

Privacy Policy

INTRODUCTION

Abu Dhabi Commercial Bank PJSC (the "Bank", "we", "us", "our"), respects your privacy and is committed to protecting your personal data. This privacy notice (the "Notice") will inform you as to how we look after your personal data and tell you about your privacy rights in respect of all mobile applications developed and released by the Bank.

This Notice does not apply to our collection of data through our websites, social media, other online or offline websites and services. It is important that you read this Notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This Notice supplements the other notices and is not intended to override them.

CONTACT US

Our Customer Care Team is responsible for overseeing questions in relation to this Notice. If you have any questions about it, including any requests to exercise your legal rights, please contact our Customer Care Team at Adcbpacepay@adcbmerchantservices.com

CONSENT

By using the Bank's mobile applications, you consent to the collection processing, use and disclosure of information as documented in this Notice.

You may choose not to provide personal information. However, the Bank's mobile applications may require certain personal information to identify and authenticate you as an authorized user and some or all features of the Bank's mobile application(s) may not be available.

1. HOW YOUR PERSONAL DATA IS COLLECTED

The Bank collects personal and non-personal information through your use of the Bank's mobile applications.

Personal information you may voluntarily provide through the use of the mobile applications, including (but not limited to):

- Your name;
- Contact information e.g. address, telephone and email;
- Your account and/or card numbers;
- Password or other authentication credentials; and/or
- Information you provide us through feedback and online chats.

In addition, we may automatically collect personal information including:

- Data provided in executing funds transfers and payments;
- Mobile device identification data; and/or
- Date of birth.

We may automatically collect non-personal information about your use of the Bank's mobile applications, including:

- Dates and times when the relevant mobile application accesses our servers;
- Non-personal information about banking and non-banking transactions;
- Version of the relevant mobile application you are using;
- Type of operating system you are using;
- Your device model and manufacturer;
- Your internet service provider or mobile service provider; and/or
- Your screen resolution.

We may collect the location of your device based on GPS, cellular tower information and IP-based location services. You have the option to disable the collection of location-based information through your device. Should you choose to disable this option, services requiring location-based information will not function.

2. HOW YOUR PERSONAL DATA IS USED BY THE BANK

We use the information collected through the Bank's mobile applications to:

- Authenticate you on the relevant mobile application;
- Process applications and requests;
- Respond to your requests;
- Enhance, improve, personalize and tailor the mobile application;
- Use and/or disclose this information for fraud detection and information security purposes; and/or
- Recognize your device to assist you in your use of the mobile application.

We use non-personal information collected through the Bank's mobile applications to:

- Identify improvements in design and functionality of the mobile application;
- Diagnose server problems;
- Understand how the Bank's mobile application is used; and/or
- Assist us in resolving questions regarding the Bank's mobile application.

We may use personal and non-personal information to inform you of products and services we offer that may be of interest to you. We may also supplement the information we collect with information we receive from other companies.

3. HOW WE DISCLOSE AND SHARE DATA COLLECTED BY THE BANK'S MOBILE APPLICATIONS

We may share personal information with third parties to:

- Help us provide requested services to you;
- Help us analyze and understand how our services are used; and/or
- Protect the Bank from fraud or other illegal activities.

4. DATA RETENTION

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

DATA SECURITY

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.