

RAKBANK MOBILE BANKING SERVICES PRIVACY POLICY

General

The National Bank of Ras Al Khaimah (P.S.C.) ("**RAKBANK**") provides you with RAKBANK Mobile Banking Services in accordance with the RAKBANK Terms & Conditions governing Mobile Banking.

In the course of your use of the RAKBANK Mobile Banking Services, you provide RAKBANK with Personal Information and General Information. We respect your privacy, and we seek to comply with applicable legal requirements in respect of data collection, processing and transfer. By using the RAKBANK Mobile Banking Services, you consent to the terms of this Privacy Policy.

Types of information

"Personal Information": When you register for and use the RAKBANK Mobile Banking Services, you provide us with information which we will store and process. While some of this information is already known to us, such personal information may include your name, address, phone number, email address, log-in and transaction passwords, user IDs and account numbers, and other such 'Personal Information'.

"General Information": RAKBANK also receive more general information from you as a result of your use of the RAKBANK Mobile Banking Services. This general information does not identify you personally, and can include information such as the length of time you spend using the RAKBANK Mobile Banking Services, the types of transactions you make using the RAKBANK Mobile Banking Services (e.g. what bills you pay, etc) and other such 'General Information'.

Use of information

RAKBANK takes all steps reasonably necessary to protect your Personal Information against unauthorised access, use, alteration, disclosure or destruction. Other than as may be required in order to operate the RAKBANK Mobile Banking Services, or as otherwise described in this Privacy Policy, RAKBANK discloses your Personal Information to third parties only as reasonably required to protect the rights and safety of you and RAKBANK, and only upon your active consent or as required by law.

RAKBANK will never request you to disclose your account number(s), credit card information, user IDs, personal identification number(s), telephone identification number(s), login and transaction passwords or any other Personal Information via email. If you receive any email or other electronic written communication that appears to have been sent from RAKBANK and is requesting you to disclose any of this information, you should promptly report it to RAKBANK and should not respond to such request.

With regard to General Information, we may use that for tracking activity on the RAKBANK Mobile Banking Services, preparing reports, assessing trends, and otherwise monitoring the way in which the RAKBANK Mobile Banking Services are being used – none of which would be in a way that personally identifies any users.

By using the RAKBANK Mobile Banking Services, you accept that RAKBANK may use your Personal Information and General Information for a variety of purposes, including those described above, and including purposes intended to:

- a) enhance your experience of the RAKBANK Mobile Banking Services generally and to make it more user-friendly (including by sending you information about new features on the RAKBANK Mobile Banking Services, and other announcements and notifications, or to seek your feedback);
- b) enhance and improve RAKBANK's products and services;
- c) protect your accounts and transactions that you make using the RAKBANK Mobile Banking Services;
- d) comply with applicable laws and banking regulations; and
- e) any additional purposes that may be communicated to you from time to time and before your Personal Information and General Information is used for such additional purposes.

If RAKBANK otherwise becomes subject to a merger, consolidation or acquisition, it would become necessary for us to transfer your Personal Information to a third party, and in such case we would require that the third party handles your Personal Information with the same care as exercised by us.

Security

RAKBANK is committed to ensuring that your Personal Information and General Information is secure and RAKBANK takes all steps reasonably necessary to protect your Personal Information against the unauthorised access, use, alteration, disclosure or destruction. RAKBANK's employees treat Personal Information held by RAKBANK as confidential, and maintain the confidentiality of that Personal Information.

Any information that RAKBANK collects and stores that is personally identifiable is protected using appropriate means, and although RAKBANK does so, it will not be held responsible for any unauthorised access by third parties.

Access and correction

Please contact RAKBANK at 04-213 00 00 at RAKBANK, P.O.BOX 5300, RAKBANK Operations Building, Exit 129, Emirates Road, Ras Al Khaimah, U.A.E. if you believe that any Personal Information that RAKBANK holds about you is incorrect or incomplete, or if you want to change any marketing preferences. RAKBANK will revise any information that is incorrect, or update or change your information or preferences upon receipt of your request.

Changes

RAKBANK reserves the right in its discretion to change without prior warning or notice any information or material contained on the Mobile Banking Services and the Terms and Conditions under which the Services are used.

Links to third party sites

RAKBANK may provide links to other third party websites when providing you with the RAKBANK Mobile Banking Services. RAKBANK is not responsible for the privacy practices of websites not operated by it, and RAKBANK encourages you to read the privacy statements of each and every website that you access that collects your information.