

## BRAC Bank Limited Mobile Internet Banking Application Privacy Policy

This Mobile Internet Banking Application Privacy Policy (“Policy”) applies to users of Mobile Internet Banking Application (“App.”) through BRAC Bank Limited. The term “BBL”, “Bank” or “we”, “us” or “our(s)” in the mobile banking application we own and control and in this Policy refers to BRAC Bank Limited.

BRAC Bank Limited is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to safeguard the confidentiality of any information that is transmitted through its Mobile Internet Banking Application. This online privacy policy explains how we collect, share, use and protect information when you visit or use this Mobile Internet Banking Application.

Through the Mobile Internet Banking Application, you may use your Eligible Mobile Device to view balances and recent transactions for each of your Accounts; make transfers of funds; and access additional services that may be available through a Mobile Application.

As you review this Mobile Privacy Policy, here are a few general principles to keep in mind:

1. Agreement to Policy

By downloading BRAC Bank Mobile Internet Banking App. on your mobile device, you confirm your affirmative consent to all the terms of this Policy detailed below and comply with any other security procedures that we may establish from time to time.

2. Gathering, Using and Sharing: Information that we collect

Information that we may collect about you through mobile banking includes information that you voluntarily disclose, such as your name, address, phone number, email address and other contact information, along with transaction information, information resulting from your mobile activity and your location information. We may also gather additional information associated with your mobile device through cookies and other technologies as described below.

3. Usage and Other Information

In addition to the personal information described above, we may collect certain information about your use of our online services. For example, we may capture the IP address of the device you use to connect to the online service, the type of operating system and browser you use, and information about the site you came from, the parts of our online service you access, and the site you visit next. We may also use cookies, web beacons or other technologies to collect and store other information about your visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about you.

4. BRAC Bank Mobile Internet Banking Service

For your convenience, BRAC Bank offers you the ability to access some of our products and services through mobile banking applications. When you interact with us through BRAC Bank Mobile Internet Banking App., we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings,

information about your location, and analytical information about how you use your mobile device.

#### 5. Location Tracking

There may be certain information transmitted to us regarding your location when you request information through applications on your mobile device, such as your physical location while accessing the App. Location Data we collect from your mobile device will assist us in mitigating against any potential breaches or unauthorized access to customer information.

#### 6. Use of Information

We use the information discussed above in a number of ways, such as:

- Processing applications and transactions.
- Verifying your identity (such as when you access your account information).
- Preventing fraud and enhancing the security of your account or our online services.
- Responding to your requests and communicating with you.
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies.

#### 7. Disclosure of Information

We may share the information that we collect from and about you as well as information about your Accounts or the transactions you make, with our affiliates within BRAC Bank, with credit reference agencies and with any third parties with whom we have signed Non-Disclosure Agreements. However, we will disclose information to third parties about your account or the transactions you make, and you authorize us to do so, ONLY in the following situations:

- In order to comply with the requirements of the law or with court orders.
- In order to address, rectify, ameliorate or mitigate fraud, security or technical issues.
- With our trusted service providers (when required) who work on our behalf and do not have an independent use of the information we disclose to them, and have agreed to adhere to the rules set forth in this Privacy Policy.

#### 8. Data Retention

Our operational systems will store user-provided data for as long as you use the related feature of the Mobile Application. Please note that some or all of the user-provided data may be required in order for the Mobile Internet Banking Application to function properly, and we may be required by law to retain certain information. If you close your profile established for Mobile Internet Banking, we will retain certain data for a reasonable time to facilitate any request to reopen your profile.

#### 9. Updating Your Information

You may be able to review and update your account information through the App.

## 10. Security Measures

- Protecting the confidentiality of your information is very important to us. We have established appropriate physical, electronic, and procedural safeguards to protect information we collect from or about our users. For example, we limit access to this information to authorized employees and contractors who need to know that information in order to operate, develop or improve our Mobile Application. These safeguards are regularly reviewed to protect against unauthorized access, disclosure and improper use of your information and to maintain the accuracy and integrity of that information.
- User IDs and Passcodes are used to help safeguard against unauthorized access to your information through the Mobile Banking Application or Mobile Web. As always, we strongly encourage you to assist us in that effort by not sharing your BRAC Bank Mobile or Internet Banking User ID and Passcodes with anyone.
- We take reasonable security measures to help protect your information, both during transmission and once we receive it. However, no method of electronic transmission or method of electronic storage is 100% secure.

## 11. Consent to Transfer

If you are located outside of the Bangladesh, please be aware that information we collect through the App will be transferred to and processed in Bangladesh. By using the App or providing us with any information, you fully understand and unambiguously consent to this transfer, processing and storage of your information in Bangladesh.

## 12. Children's Privacy

We do not knowingly collect personally identifiable information from children under 13 without parental consent. If you are under the age of 13, please do not provide personally identifiable information of any kind.

## 13. Questions and Concerns

If you have any questions about this Policy or our privacy practices, please contact our 24/7 call center number at 16221 OR email us at [enquiry@bracbank.com](mailto:enquiry@bracbank.com)

## 14. Policy Updates and Effective Date

This Policy is subject to change and any changes to this Policy will become effective when posted on this application. Your use of the application following these changes means you accept the revised Policy.