable cookies in your browser, you may not be able to access all pages on our Website.

Use of Personally Identifiable Information

The personally identifiable information you submit to or through our Website is used only for responding to your inquiry sent to us, for business administration, business reporting and statistical analysis purposes, for the provision of information on BlackRock products and services to you, for servicing your account, that set out at the section "Information Collected and Purpose of Information Collection" and for other directly related purposes (the "Purposes"). Your personally identifiable information may also be used for purposes set out in the sections below headed "Aggregate Information", "Affiliates and Service Providers", "Compliance with Laws", "E-mail and Marketing" and "Business Transfers".
We will not sell, share, rent or otherwise disclose or transfer your personally identifiable information to others for monetary gains.

With respect to your information collected through cookies, we will use such information to assess how and when pages in our Website are visited, what our users' technology preferences are (such as what type of video player they use), whether our Website is functioning properly and for systems, trouble shooting, administrative and reporting purposes.

Additionally, you may encounter cookies or other similar devices on our Website that are placed by third party website tracking companies. In such circumstances the purpose and means of collection and retention policy of your personal identifiable information is the same as stated in this Privacy Policy and such information will not be transferred to any third parties except as provided under this Privacy Policy.

**Aggregate Information:** We generally record certain usage information, such as the number and frequency of visitors to our Website. This information may include the websites that you access immediately before and after your visit to our Website, the Internet browser you are using and your IP address. If we use such data at all it will be on an aggregate basis, and we will not disclose to third parties any information that could be used to identify you personally.

We may also disclose details about the general use of our Website to third parties e.g. to demonstrate patterns of use to advertisers and other business partners. Information we pass on will not include any personal information by which you may be identified.

**Retention Period:** Your personally identifiable information will be retained by us for a period of two (2) years after you last accessed the Website, or we have last corresponded with you and your personally identifiable information will be erased after such retention period.

**Privacy Preferences:** The Website may contain information, including P3P privacy policies ("Privacy Preference Information"), intended to work with your selected privacy preferences. While we have tried to conform such Privacy Preference Information included within the Website to this full-text Privacy Policy, this Privacy Policy is the definitive statement of privacy policies and practices for the Website.

**Affiliates and Service Providers:** We may provide your personally identifiable information to our Affiliates and other third party service providers (including information technology service providers) for the Purposes. The third party service provider will not use your personally identifiable information for any direct marketing purpose. By disclosing your personally identifiable information to us via our Website, you consent to our disclosing of your personally identifiable information to such parties both in your country of residence and outside your country of residence. These persons may have access to the personally identifiable information you submit through our Website, but only for the purpose of performing their duties specified in this paragraph. These persons may not use your personally identifiable information for any purpose other than those stated above.

**Compliance with Laws:** Except as otherwise provided in this Privacy Policy, BlackRock does not automatically collect personally identifiable information from visitors to our Website, except to the extent we are required to do so pursuant to any law or regulation binding on us. We will (and you authorize us to) disclose your personally identifiable information if we are required to make such a disclosure under applicable law or regulation, or where requested to do so by the police or by regulatory bodies, or where we wish to do so in relation to any suspected misuse by you of our Website, or of any of our Website services.

**E-mail and Marketing:** You acknowledge and consent that we and/or our Affiliates may use your personally identifiable information provided to or obtained by us through the Website as referred to above for purposes of direct marketing in relation to our investment/financial products or services. If you would like us to stop sending direct marketing to you, you may do so, free of charge, by selecting the unsubscribe facility in any email or by writing to us at the address set out in the "Contact Us" section of this Privacy Policy. BlackRock will not send you e-mail messages without first receiving your consent, unless it relates to responding to your inquiry or unless you have consented to receiving electronic delivery of documents as part of our E-Delivery service. It is our policy to include instructions for unsubscribing from these consent-based programs. We recommend that you do not send us any individual personal information via nonsecure methods of correspondence, including via public electronic communication channels, such as Internet e-mail, which are generally not secure.
BlackRock does not sell its customers' e-mail addresses, nor will we provide your personally identifiable information to third parties or our Affiliates for their marketing purposes without your consent. It is only voluntary for you to provide your personally identifiable information for marketing purposes. As a matter of policy, BlackRock generally does not transfer any of your personally identifiable information to any third parties or its affiliates for marketing purposes and even if it does, it will only do so with your prior written consent.

Business Transfers: If the business, stock or assets of BlackRock are acquired or merged with another business entity, we will share all or some of your information (including your personally identifiable information) with this other entity to continue to provide services to you. You will receive notice of such an event and the new entity will inform you of any changes to the practices in this Privacy Policy. If the new entity wishes to make additional use of your information, it will inform you beforehand and you may decline such use at that time.

For Hong Kong residents – your rights under PDPO: Under and in accordance with the terms of the Personal Data (Privacy) Ordinance (“PDPO”) of Hong Kong and codes and guidelines issued pursuant thereto, any individual:
(i) may check whether BlackRock holds personally identifiable information about him/her and may request access to such information;
(ii) may request BlackRock to correct any personally identifiable information relating to him/her which is inaccurate;
(iii) may request BlackRock to specify its policies and practices in relation to personally identifiable information and to be informed of the kind of personally identifiable information held by BlackRock; and
(iv) may object to the use of his/her personally identifiable information for marketing purposes; BlackRock will not use his/her personally identifiable information for these purposes if he/she communicates his/her objection to BlackRock.

In accordance with the terms of PDPO, BlackRock has the right to charge a reasonable fee for the processing of any request for access or correction mentioned above.

The person to whom requests for (i) access to or correction of personally identifiable information or (ii) information regarding policies and practices and kinds of information held by BlackRock should be sent is our Data Protection Officer. Contact details of this Officer are set out below in the section headed “Contact Us”.

Nothing in this Privacy Policy shall limit your rights of under the PDPO.

Security

BlackRock protects your personally identifiable information when you visit our Website by requiring the use of a browser software program that supports industry standard SSL encryption with 128-bit key lengths. The "128-bit" designation refers to the length of the key used to encrypt the data being transmitted, with a longer key representing a higher level of security.

BlackRock endeavours to prevent unauthorised disclosures of your personal information by other people, but we are not responsible for any unauthorised disclosures or other breaches of security or for the actions of others if the information was passed to them with your authority.

Contact Us

For more information on BlackRock, please do not hesitate to contact us:

Data Protection Officer
BlackRock Asset Management North Asia Limited
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