

Welcome to the JPMorgan Chase Contingent Worker Privacy Notice

You have entrusted JPMorgan Chase (JPMC) with your personal information. This Notice helps you understand the data we collect, why we collect it and what we do with it. This Notice is important; we hope you will take time to read it carefully.

As an employee of a JPMC vendor or contingent worker (“engaged individual”), when you share your information with us we use this information for a variety of purposes, including, but not limited to:

- **Engagement-related** purposes such as, but not limited to, the administration and delivery of the vendor contract, reviewing and assessing your onboarding application and supporting vendor engagements.
- **Fraud Prevention / Investigation / Security** purposes such as, but not limited to, providing for the safety and security of technology systems assets, physical premises, and personnel, and the health and safety of premises, personnel, and others we interact with in any capacity.
- **Audit, compliance, risk management and reporting, and legal** purposes such as, but not limited to internal audit and compliance with legal obligations. Examples include our legal and regulatory reporting obligations.

This Notice explains:

- The principles which support our data strategy
- How we collect your details
- What information we collect and why we collect it
- The choices we offer, including how to access and update information

This Notice is issued by JPMorgan Chase Bank N.A. on behalf of itself, its branches, its subsidiaries and its affiliates, identified as Controllers in the table in the “Controllers” section below (together, “J.P.Morgan”, “we”, “us” or “our”) and is addressed to individuals who are prospective, former engaged individuals and currently engaged individuals. Defined terms used in this Notice are explained in the “Defined Terms” section.

Processing your Personal Data

We collect Personal Data about you from a variety of sources (subject to local legal requirements) as follows:

- We obtain your Personal Data when you provide it to us (e.g., as a vendor employee applicant you provide personal information like your name, email address and telephone number so that we can contact you about possible engagement opportunities).
- We collect your Personal Data in the ordinary course of our relationship with you (e.g., in connection with processing access to our premises).
- We collect Personal Data that you manifestly choose to make public, including via social media (e.g., we may collect information from your social media profile(s), to the extent that you choose to make your profile publicly visible).
- We receive your Personal Data from third parties who provide it to us (e.g., credit reference agencies and law enforcement authorities).
- We collect or obtain Personal Data through our monitoring practices, subject to applicable law, such as, but not limited to monitoring computer, telephone and other internal JPMC electronic communications.

We create Personal Data about you, such as records of your interactions with us, and details of your engagement, subject to applicable law.

Categories of Personal Data

The categories of Personal Data about you that we Process, subject to applicable law, are as follows:

- *Personal details:* given name(s); preferred name(s); nickname(s), gender; date of birth/age; marital status; Social Security number; passport number(s); other government issued number(s) (tax identification number(s), Green Card number(s); driving licence number(s)); nationality; lifestyle and social circumstances; images of passports, driving licences, and signatures; authentication data (passwords, mother's maiden name, challenge/response questions and answers, PINs, facial and voice recognition data); photographs; visual images; and personal appearance and behaviour.
- *Contact details:* address; telephone number; email address; and social media profile details.
- *Employment details:* industry; role; business activities; names of current and former employers; work address; work telephone number; work email address; and work-related social media profile details.
- *Employment history:* details of your education and qualifications
- *Financial details:* billing address; bank account numbers
- *Views and opinions:* any views and opinions that you choose to send to us or publish about us (including on social media platforms).
- *Electronic Identifying Data:* IP addresses; cookies; activity logs; online identifiers; unique device identifiers and geolocation data

When we collect your Personal Data, we will inform you if it is required or voluntary. If the requested Personal Data is required, you will be informed of the potential consequences for failing to provide the data.

Processing your Sensitive Personal Data

We do not seek to collect or otherwise Process your Sensitive Personal Data, except where (subject to local legal requirements):

- the Processing is necessary for compliance with a legal obligation (e.g., to comply with our diversity reporting obligations);
- the Processing is necessary for the detection or prevention of crime (including the prevention of fraud) to the extent permitted by applicable law;

- you have manifestly made those Sensitive Personal Data public;
- the Processing is necessary for the establishment, exercise or defence of legal rights;
- we have, in accordance with applicable law, obtained your explicit consent prior to Processing your Sensitive Personal Data (as above, this legal basis is only used in relation to Processing that is entirely voluntary – it is not used for Processing that is necessary or obligatory in any way); or
- processing is necessary for the reasons of substantial public interest such as the promotion of equal opportunity and diversity, and is proportionate to the aim pursued and provides for suitable and specific measures to safeguard your fundamental rights and interests.

Purposes for which we may Process your Personal Data, and legal bases for Processing

The purposes for which we may Process Personal Data, subject to applicable law, and the legal bases on which we may perform such Processing, are

Processing Purpose	Legal Basis for Processing
<p>AML/KYE: fulfilling our regulatory compliance obligations, including ‘Know Your Employee’ for engaged individual checks; and confirming and verifying your identity (including by using credit reference agencies); and screening against government, supranational bodies (including but not limited to the European Union and the United Nations Security Council) and/or law enforcement agency sanctions lists as well as internal sanctions lists and other legal restrictions.</p>	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • The Processing is necessary in connection with any contract that you may enter into with us, or to take steps prior to entering into a contract with us; or • We have a legitimate interest in carrying out the Processing for the purposes of preventing money laundering, sanctions violations and protecting against fraud (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms); or • We have obtained your prior consent to the Processing (this legal basis is only used in relation to Processing that is entirely voluntary – it is not used for Processing that is necessary or obligatory in any way).
<p>Engaged individual on-boarding: on-boarding new engaged individuals; and compliance with our internal compliance requirements, policies and procedures.</p>	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • The Processing is necessary in connection with any contract that you may enter into with us, or to take steps prior to entering into a contract with us; or • We have a legitimate interest in carrying out the Processing for the purpose of on-boarding new engaged individuals (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms); or • We may carry out the Processing when necessary to prevent fraud and ensure your safety in the identification and authentication process of registration in electronic systems; or

	<ul style="list-style-type: none"> • We have obtained your prior consent to the Processing (this legal basis is only used in relation to Processing that is entirely voluntary – it is not used for Processing that is necessary or obligatory in any way).
<p>Credit worthiness: conducting credit reference checks and other financial due diligence.</p>	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • The Processing is necessary in connection with any contract that you may enter into with us, or to take steps prior to entering into a contract with us; or • We have a legitimate interest in carrying out the Processing for the purpose of conducting financial due diligence (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms); or • We have obtained your prior consent to the Processing (this legal basis is only used in relation to Processing that is entirely voluntary – it is not used for Processing that is necessary or obligatory in any way).
<p>IT operations: management of our communications systems; operation of IT security; and IT security audits.</p>	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • The Processing is necessary in connection with any contract that you may enter into with us, or to take steps prior to entering into a contract with us; or • We may carry out the Processing when necessary to prevent fraud and ensure your safety in the identification and authentication process of registration in electronic systems; or • We have a legitimate interest in carrying out the Processing for the purpose of managing and operating our IT systems and ensuring the security of those systems (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms).
<p>Health and safety: health and safety assessments and record keeping; and compliance with related legal obligations.</p>	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • We have a legitimate interest in carrying out the Processing for the purpose of providing a safe and secure environment at our premises (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms); or

	<ul style="list-style-type: none"> • The Processing is necessary to protect the vital interests of any individual; or • The Processing is necessary to protect the life or the physical safety of any individual.
<p>Financial management: sales; finance; corporate audit; and expense and travel management.</p>	<ul style="list-style-type: none"> • The Processing is necessary in connection with any contract that you may enter into with us, or to take steps prior to entering into a contract with us; or • We have a legitimate interest in carrying out the Processing for the purpose of managing and operating the financial affairs of our business (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms); or • We have obtained your prior consent to the Processing (this legal basis is only used in relation to Processing that is entirely voluntary – it is not used for Processing that is necessary or obligatory in any way).
<p>Research: conducting research; and engaging with you for the purposes of obtaining your views on your experience.</p>	<ul style="list-style-type: none"> • We have a legitimate interest in carrying out the Processing for the purpose of conducting research and producing analysis (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms); or • We have obtained your prior consent to the Processing (this legal basis is only used in relation to Processing that is entirely voluntary – it is not used for Processing that is necessary or obligatory in any way).
<p>Security: physical security of our premises and Personnel (including records of visits to our premises and CCTV recordings); and electronic security (including login records, access details, and monitoring and surveillance practices (subject to applicable law), where you access our electronic systems).</p>	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • The Processing is necessary to protect the life or the physical safety of any individual; or • We have a legitimate interest in carrying out the Processing for the purpose of ensuring the physical and electronic security of our business, premises, and assets and Personnel (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms).
<p>Investigations: detecting, investigating and preventing potential breaches of policy/acceptable standards of conduct, and criminal/other offences, in accordance with applicable law.</p>	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • We have a legitimate interest in carrying out the Processing for the purpose of detecting, and protecting against, potential breaches of our policies, acceptable standards of conduct, and applicable laws

	(to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms).
Legal compliance: compliance with our legal and regulatory obligations under applicable law and legal and regulatory and reporting.	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation.
Legal proceedings: establishing, exercising and defending legal rights, complying with associated obligations and dispute resolution.	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or The Processing is necessary for the regular exercise of rights in court or in administrative or arbitration proceedings; or • We have a legitimate interest in carrying out the Processing for the purpose of establishing, exercising or defending our legal rights, complying with associated obligations and dispute resolution (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms).
Risk Management: Audit, compliance, controls, insurance and other risk management and reporting.	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • We have a legitimate interest in carrying out the Processing for the purpose of managing risks to which our business is exposed (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms).
Fraud prevention: Detecting, preventing and investigating suspected fraud.	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • The Processing is necessary in connection with any contract that you may enter into with us, or to take steps prior to entering into a contract with us; or • We may carry out the Processing when necessary to prevent fraud and ensure your safety in the identification and authentication process of registration in electronic systems; or • We have a legitimate interest in carrying out the Processing for the purpose of detecting, and protecting against, suspected fraud (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms). • We have obtained your prior consent to the Processing (this legal basis is only used in relation to Processing that is entirely voluntary – it is not used for Processing that is necessary or obligatory in any way.)

<p>Workplace Environment: such as, but not limited to health and safety factors.</p>	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • We have a legitimate interest in carrying out the Processing for the purpose of promoting a diverse and inclusive workplace that is free from harassment or other inappropriate workplace conduct, and to better support our engagement with engaged individuals (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms). • We have obtained your prior consent to the Processing (this legal basis is only used in relation to Processing that is entirely voluntary - it is not used for Processing that is necessary or obligatory in any way).
<p>Business Process Execution: maintaining and running a financially viable organization in accordance with law and regulations</p>	<ul style="list-style-type: none"> • The Processing is necessary for compliance with a legal obligation; or • We have a legitimate interest in carrying out the Processing for the purpose of maintaining and running a financially viable organization in accordance with law and regulation (to the extent that such legitimate interest is not overridden by your interests or fundamental rights and freedoms).

The Disclosure of Personal Data to third parties

We disclose your Personal Data to other entities within the J.P. Morgan group, in accordance with applicable law and legal bases. In addition, we may disclose your Personal Data to:

- you and, where appropriate, your family, your associates and your representatives;
- clients, customers and counterparties of, or to, our businesses;
- credit reference agencies;
- anti-fraud services;
- Governmental, legal, regulatory, or similar authorities, ombudsmen, and central and/or local government agencies, upon request or where required, including for the purposes of reporting any actual or suspected breach of applicable law or regulation;
- accountants, auditors, financial advisors, lawyers and other outside professional advisors to J.P. Morgan, subject to binding contractual obligations of confidentiality;
- debt-collection agencies and tracing agencies;
- data aggregation services;
- accreditation bodies;
- third party Processors (such as screening vendors), located anywhere in the world, subject to the requirements noted below in this Section;

- any relevant party, claimant, complainant, enquirer, law enforcement agency or court, to the extent necessary for the establishment, exercise or defence of legal rights in accordance with applicable law;
- any relevant party for the purposes of prevention, investigation, detection or prosecution of criminal offences or the execution of criminal penalties, including safeguarding against and the prevention of threats to public security in accordance with applicable law;
- any relevant third-party acquirer(s), in the event that we sell or transfer all or any relevant portion of our business or assets (including in the event of a reorganization, dissolution or liquidation);
- the press and the media; and
- voluntary and charitable organisations.

If we engage a third-party Processor to Process your Personal Data, the Processor will be subject to binding contractual obligations to: (i) only Process the Personal Data in accordance with our prior written instructions; and (ii) use measures to protect the confidentiality and security of the Personal Data; together with any additional requirements under applicable law.

International transfer of Personal Data

Because of the international nature of our business, we may need to transfer your Personal Data within the J.P. Morgan group, and to third parties as noted in this Section above, in connection with the purposes set out in this Notice. For this reason, we may transfer your Personal Data to other countries that may have different laws and data protection compliance requirements, including data protection laws of a lower standard to those that apply in the country in which you are located.

Where we transfer your Personal Data to other countries, we do so on the basis of:

- adequacy decisions;
- our Binding Corporate Rules;
- suitable Standard Contractual Clauses; or
- other valid transfer mechanisms.

If you want to receive more information about the safeguards applied to international transfers of Personal Data, please use the contact details below.

Securing of Personal Data

We have implemented appropriate physical, technical and organizational security measures designed to protect your Personal Data against accidental or unlawful destruction, loss, alteration, unauthorised disclosure, unauthorised access, and other unlawful or unauthorised forms of Processing, in accordance with applicable law.

You are responsible for ensuring that any Personal Data that you send to us are sent securely.

Data Accuracy

We take reasonable steps designed to ensure that:

- your Personal Data that we Process are accurate and, where necessary, kept up to date; and
- any of your Personal Data that we Process that are inaccurate (having regard to the purposes for which they are Processed) are erased or rectified without delay.

From time to time we may ask you to confirm the accuracy of your Personal Data.

Data Minimisation

We take reasonable steps designed to ensure that your Personal Data that we Process are limited to the Personal Data reasonably required in connection with the purposes set out in this Notice.

Data Retention

We take reasonable steps designed to ensure that your Personal Data are only Processed for the minimum period necessary for the purposes set out in this Notice. The criteria for determining the duration for which we will retain your Personal Data are as follows:

1. We will retain copies of your Personal Data in a form that permits identification only for as long as
 - We maintain an ongoing relationship with you (e.g., while you remain an engaged individual, or where you are still receiving services from us); or
 - Your Personal Data are necessary in connection with the lawful purposes set out in this Notice, for which we have a valid legal basis

Plus

2. The duration of:
 - any applicable limitation period under applicable law; and where required and
3. In addition, if any relevant legal claims are anticipated/brought, we may continue to Process your Personal Data for such additional periods as are necessary in connection with that claim.

During the periods noted above we will restrict our Processing of your Personal Data to storage of, and maintaining the security of, that data except to the extent that those data need to be reviewed in connection with any legal claim, or any obligation under applicable law.

Once the periods above, each to the extent applicable or permitted by applicable law, have concluded, we will 1) permanently delete or destroy the relevant Personal Data, or 2) archive your Personal Data so that it is beyond use; or 3) anonymize the relevant Personal Data.

Your legal rights

Subject to and to the extent provided under applicable law, you may have a number of rights regarding the Processing of your Personal Data, including:

- the right to request access to, or copies of, your Personal Data that we Process or control, together with information regarding the nature, processing and disclosure of that Personal Data;
- the right to request rectification of any inaccuracies in your Personal Data that we Process or control;
- the right to request, on legitimate grounds:
 - erasure of your Personal Data that we Process or control; or
 - restriction of Processing of your Personal Data that we Process or control;
- the right to request anonymization, blocking or elimination of Personal data that is unnecessary, excessive, or processed non-compliant with the provisions of applicable law;
- the right to have your Personal Data that we Process or control transferred to another Controller, to the extent applicable;
- where we Process your Personal Data on the basis of your consent, the right to withdraw that consent or to request elimination of Personal Data, except if we have legitimate grounds to keep such Personal Data, but you should note that withdrawing consent does not affect the lawfulness of Processing based on consent before its withdrawal;
- the right to object to the processing performed on the basis of one of the consent waiver scenarios, in case of violation of the provisions of the applicable law, on grounds relating to your particular situation; and
- the right to lodge complaints with a Data Protection Authority regarding the Processing of your Personal Data by us or on our behalf.

This does not affect your statutory rights. To exercise one or more of these rights, to ask a question about these rights or any other provision of this Notice, to obtain details of the Data Protection Officer or about our Processing of your Personal Data, please use the contact details provided in the “Contact Us” section.

Objecting to our use of your Personal Data

If you object to the Processing of your personal data, we will respect that choice in accordance with our legal obligations or rights. Your objection could mean that we are unable to perform the actions necessary to achieve the purposes set out above or that you may not be able to make use of the services and products offered by us.

Cookies

A cookie is a small file that is placed on your device when you visit a website (including our Sites). It records information about your device, your browser and, in some cases, your preferences and browsing habits. We may Process your Personal Data through cookie technology, in accordance with our [Cookie Policy](#).

Data Controller

The Data Controller for the data addressed in this Notice is JPMC’s Global Security & Investigations function.

For any queries please send an email to the Office of the GS&I Data Privacy Champion (GSI.DATA.PRIVACY@JPMORGAN.COM) who will respond to your email.

Additional controllers include, but are not limited to

Controller Entity	Contact Details
J.P. Morgan Administration Services (Guernsey) Limited.	1st Floor, Les Echelons Court, Les Echelons, South Esplanade, St Peter Port, Guernsey, GY1 1AR.
J.P. Morgan Administration Services (Ireland) Limited	JPMorgan House, International Financial Services Centre, Dublin 1, Ireland D01W213
J.P. Morgan Administration Services (Jersey) Limited	Forum 4, Grenville Street, St. Helier, Jersey, Channel Islands JE4 8QH
J.P. Morgan AG	Taunustor 1 (TaunusTurm), 60310 Frankfurt am Main, Germany
J.P. Morgan Bank (Ireland) plc	JPMorgan House, International Financial Services Centre, Dublin 1, Ireland D01W213
J.P. Morgan Bank Luxembourg S.A.	European Bank and Business Centre, 6 route de Treves, L-2633, Senningerberg, Luxembourg
J.P. Morgan Custody Services (Guernsey) Limited	1st Floor, Les Echelons Court, Les Echelons, South Esplanade, St Peter Port, Guernsey, GY1 1AR
J.P. Morgan Europe Limited	25 Bank Street, Canary Wharf, London, E14 5JP, UK
J.P. Morgan Limited	25 Bank Street, Canary Wharf, London, E14 5JP, UK
J.P. Morgan Markets Limited	25 Bank Street, Canary Wharf, London, E14 5JP, UK
J.P. Morgan Securities plc	25 Bank Street, Canary Wharf, London, E14 5JP, UK

JPMorgan Chase Bank, N.A., Amsterdam Branch	Strawinskylaan 1135, 1077X Amsterdam, The Netherlands
JPMorgan Chase Bank, N.A., Brussels Branch	1 Boulevard du Roi Albert II, 1210 Brussels Belgium
JPMorgan Chase Bank, N.A., Jersey Branch	Forum 4, Grenville Street, St Helier, JE4 8QH
JPMorgan Chase Bank, N.A., London Branch	25 Bank Street, Canary Wharf, London, E14 5JP, UK
JPMorgan Chase Bank, N.A., Madrid Branch (Sucursal en España)	Paseo de la Castellana nº 31 - 28046 Madrid
JPMorgan Chase Bank, N.A., Milan Branch	via Catena 4, 20121 Milano
JPMorgan Chase Bank, N.A., Paris Branch	Succursale de Paris- 14, place Vendôme 75001 Paris
JPMorgan Hedge Fund Services (Ireland) Limited	JPMorgan House, International Financial Services Centre, Dublin 1, Ireland D01W213

Contact Us

We encourage you to raise any questions you might have regarding our principles or practices via email to GSI.DATA.PRIVACY@JPMORGAN.COM.

Ask A Question

The Office of the Global Security & Investigations Data Privacy Champion will review and respond to your question.

Data Subject Access Requests

Data Subject Access Requests (DSAR) should be sent to the Office of the GS&I Data Privacy Champion (GSI.DATA.PRIVACY@JPMORGAN.COM) who will respond to your email. When you make a request we keep a record of your communication so we can action it appropriately. It will be retained in compliance to the JPMC Record Management policy.

General Information

Other Notices

Throughout your engagement you will encounter privacy Notices regarding the collection and use of your information. Further details can be found here: www.jpmorgan.com/privacy.

Defined Terms

Term	Definition
Controller	The entity that decides how and why Personal Data is Processed. In many jurisdictions, the Controller has primary responsibility for complying with applicable data protection laws.
Data Protection Authority	An independent public authority that is legally tasked with overseeing compliance with applicable data protection laws.
Personal Data	Personal data means any information relating to an identified or identifiable natural person ("data subject"); an identifiable natural person is one who can be identified, directly or

	indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.
Process or Processed or Processing	Anything that is done with any Personal Data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.
Personnel	Any current, former and prospective directors, officers, consultants, employees, temporary staff, individual contractors, interns, secondees and other personnel including engaged individuals.
Processor	Any person or entity that Processes Personal Data on behalf of the Controller (other than employees of the Controller).
Sensitive Personal Data	Personal Data about race or ethnicity, political opinions, religious or philosophical beliefs, trade union membership, physical or mental health, sexual life, or any other information that may be deemed to be sensitive under applicable law.