

# Mobile Application Privacy Policy

## 1. Introduction

This Mobile Application Privacy Policy (“Policy”) describes how **the Bank** is committed to protecting the privacy and security of personal information of its customers and users (“Customer”, “you”, “your”) who access or use the Bank’s mobile application available on the **Google Play Store** and **Apple App Store (iOS)** (“App”).

By accessing, browsing, or using the App, you acknowledge that you have read, understood, and agreed to the terms of this Privacy Policy.

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## 2. Collection of Information

The Bank **does not collect any personal information** from a Customer merely by visiting, browsing, or using the App. Customers may access and use the App without providing any personal information.

In certain cases, the Bank may request specific information from the Customer for providing banking products or services. Any information collected directly by the Bank will be handled strictly in accordance with this Privacy Policy.

Customers may voluntarily provide additional information to the Bank. However, the security and confidentiality protections under this Policy apply **only to information explicitly requested by the Bank**.

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### **3. Information from Non-Customers**

This Policy also applies to **non-customers** who provide information to the Bank by any means with the intention of establishing a relationship of any nature with the Bank.

By sharing such information, the individual expressly agrees to the terms and conditions of this Privacy Policy.

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### **4. Use of Customer Information and Statistical Information**

The Bank may use Customer Information for the following purposes:

- Customer verification and authentication
- Provision of banking products and services
- Personalization of products and services
- Marketing and promotion of the Bank's financial services, or those of its associates and affiliates
- Creation of aggregated or anonymized data for statistical analysis ("Statistical Information")
- Credit scoring, analytics, and internal research
- Enforcement of customer obligations
- Improving service quality and user experience
- Any other lawful purpose that supports the delivery of secure and efficient services

**Statistical Information does not contain any identifiable Customer Information.**

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### **5. Disclosure of Information**

Customer Information may be disclosed only:

- As permitted or required by applicable laws or regulations

- To the Bank's associates or affiliates for legitimate business purposes
- To service providers strictly on a need-to-know basis and subject to confidentiality obligations

The Bank does not sell or rent Customer Information to third parties.

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## 6. Security Measures

The Bank has implemented reasonable technical and organizational measures to protect the security and confidentiality of Customer Information, including protection during transmission via the internet or mobile networks.

All information provided by Customers is stored on **secure Bank servers**. Any payment-related transactions are also processed using secure systems.

While the Bank takes all reasonable precautions, it cannot guarantee absolute security of information transmitted over the internet or mobile networks. Transmission of information is at the Customer's own risk. Once received, the Bank uses strict procedures and security controls to prevent unauthorized access.

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## 7. User Responsibilities

Where the Bank provides (or the Customer selects) login credentials such as a username, passcode, password, or any other authentication factor, the Customer is solely responsible for maintaining their confidentiality.

Customers must not share their login credentials with anyone and must comply with all security instructions and Terms and Conditions applicable to the App.

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## **8. Changes to This Privacy Policy**

The Bank may update this Privacy Policy from time to time. Any changes will be published on this page.

Customers are advised to review this Privacy Policy periodically to stay informed about any updates or modifications.

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## **9. Contact Information**

For any questions or concerns regarding this Privacy Policy, Customers may contact the Bank through the official communication channels provided within the App or on the Bank's official website.