

# Privacy Policy

## Privacy Statement

This Privacy policy explains how the customer data, on subscription of the Bank products, may be collected and used by the Bank. The Bank respects customer privacy and takes necessary action to safeguard customer's personal information. This policy explains what information may be gathered and how it may be used. Customers of Citizens Bank who have subscribed digital Banking Products are covered under this policy. By viewing and using banks products, customer consent to this Policy which includes consent to disclose and use information about customer in the manner detailed in this Policy. Other policies may also apply in addition to the terms of this Privacy Policy, including but not limited to the terms and Conditions during Account Opening and the subscription of the other services.

### 1. Types of information the Bank collect

Personal Information includes the data customer voluntarily provide to the Bank during subscription of the products. The information includes but is not limited to the followings:

- **Identification information:** Like Full name, ID card with or without photo, date of birth, gender, citizenship status.
- **Family information:** Like marital status, number of dependents
- **Contact information:** Like customer phone numbers, address, email addresses
- **Financial information of Customer:** Like income, employment situation, salary, personal assets and liabilities, financial statements
- **Interactions and preferences information:** Like data which relates to the products and services, data from customer interactions with Bank, Bank's website, and applications.
- **Education and employment information:** Like resume, level of education, employment, interview notes, remuneration, references
- **Activities information:** Activities when customers are logged in to the Banks applications and systems.

### 2. Use of Information

All information collected are stored by Citizens Bank and the Bank may use the information collected to upgrade its existing services or launch new services. Sometimes, third party/affiliates may be provided information to provide service assistance but the third parties are always obliged to use the information received from us for the specified purpose only. The information may also be used sometimes for legal purpose as mentioned in Clause 3.

### 3. Confidentiality

The Bank will make effort to ensure the confidentiality of individual and account information except in the following condition:

- There are any requirements to disclose the information in any relevant laws or regulations or from the government or any supervisory organizations.

- In order to provide the Service, some of the information may be disclosed to service provider according to the decision of the Bank, however the information will not be shared with the others.
- To provide related information to authorized organization according to the laws and regulations of the Government of Nepal.

#### **4. Security**

Customer information is securely stored with us and is not disclosed to any individuals. Bank apply several security measures to protect customer information and do not pass any of customer's personal login information to outside organizations and/or individuals. For security purpose, Bank strongly recommend to change password immediately receiving it for the first time and not to share login credentials with anyone. Bank, never ask for confirmation of login details via any medium and strongly urge customers not to disclose such details to anyone, in any case.

#### **5. Cookies**

Bank' may use cookies depending on the features offered. Cookies are small data files that a website or mobile device stores on visitor's computer. Cookies store non-personal information like browser type, ISP, OS etc. and personal information like name, customer-id, account no. and contact number etc. are not collected via cookies. When customers use Service, our servers automatically record certain log file information that may include anonymous information such as web request, Internet Protocol (IP) address, browser type, referring / exit pages and URLs, number of clicks and how user interact with links on the Service, domain names, landing pages, pages viewed, and other similar information. Bank may use the information to enhance the service quality.

#### **6. Bank may change this policy at any time**

Because privacy concerns, business and legal requirements continually evolve, Bank may need to change this policy in the future. Bank will provide notice of material changes to this policy, by posting a notice on its official website.

#### **7. What if the policy has changed?**

If this policy has changed, user will be governed by the updated version of the policy.

#### **8. Questions and Concerns**

If any further questions about this Policy or related to our services, please contact us at +977- 01-4427842/43/24 or write to us at [info@ctznbank.com](mailto:info@ctznbank.com)