

## **Privacy Policy**

Protego is committed to providing the highest level of security and privacy regarding the collection and use of the customer's personal information by the Protego website. Personal information may be collected through the submission of service requests, online banking transactions or through the use of online financial tools such as interactive calculators. A detailed description of Protego's website privacy policy is provided below. If you have additional questions regarding the privacy and security of your personal information, please contact us on +9717 2064444.

### Respect of right to privacy

Protego maintains strict policies and security controls to ensure that customer information contained in the systems and files is protected. Protego respects your right to privacy and takes every precaution to provide you with the same level of privacy within our bank that you receive through more traditional bank delivery channels. Protego is committed to ensuring the privacy of its customers' personal information.

## Collection and use of personal information

The collection of personal information online is designed to protect access to your accounts, to assist Protego in providing you with the products and services you want and need. All personal information collected and stored by Protego is used for specific business purposes to protect and administer your accounts and transactions, to comply with federal laws and banking regulations of the United Arab Emirates ("UAE"), and to help Protego better understand your financial needs in order to design or improve our products and services. Employing stringent security measures in the collection of your personal information, all Protego service requests are submitted to the secure administration site of Protego. Once received by Protego, only the bank's approved personnel may open and process the application. Furthermore, auditing mechanisms have been put into place to further protect your information by identifying which employee(s) has accessed and in any way modified for example, updated or added to your personal information.

Unless restricted by applicable law, you agree that any and all personal information/data relating to you collected by Protego from this website from time to time may be used and disclosed for such purposes and to such persons be in accordance with Protego's Privacy Policy. Protego never requests its customers to disclose the account number, credit card information, user ID, Personal Identification Number (PIN) or any such information through e-mails. Any e-mail or written communication received by the customer, which appears to have been sent from Protego seeking a customer's personal and confidential information, should not be answered and Protego should be advised.

#### Limited employee access to personal information

Protego limits its access to your personal information to only those employees who hold a business reason for having access to such information. Protego also educates all their employees about the importance of confidentiality and customer privacy. In addition, individual usernames and passwords are used by approved Protego personnel to access your personal information online, providing audit trails to further safeguard the privacy of your personal information.

# Third-party disclosure restrictions

Protego follows strict privacy procedures in regard to protecting your personal information. In addition, Protego requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy policies. Personal information may be supplied to a third party in order to process customer transactions; if the customer requests it; the disclosure is required or allowed by law (i.e. exchange of information with reputable reporting agencies, subpoena, or the investigation of fraudulent activity, etc.); or in conjunction with joint marketing agreements we have entered into. Protego does not provide account or personal information to other companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies.

#### Online protection

Protego has taken all appropriate measures to protect the personal information provided by you to Protego and uses several security levels.