

## **Farmer's Commercial Bank (FCB) Privacy Policy**

The purpose of this Privacy Policy is to emphasize FCB's commitment to ensuring privacy and confidentiality of the customer's information. This policy applies to all FCB online channels including Internet Banking Services, Mobile Banking Applications, and any electronic platform offered by FCB. visitors who visit the Bank's website and provide information to the Bank are covered under this Policy.

Personal information is any information that allows FCB to identify the customer and includes details such as your full name, national identity number, passport number, physical addresses, mobile numbers, Bank account or credit/debit card or other payment instrument details, e-mail addresses, transactional data, electronic communications data, payments data, identification details of equipment or terminal appliances, as point of sale, personal computer, smartphone, tablet, browser history (log files, cookies etc.) as well as any other information that may allow us to identify you, under the provisions of applicable laws.

The collected information will only be used and processed to provide you with the designated services and also to serve the following purposes:

- To create a customer record on FCB system, based on your relationship with the bank.
- Processing the provided personal information for historical, statistical, or research purposes where the outcomes are aggregated and analyzed to provide you with better products and services.
- Prevention of financial crime, including fraud detection and prevention, sanctions screening monitoring of anti-money laundering.
- Enforcement of FCB financial and business obligations, including but not limited to the collection of outstanding amounts from the customer or the security that you provided in respect of banking facilities.
- The sale or transfer of any FCB businesses/subsidiaries/legal entities or assets as part of FCB group transactions.
- Carrying out surveys relating to customers, employees, or third-party sentiment to improve our offerings.
- Detecting and preventing misuse or abuse of our websites or

services. FCB may collect your personal information primarily from these main sources:

- Personal information provided knowingly and voluntarily by you when completing a service or product application form, contact or web form, sign up to receive e-mail alerts, participating in surveys, to process any customer requests including feedback. You can choose not to provide certain information, but that may result in you not being able to avail of certain products, services, communications, or alerts.

**Customers:**

FCB collects and uses your personal information to provide you with the products or services that you have applied for or indicated an interest in. In particular, the purposes for collection and processing include:

- your expressed consent will be obtained in all cases where you have signed up for FCB services or products.
- The operation, processing, and administration of any provided products and services, either contractually or otherwise.

This may include:

- Assessing your eligibility for a financial product/service or covered card,
- Responding to your requests and feedback,
- Identifying and verifying your identity, physical address, income, and similar information,
- Assessing customer's financial circumstances and needs when providing any advice and/or products and services.
- Designing and developing new products or amending current products to ensure that they are future-fit and meet the needs of FCB customer segments as per FCB's internal policies and procedures.
- Analyzing your data to create related profiles i.e. profiling and using these profiles to market products or services that may be of your interest and preference.

- Providing you with information, alerts, or updates about FCB's existing products and services or any other aspects of FCB services, including notifying you about service changes and for all other incidental and associated purposes relating to the provision of services.
- Designing, marketing, and advertising of banking or financial services or related products or opportunities available from FCB and its affiliates and providing the same to you where you have consented to receive by registering for them through any of FCB touch points.

### **Third parties**

FCB creates a record of your relationship with the bank on FCB's platforms, and processes your personal information for due diligence, risk assessment, administrative, and payment purposes.

### **Your personal information may be shared in limited, necessary circumstances**

FCB is committed to providing its customers with a seamless service across all provided products and services. To enhance banking relationships, FCB may share your personal information with other FCB group entities as well as third parties, to perform some services, under a legal obligation, regulatory requirement, contractual terms, or where we consider it reasonably necessary to do so. In limited instances, permitted by the applicable law, your personal information may be shared outside the local jurisdiction to jurisdictions that offer appropriate safeguards with a similar degree of protection.

FCB may also need to share your personal information with external organizations such as credit agencies or other regulatory or industry bodies, to meet our due diligence, regulatory, and legal obligations.

### **FCB Keeps your personal information secure**

FCB implements appropriate physical, electronic, and procedural safeguards, security policies, and procedures to keep customers' personal information secure. These controls include encryption and other forms of security aligned to global good practice. FCB takes necessary precautions to protect your information from unauthorized access and against unlawful processing, misuse, accidental loss, modification, destruction, and damage.

Any employees and third parties who process personal information for FCB or on FCB's behalf are contractually obligated to comply with and implement the same levels of protection and confidentiality standards as a minimum.

In certain limited circumstances, FCB may retain your personal information longer than the minimum retention periods specified under applicable legislation to help detect or prevent fraud and/or financial crime or to respond to legal or other regulatory queries.

### **Customer rights at FCB**

In line with applicable legislation, you have the following legal rights concerning your personal information:

- Right to access your personal information thereby enabling you to obtain a copy of this information existing in FCB's records and to check that FCB is lawfully processing it.
- Right to correct your personal information thereby enabling you to request correction of any incomplete or inaccurate personal information held at FCB.
- Right to have your personal information deleted under certain circumstances. For example, where your personal information is no longer required to be retained by FCB in respect of legal and regulatory obligations.
- Right to object to or restrict the process of your personal information under certain circumstances. For example, if you want FCB to establish the accuracy of the personal information that is held on you. This includes the withdrawal of consent to processing in line with applicable regulations.
- Right to opt out of or opt-in to receiving direct marketing at any point during your journey with FCB
- Right to raise a complaint to FCB where you are concerned with how your personal information is processed and where this is not resolved to your liking.

For all the above-mentioned points, FCB can be contacted at [info@fcb Sudan.com](mailto:info@fcb Sudan.com)

### **AMENDMENTS TO THIS POLICY**

FCB reserves the right to update or modify this statement as needed, at any time and without prior notice, by posting the revised version on its websites.