



## Privacy Statement of "PrimeAgrim"

You acknowledge and agree that we may utilize Customer Information for the purpose of conducting statistical analysis and generating aggregated data ("Statistical Information"). This Statistical Information is crafted in a manner that ensures it does not contain individually identifiable Customer Information.

In addition to the information solicited by the Bank, you have the option to voluntarily provide any additional information you believe is pertinent. However, it's crucial to note that the security and confidentiality, as outlined in this Privacy Statement, are explicitly guaranteed only for the information directly requested by the Bank.

This provision is applicable not only to customers but also extends to non-customers who have supplied information to the Bank through any means with the intention of establishing a relationship, regardless of its nature. By disclosing any information to us, you expressly consent to the terms and conditions outlined in this Privacy Statement.

### Use of Customer Information / Statistical Information

We may employ Customer Information for various purposes, including but not limited to:

**Customer Verification:** Ensuring the accuracy and validity of customer details.

**Provision of Products and Services:** Facilitating the delivery and improvement of our products and services to meet your needs.

**Personalization:** Tailoring products or services to align with your preferences and requirements.

**Marketing and Promotion:** Conducting promotional activities related to our financial services or those offered by our associates and affiliates.

**Creation of Statistical Information:** Compiling aggregated data to derive meaningful insights, ensuring individual customer identification is excluded.

**Statistical Analysis and Credit Scoring:** Utilizing data for statistical analysis and credit scoring processes to enhance service quality and efficiency.

**Enforcement of Obligations:** Enforcing contractual obligations and ensuring compliance with relevant terms and conditions.

**Optimal Service Delivery:** Any other purpose aimed at providing you with optimal and high-quality services.

By utilizing Customer Information for these purposes, we strive to enhance your overall experience and provide you with services tailored to your individual needs.

## Security and Confidentiality Measures

We have implemented rigorous measures to safeguard the security and confidentiality of Customer Information, both during its storage and transmission over the internet. Your compliance with the Terms of Services, including the specified instructions concerning the security and confidentiality of your MPIN and One-Time Password (OTP), is imperative while using "PrimeAgrim."

Furthermore:

- Access to Customer Information is restricted solely to authorized employees of the Bank.
- Any violation of this Privacy Statement by employees will result in disciplinary action, in accordance with the Bank's bylaws.
- In the event of an employee's departure from the Bank, they are required to commit to adhering to this Privacy Statement. This includes the obligation to maintain the security and confidentiality of all Customer Information even after the cessation of their employment.

These measures are in place to ensure the integrity of your information and to uphold the trust you place in us regarding the security and confidentiality of your data.

## Disclosure of Customer and Statistical Information

**Limitation of Liability:** We shall not be held liable for the disclosure of Customer Information or Statistical Information in accordance with this Privacy Statement or any other agreements with you.

**Statistical Information Disclosure:** We reserve the right to disclose Statistical Information to any person without limitation, and you provide your irrevocable consent for such disclosure.

**Disclosure to Associates and Affiliates:** Customer Information may be disclosed to our associates and affiliates without limitation, and your consent for such disclosure is hereby acknowledged.

**Disclosure to Third Parties:** We may disclose Customer Information to third parties without limitation for the following reasons, and you provide your irrevocable consent for such disclosure:

- To comply with legal requirements, legal processes, or regulatory directives/instructions.
- To enforce the Terms of Services for the products or services.
- To protect or defend our rights, interests, and property, or that of our associates, affiliates, employees, or consultants.
- For fraud prevention purposes.
- As permitted or required by law.

**Purpose-specific Disclosure to Third Parties:** We may disclose Customer Information to third parties for various purposes, and you provide your irrevocable consent. We will make reasonable efforts to bind them to obligations of keeping the information secure and confidential, using the information only for the disclosed purpose. Such purposes include, but are not limited to:

- Participation in any telecommunication or electronic clearing network.
- Credit rating by a credit rating agency.
- Advertising.
- Facilitating joint product promotion campaigns.
- Credit reporting, verification, and risk management with clearing house centers or credit information bureaus.
- Availing support services from third parties, e.g., collecting subscription fees, notifying or contacting you regarding any problems or expiration of services.

**Consent for Mobile Device Information Sharing:** With your consent, we may share information obtained from your mobile device, such as device location, device information, transactional and promotional SMS, communication information (including contacts and call logs), for statistical modeling, credit scoring, and any other purpose aimed at providing you with optimal and high-quality services.

## Enhancing Your Digital Finance Experience with Cookies

To continually improve your experience on our digital finance app, we employ cookies that store your preferences and provide us with insights into your browsing behavior. This includes details such as the financial services you utilize on this platform and the time spent engaging with various features. This information is invaluable in understanding user interests and enables us to enhance and customize our services to better meet your financial needs.

By using our app, you acknowledge, accept, and expressly authorize us to place cookies on your devices for the purposes outlined above. This authorization ensures that we can effectively enhance your overall digital finance experience and provide you with services tailored to your preferences. Please find below some more information regarding cookies and their application on our digital financing platform:

## Understanding Cookies in the Context of Our Platform

A cookie is a straightforward text file that is stored on your computer or mobile device by our online platform's server. Importantly, only our server can retrieve or read the contents of that specific cookie. Each cookie is unique to your particular web browser or access channel and contains anonymous information, including a unique identifier, the platform or site name, along with numerical values.

This unique identifier and information enable the platform to remember your browsing behavior. By doing so, we can present you with relevant recommended services or ads based on your individual browsing patterns. Additionally, cookies play a role in limiting the number of such recommendations displayed, enhancing your overall user experience on our platform.

## Information Captured by "PrimeAgrim" Cookies

"PrimeAgrim" uses cookies to capture following information -

- Source of visit to the platform
- Time spent on the platform

- Pages viewed on the platform
- Services or Ads checked or availed

Please note that the scope of this tracking is limited to the "PrimeAgrim" only. User activity on other third-party platforms or websites is not tracked by "PrimeAgrim".

### **Managing Cookies and Learning More**

If you would like to learn more about cookies in general and discover how to manage them, we encourage you to visit [www.aboutcookies.org](http://www.aboutcookies.org) (opens in a new window). Please note that while we provide this resource for your convenience, we cannot be responsible for the content of external websites.

### **Changes to Cookie policy**

Please be aware that the information above may change at any time. While we will make an effort to notify you of any major changes, we recommend checking this policy each time you visit our platform or website to stay informed about the latest updates.