

## **City Binimoy Privacy Policy:**

We firmly believe that the privacy of our customer's information is fundamental to securing public trust and confidence in our products and services and therefore, it is our policy to respect, maintain, protect and safeguard, at all times, the privacy of our customers' information.

### **1. Our Commitment to Your Privacy**

We have always considered our customers and their interests as being of utmost priority in the provision of our products and services. For this reason and others, we are committed to ensuring that the privacy of your personal, banking and financial information as well as any other information in respect of or pertaining to the same ("Information") which you have disclosed, shared, exchanged or otherwise provided to us is at all times respected, maintained, protected and safeguarded.

Pursuant thereto and for your benefit, this Privacy Policy (which we may amend from time to time) is designed to explain and elaborate upon some of our policies and principles pertaining to the privacy of your Information, all of which we have adopted as a sign of our commitment to respecting, maintaining, protecting and safeguarding the privacy of your Information. This Policy shall apply to all customers, visitors and users of CBL's websites and other electronic channels. The use of the term "We" and "CBL" shall mean THE CITY BANK LIMITED and its offered products and services.

This Website may contain references or hyperlinks to other websites not operated by us. We are not responsible for the contents, or the privacy practices, of these websites. In the event you choose to use links displayed on this web site to visit other web sites, you are advised to read the privacy policies published on those sites.

### **2. Types of Information Which We Collect**

The types of Information, which we collect varies depending upon how you access and use our products and services.

**Foreground Location Permission:** In our app, there is a service of directing customers to the nearest ATM or bank branch location. This gives great convenience to customers because they can easily identify where the nearest touchpoint is and can also reach there from the direction given in the app. In order to provide this convenience to customers, we need foreground location permission, which is used only for this purpose. No data related to customer's current or previous location is collected or stored by the app.

**Transaction Information:** Since this is a financial app, customers can do many different types of transactions through the app. We collect some information related to these transactions in order to comply with regulatory requirements as well as to ensure that customers can review their own transactions later.

**Device Binding:** As a financial app, security is of paramount importance to us. Hence, we need to ensure that only one device is using the app at a given point of time. To ensure this, we collect customer's device unique ID during registration. This device information is stored and later used to authenticate if the customer is logging in from the registered device.

### **3. Use of The Information**

The Information, which we gather from you, is intended to be used in the ordinary course of our business including the provision of our products and services to you as requested. However, our use of your Information may also extend to other purposes, among others, to enforce or defend any of our rights, to comply with all applicable legislation, laws and regulations, to enhance the quality of our products and services, to prevent fraud or illegal activities, to prepare demographics concerning our customers' use of our products and services as well as to offer additional products or services that we believe may be of benefit to you, at our sole discretion, be made available to our third party vendors, advertisers, affiliates or relevant third parties in aggregate form.

#### **4. Employees' Access to the Information**

We repeat our commitment to respect, maintain, protect and safeguard the privacy of your Information by ensuring that employee's access to the Information which you have disclosed, shared, exchanged or otherwise provided to us is limited to authorized employees who are fully trained and well-equipped to handle your Information. Each of our said authorized employees is required to adhere to our commitment herein specifically our dedication to safeguarding the privacy of your Information at all times. Failure by our respective authorized employees herein to comply with the same and generally the terms of this Privacy Policy shall be met with the necessary disciplinary action according to the policy of CBL and the law of the land.

#### **5. Security Measures Employed to Safeguard the Privacy of the Information**

It is our policy to ensure that adequate and stringent security controls, measures and protocols are employed to safeguard the privacy of your Information, all of which shall continue even after whatever contractual relationship between you and us has come to an end. While we shall use our best efforts to ensure that the privacy of all Information is kept secure, please note that it is an accepted fact that no data transmission conducted over the Internet and/or through other electronic channels can be guaranteed to be wholly secure. Further thereto, we shall neither be held responsible nor liable for any damages or losses which you may suffer, whether directly or indirectly, as a result of the said Information being stolen, tampered with, copied, abused, misused or otherwise violated.

#### **6. Sharing of Information**

In view of our strict compliance to The Bankers' Book Evidence Act, 1891 and Bank Company Act, 1991; we do not disclose your Information to any third party or external organization unless you have consented to such disclosure. To help us to serve you better and to keep you informed of the latest marketing and promotional offers we feel would be useful and beneficial to you, your name, contact particulars and/or non-financial information may, from time to time, be provided to (i) THE

CITY BANK LIMITED within BANGLADESH and (ii) any other third parties within or outside Bangladesh and any company within the City Bank Limited Group residing, situated, carrying on business, incorporated or constituted outside Bangladesh, where expressly consented to by you.

Where such information is provided to THE CITY BANK LIMITED and/or third parties, where you had consented to the above disclosure, we shall endeavor to ensure that they comply with the same standard regulating the privacy of your Information as that which is imposed by us. If you do not want your name, contact particulars and/or non-financial information being further disclosed to any company within THE CITY BANK LIMITED or the said third parties for the purposes of cross-selling and/or you do not want to be contacted by us or the said third parties for the sale or promotion of any products or services via the posting of any promotional and/or marketing materials, please notify us accordingly via electronic-mail or by calling our Call Center at the email address or telephone number specified in item 9 below or by writing in to:

#### **Service Quality or Internal Control and Compliance**

**City Bank Center**

**136, Gulshan Avenue**

**Dhaka-1212, Bangladesh**

Please allow maximum **10 working days** for your request to take effect. In any communication channel chosen by you to notify us of your decision, please specify your name and City binimoy

User ID. Should you thereafter at any time decide to receive our promotional and/or marketing materials, simply call at our Call Center (16234) and we will gladly assist you with your request.

Notwithstanding the generality of this Privacy Policy and while we shall, at all times, endeavor to safeguard the privacy of your Information, we may nevertheless disclose your Information to other third parties where such disclosure: -

- 1. Is requested or authorized by you;**
- 2. Is used for the purpose of completing, verifying or restricting any transaction made by you;**
- 3. Is made to the Bangladesh Bank (Central Bank of Bangladesh) pursuant to its request;**
- 4. Is lawfully permitted or required;**
- 5. Is in compliance with any judicial order or legal requirement;**
- 6. Is required to protect and defend us and our property; and**
- 7. Is required to protect the interests of the public including but not limited to the detection of crimes and the apprehension of criminals.**

#### **7. Customer's Choices in Respect of the Provision of the information**

While you are neither bound nor obligated to provide us with any of your Information, your choice not to do so (whether due to your disagreement with the methods employed by us to safeguard the privacy of your Information or otherwise) may result in you being prohibited from accessing or making full use of our products and services, neither of which shall render us responsible or liable for.

#### **8. Accuracy of the Information**

Please note that the accuracy of your Information provided to us is essential, among others, to provision of our products and services to you. It is therefore a term and condition governing the provision of our products and services that you undertake to ensure the accuracy, completeness and currency of all Information which you disclose, share, exchange or otherwise provide to us by updating and notifying the Bank in writing or by such other means the Bank deems acceptable of any changes in the Information.

If you have any other queries concerning your Information, please contact our Call Centre or e-mail us, at the contact number and address as specified under Item 9 -

#### **9. Questions about this Privacy Policy**

Should you also have any questions concerning this Privacy Policy, please do not hesitate to contact our Call Centre or e-mail us, at the contact number and address as specified below:

CUSTOMER SERVICE HOTLINE (DOMESTIC): **16234**

CUSTOMER SERVICE HOTLINE (INTERNATIONAL): **+8809611016234**

#### **10. Website Links**

Please note that [www.thecitybank.com](http://www.thecitybank.com) websites may contain hyperlinks to other websites not operated by us. A link to such websites is not an endorsement of the contents of such websites and we make no warranties as to the information contained in such websites. We are not responsible for the contents, or the privacy practices, of these websites.

## **11. Complaints Handling**

Complaints if any relating to any matter herein can be made and sent to the following address and/or by contacting us by telephone and/or facsimile at the following numbers: -

### **Service Quality or Internal Control and Compliance**

**City Bank Center**

**136, Gulshan Avenue**

**Dhaka-1212, Bangladesh**

**Telephone: +88 02 58813126, +88 02 8331040**

**Fax: +88 02 9884446**

**Email: [complaint.cell@thecitybank.com](mailto:complaint.cell@thecitybank.com)**

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