

## SIDIAN BANK LTD

### PRIVACY POLICY

Your right to privacy and security is very important to us. Sidian Bank Ltd treats personal information obtained through the use of this website, electronic device and/or mobile solution/app, or agent as private and confidential and are committed to providing you with the utmost secure access. This Policy relates to the collection, use and disclosure of Personal Information by Sidian Bank. ("SB", "we")

Personal Information is information relating to an individual/Company/entity/group ("you" or "your"). and comprises all the details SB holds or collects about you, directly or indirectly, your transactions, financial information, interactions and dealings with SB, including information received from third parties and information collected through use of our website and our electronic banking services.

#### **A. Purposes for use of your personal information**

SB is determined to meet all your needs and therefore may use and collect personal and/or information to meet our obligations and empower you towards your tomorrow.

We have highlighted below some of the many uses of the collected information;

- statistical analysis,
- operational purposes,
- conducting market research and surveys,
- assessing aptness for products and services,
- management of banking relationships,
- for marketing, promotions, competitions,
- for compliance with both local or foreign law, judgments or court orders, agreements between any member of the SB and any authority, regulator, or enforcement agency policies (including SB's internal policies), good practice, government sanctions, reporting requirements under legislation, and demands or requests of any authority, regulator, tribunal, enforcement agency, or exchange body,
- surveillance of premises and ATMs,
- to seek professional advice, including, in connection with any and or prospective legal proceedings, for obtaining legal advice, or for establishing, exercising or defending legal rights,
- enable provision of products and services,
- credit assessment,
- for the prevention, detection, investigation and prosecution of crime in any jurisdiction, identity verification, government sanctioned screening and due diligence checks.

You acknowledge that the above information is by no means exhaustive and shall include any other reason the bank in its discretion deem necessary.

We may disclose information to any member of the SB, including our officers, employees, agents and advisers, and any of the following parties for any of the purposes above. That includes the following, in any jurisdiction.

- any member of the SB anywhere in the world,
- any person to whom disclosure is allowed or required by local or foreign law, regulation or any other applicable instrument,
- professional advisers (including auditors), third party service providers, agents or independent contractors providing services to support SB's business,

- any court, tribunal, regulator, enforcement agency, exchange body, tax authority, or any other authority or their agents,
- any debt collection agency, credit bureau, insurer or insurance broker, direct or indirect provider of credit protection and fraud prevention agencies.
- anyone we consider necessary,

#### **B. Disclosure**

We will not disclose personal information to anyone outside the bank without your permission unless:

- we are compelled to do so by law,
- we are compelled by order of any court of law,
- it is in the public interest to do so,
- it is necessary to protect our rights.

#### **C. Security**

SB have set up technical and organizational security measures to safeguard your personal information. When using external service providers, we require that they adhere to the same security standards as SB. Personal Information may be transferred to, or stored at, a location outside of your country of residence but regardless of where, we take all steps reasonably necessary to ensure that personal information is safe and secure.

You acknowledge herewith that the Internet is an insecure form of communication and carries with it risks including the risk of access and interference by unauthorized third parties. We do not therefore accept responsibility or liability for the confidentiality, security or integrity of your Personal Information in connection with its transmission over the Internet.

#### **D. Other Terms and Conditions**

There are specific terms and conditions in our banking and product agreements that govern the collection, use and disclosure of your Personal Information which shall be read in conjunction with this Privacy Statement.

#### **E. Retention**

We retain your Personal Information for legal, regulatory, business and operational purposes.

#### **F. Monitoring**

With due regard to any law/legislation, we may record and monitor your electronic communications with us to ensure compliance with our legal and regulatory obligations and internal policies for the purposes outlined above.

#### **G. Right of Access**

Subject to applicable law, regulations and/or banking industry guidelines, you may have the right to request a copy of the Personal Information processed in relation to you however SB may be allowed by law to charge a fee to avail you a copy of personal information.

#### **H. Changes to this Policy**

This Privacy Policy may be updated from time to time and should be reviewed regularly. We reserve the right to amend this privacy and security statement at any time. All amendments or updated final versions will be posted on the website. Unless otherwise stated, the current version shall supersede and replace all previous versions of this privacy and security statement policy.

#### **I. Cookies**

On some parts of our website we use so-called "cookie" technology. Cookie technology consists of small pieces of information or a small text file which is given to your browser by our webserver when you visit our website. This information is stored on your browser. The cookie is sent back to our webserver each time you visit our website. Cookies are not computer programs and do not run on a computer like programs do. They cannot gather information or function on their own. They cannot collect any personal information about you or your machine and cannot gather information or information about what you do on the Internet. Cookies merely enable us to provide a more valuable online experience to you. While you can set up your Internet browser to disable cookie technology, we do not recommend that you do this since some parts of this website and our online services may not function properly, or at all.

#### **J. Linked Websites**

Our Policy does not apply to third-party websites where our online advertisements are displayed or to linked third-party websites not under our control.

#### **K. Cookies**

On some parts of our website we use so-called "cookie" technology. Cookie technology consists of small pieces of information or a small text file which is given to your browser by our webserver when you visit our website. This information is stored on your browser. The cookie is sent back to our webserver each time you visit our website. Cookies are not computer programs and do not run on a computer like programs do. They cannot gather information or function on their own. They cannot collect any personal information about you or your machine and cannot gather information or information about what you do on the Internet. Cookies merely enable us to provide a more valuable online experience to you. While you can set up your Internet browser to disable cookie technology, we do not recommend that you do this since some parts of this website and our online services may not function properly, or at all.

#### **L. Communications**

We may use your personal or other information to send you communicate on new services or products that may be of interest to you and from time to time, mail, email or SMS information to you about us, our products and services, or our partners and their products or services. You are at liberty to contact us in case you do not wish to receive this information and we will remove you from our mailing list.

#### **M. Third parties**

Whenever we commission other organisations to provide support services to us, we will bind them to our privacy policies as far as they may be required to have access to our customers' personal information to perform such services.

Our website may contain links to or from other sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the security or privacy practices employed by other sites. We recommend that you always read the privacy and security statements on such sites.

#### **N. Storing personal information**

Personal information we collect via the website is stored in a secure environment and is not available to any person outside the bank. Notwithstanding the above, you hereby acknowledge that the bank shall not be held liable for loss or any actions, complaints, disputes of any nature arising from loss thereof.

#### **O. Our security practices**

We are committed to providing secure online services. As such, all interactions with our transactional sites and electronic platforms are protected. Encryption is used to protect the transmission of your personal information when completing online application forms. Our Internet servers are protected by firewalls and intrusion detection systems. Access to information on these servers is restricted to authorized personnel only. We have also employed the services of independent security experts to test and advise us on the security of our systems.

**P. Privacy and security statements applying to specific online services**

Different online services and SB entities may have their own privacy and security policies because the nature of their service or products demand a deviation from our general policy. These specific policies will apply to and exclusively govern your use of the particular online service/electronic device.