

FAB Privacy Statement

The privacy and security of the customers' personal information is of paramount importance to First Abu Dhabi Bank PJSC (FAB) and with this in view the company have put together certain policies, procedures and security measures in place to reinforce our commitment to safeguard customer's personal and confidential information at all times.

The key highlights of our privacy procedures are as follows:

- We collect only those personal information which are relevant and required to understand your financial needs and to conduct our business.
- We use your personal information to provide you with better customer services and products.
- We may pass your personal information to the members of our Group company or any agent or third party service provider unless prohibited by laws and regulations. We will take reasonable steps not to disclose your personal information to any external or third party organization except the above, unless we have your consent or are required by laws and regulations or have previously informed you.
- We may be required to disclose your personal information to Governmental agencies or our regulators, or under order of the court or where it is require by law. We will ensure that the customer information on our records are accurate and updated. Therefore you are required to furnish your accurate and complete personal information from time to time.
- We maintain stringent security measures to prevent unauthorized access to your personal information by anyone, including our staff.
- FAB, our staff and any agent or third party service provider are strictly observing confidentiality procedures while accessing your information and such access is on need to know basis only.
- By preserving these principles, we at FAB will ensure that we respect and maintain the inherent trust that you place in us.
- By preserving these principles, we at Dubai First will ensure that we respect and maintain the inherent trust that you place in us.

Your privacy matters to us

Data Security

- To ensure Data security. FAB will strive at all times to be vigilant against unauthorized or accidental access, processing or erasure implementing appropriate physical, electronic and managerial measures to safeguard and secure your personal information.
- The online banking module of our website supports the use of Secure Socket Layer (SSL) protocol and 128-encryption technology - an industry standard for encryption over the Internet to protect data. Those sensitive information such as credit card details will automatically be converted into codes, before being securely dispatched over the Internet.
- Firewalls have been placed in the web servers to protect and our systems are scanned and monitored regularly to prevent any unauthorized and fraudulent access and against potential vulnerabilities. We will not send personal information to you by ordinary email. As the security of ordinary email cannot be guaranteed, you should only send email to us using the secure email facility on our website. All practical steps will be taken to ensure that personal information will not be kept longer than necessary and that FAB will comply with all legal, statutory and regulatory requirements concerning the retention of personally identifiable information.

Security Assurance

- As a user, you also have an important role to play in preventing fraud in order to protect and safeguard your interest. You should be careful that your bank account details including your User ID(s) and/or Passwords/personal identification numbers (PIN) are not compromised by ensuring that you do not knowingly or accidentally share, provide or facilitate unauthorized use of it. Please do not share your User ID and/or password or allow access or use of it by others. We endeavor to put in place high standards of security to protect your interests.
- You should safeguard your unique User ID(s) and Passwords/PINs by keeping it secret and confidential. Kindly never write them down or share these details with anyone. FAB will never ask you for your Passwords/PINs, in order to ensure that you are the only person who knows this information. When choosing your unique User ID and Password for the first time, do not create it using easily identifiable information such as your birthday, telephone number or a recognizable part of your name. If you have sufficient reasons to believe that your User

ID and/or Passwords/PINs have been disclosed to third party/ is lost or stolen and unauthorized transactions may have been conducted, you are responsible to inform us immediately.

Collection of Personal Information

- Use of "cookies". Cookies are small bits of information that are automatically stored on a person's web browser in their computer that can be retrieved by this site. Your visit to the Website may be recorded through cookies and can be utilized for various purposes including general usage patterns. You can choose to accept or decline cookies by changing the settings on your browser. But by doing so, you will be unable to enter certain part(s) of our website, where information stored with the help of cookies, including online DubaiFirst.com
- Marketing Promotions: Occasionally we may collect personal information from visitors to this site and those individuals participate in a contest or promotion (online or over the telephone, or at one of our branches). Such information is only collected from individuals who voluntarily provide us with their personal information. We may use this information to advise them of products, services and other marketing materials, which we think, may be of interest to them. We may also invite visitors to this site to participate in market research and surveys and other similar activities

If we do ask you to provide personal information, we will specify the purpose for which such personal information is collected and it is used for the purpose specified at the time of collection.

Our Information Collection Statement

The Statement is intended to notify you why personal information is collected, how it will be used and to whom data access requests are to be addressed.

- Why we collect your personal information - we collect your personal information to carry out and administer our services to you and in an effort to improve your customer experience. Collection of such data enable FAB to facilitate appropriate services to the users including open and continue accounts or establish and continue available facilities provided by us.
- Personal Information is also collected from customers in the ordinary course of business to continue the banking relationship, for example, when customers write cheques or deposit money.
- How your personal information may be used - Personal Information relating to a customer may be used to:
 - Facilitate the daily operation of the services and credit facilities provided to customers;
 - Conduct credit checks;
 - Assist other financial institutions to conduct credit checks and collect debts;
 - Ensure ongoing credit worthiness of customers;
 - Design financial services or related products for customers' use;
 - Market financial services or related products;
 - Determine the amount of indebtedness owed to or by customers;
 - Collect amounts outstanding from customers and those providing security for customers' obligations;
 - Meet the disclosure requirements of any law binding on FAB or any of its branches;
 - Enable an actual or proposed assignee of FAB, or participant or sub-participant of FAB's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; to meet legal, regulatory or FAB's internal policy requirement; and to fulfill any other purposes relating thereto.
- Disclosure of your personal information held by FAB relating to a customer will be kept confidential, but, FAB may provide such information to the following parties for the purposes set out in paragraph (c):
 - Any agent or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to FAB in connection with the operation of its business;
 - Any other person under a duty of confidentiality to FAB including a Group company of FAB which has undertaken to keep such information confidential;
 - The drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - Credit reference agencies, and, in the event of default, to debt collection agencies;
 - Any person to whom FAB is under an obligation to make disclosure under the requirements of any law binding on FAB or any of its branches; and
 - Any actual or proposed assignee of FAB or participant or sub-participant or transferee of FAB's rights in respect of the customer.
- FAB retains the right to charge a reasonable fee for the processing of any data access request.

- We use our own Group entities and agents or third party service providers to process some of the requirement to service your request and you may approach us in writing in case your wish to obtain a copy of such personal information.
- Any grievances relating to use or handling of your sensitive personal data may be brought to the notice our customer care centre in writing to contactus@dubaifirst.com.

IMPORTANT: By accessing this web site and any of its pages you are agreeing to the terms set out above. Thank you for choosing FAB .