

PRIVACY POLICY FOR AMÃANA BANK MOBILE APPLICATION

This privacy policy governs the usage of Mobile Banking Application ('application') provided and created by Amãna Bank PLC for use in smartphone devices.

What information does the Application obtain and how is it used?

User Provided Information

User Provided Information is of two types; Personal Identification Information and Other Information. Personal identification information is any information which is directly related to identification of the customers (which include, but not limited to Name, Address, Telephone Number, Account Number/s, User name and Password).

Other information is any information other than Personal Identification Information and Automatically collected Information (which includes, but not limited to offers & promotions related information and transaction related information).

Transaction related information can include, but not limited to details of deposit & advance accounts, account inquires, balance inquiry, transaction history, standing order transactions, fund transfers, promotion & offer messages activities, information with regard to 'Contact Us'.

Customers who require subscribing mobile banking services shall register through the nearest branch of Amãna Bank PLC which is mandatory. Customers are expected to download the Mobile Banking Application from the respective app-store (Play Store – Google and App-Store - Apple). Hence, by downloading the application the customer accepts the access right permissions required for the operation of the application.

We may also use the information provided by you during the registration for mobile banking services, to contact you from time-to-time in order to provide you with important information, required notices, marketing promotions and any investigations.

Automatically Collected Information

In addition, the application may collect certain information automatically due to technical reasons or business requirements in order to provide a better service to you. These may include, but not limited to:

- a) The type of mobile device used
- b) Unique device ID of the mobile used
- c) The IP address of the mobile device used
- d) Operating system of the mobile phone
- e) The type of mobile Internet browser used
- f) Information about the way you use the application
- g) Location of the mobile device through Global Positioning System (GPS) when switched on

Do third parties see and/or have access to information obtained by the Application?

No information obtained by the application is being shared with third parties. But to improve the mobile banking service experience sample sets of information (in the form of audit logs/trail but not limited) will have to be provided in the event of bugs or service interruption.

We may disclose the above information due to the following reasons:

- a) as required by law, such as to comply with a subpoena, or similar legal process
- b) when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request

With our trusted service providers who work on our behalf, who have agreed and signed Non-Disclosure Agreement/ Confidentiality Clause assuring to observe strict secrecy of all our banking transactions, customers and state of accounts of any persons and matters related thereto including the rules set forth in this Privacy Policy.

What are my opt-out rights?

In the event the Customer does not want to send the information related to locations of the mobile device, the Customer can switch off the GPS location functionality in his/her smart phone device. It should be noted that in event of GPS location being switched off, certain functions (i.e. branch locator) may not work as intended.

Customers have the option of unsubscribing to mobile banking application by filling in the relevant mandates by visiting the branch of Amāna Bank PLC in which you have registered. Furthermore, the application can be easily uninstalled from the smart phone device. It is must to inform the respective branch by filling the relevant mandates in order to unsubscribe from mobile banking facility.

Past information collected will not be deleted after the Customer has unsubscribed the service and/or uninstalled the mobile banking application. Such information will only be disposed after the retention period requirements of the regulator, legal standings and other compliance are fulfilled.

Data Retention Policy, Managing Your Information

We will retain User Provided Information in order for the application of function properly and for as long as mobile banking services are to be provided and for a reasonable time thereafter in order to meet the retention period requirements of the regulator, legislative standings and other compliance needs are met. Thereafter, the information will be disposed in a formal manner. Automatically Collected information will be retained for a reasonable time thereafter in order to meet the retention period requirements of the regulator, legislative standings and other compliance needs.

Security

We are concerned about safeguarding the confidentiality of your information. We provide physical, electronic, and procedural safeguards to protect information we process and maintain. For example, we limit access to this information to authorized employees and third party who need to know this information in order to operate, develop or improve our application. Please be aware that, although we endeavour provide reasonable security for information we process and maintain, no security system can prevent all potential security breaches.

Customers do have an equivalent responsibility to ensure their IT assets (not limited to email accounts and mobile devices) in which the mobile banking application is installed are secured and Amāna Bank PLC do not have control over such environments. Common risk and precaution measure are, but not limited to:

- a) Theft of passwords due to disclosing passwords to unauthorized persons, writing down in places visible to all, being trapped due to phishing and installing of key logger by unauthorized persons.

These can be prevented by installation of antivirus application on the user smartphone device, scrutinize new applications which are installed, check for unwanted application installed and remove them, secure password as though you are protecting

your money in your wallet, avoid clicking on links which are not from intended/expected sender in email, SMS, MMS and social media.

- b) Usage of simple password which can be guessed by unauthorized person/s.

Ideally a strong password shall consist of the long length of characters (8 or more), shall be complex (with alpha-numeric, special characters, lower and upper case), change password frequently as possible (minimum every 30 days), not use the same password with in the same year and change passwords during the first login.

Changes

The Privacy Policy is a living document. Hence, may be updated from time-to-time to strengthen and ensure the changing landscapes in information technology effecting privacy are addressed. We will notify you of any changes to our Privacy Policy by making it available in our official website and inform you via email or text message based on the details provided during mobile banking service registration. You are advised to consult this Privacy Policy regularly for any changes.

Your Consent

By downloading, installing and/or using the application, you are consenting to our processing of your information as set forth in this Privacy Policy. "Processing," means using information in any way, including, but not limited to, collecting, storing, deleting, using, combining and disclosing information, all of which activities will take place in the Sri Lanka. If you reside outside Sri Lanka your information will be transferred, processed and stored there under Sri Lanka privacy standards.

Contact us

If you have any questions regarding privacy while using the application, or have questions about our practices, please contact us:

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