

## **PRIVACY POLICY FOR BENGAL COMMERCIAL BANK PLC APP**

Bengal Commercial Bank PLC has developed the BGCB NET app as a complimentary service. This app is offered by Bengal Commercial Bank PLC at no charge and is designed for use in its current state.

This page serves to communicate our policies regarding the gathering, utilization, and disclosure of Personal Information should you decide to utilize our Service. Opting to use our Service implies your agreement to the collection and utilization of information as outlined in this policy. The Personal Information we collect is utilized to enhance and provide the Service. We commit to not utilizing or sharing your information with any third parties except as detailed in this Privacy Policy. The terminology employed in this Privacy Policy carries the same meanings as our Terms and Conditions, accessible at BGCB now, unless otherwise specified in this Privacy Policy.

We appreciate your choice of our BGCB now mobile banking app. We prioritize the privacy and security of your personal information and are dedicated to its protection. This Privacy Policy elucidates how we gather, use, disclose, and safeguard your personal information during the use of our mobile banking app.

By utilizing our mobile banking app, you express consent to the practices outlined in this Privacy Policy. If you do not agree with the terms herein, we kindly request that you refrain from using our mobile banking app.

### **INFORMATION WE COLLECT**

We collect the following types of personal information when you use our mobile banking app:

- Personal information you provide to us, such as your name, email address, phone number, and account information
- Information about your device and internet connection, such as your device type, operating system, browser type, and device ID.
- Information about your use of our mobile banking app, such as the pages you visit, the features you use, and the transactions you make

### **INFORMATION COLLECTED WHILE USING THE APPLICATION**

While using Application, in order to provide features of Our Application, We may collect, with your prior permission:

- Information regarding your location
- Information from your Device's phone book (contacts list)
- Pictures and other information from your Device's camera and photo library

We use this information to provide features of our Service, to improve and customize our service. The information may be uploaded to the company's servers and/or a service provider's or it may be simply stored on your device.

You can enable or disable access to this information at any time through your device settings.

## CONTACT LIST

### INFORMATION WE COLLECT

When you use the Bengal Bank app, we may collect personal information from you, including your name, phone number, email address, and payment information. This information is collected in order to provide you with top-up services for your GP, Robi, Airtel, Teletalk & Banglalink accounts. We may also collect non-personal information such as device information, app usage data, and location information.

### USE OF INFORMATION

The information we collect is used for the purpose of providing you with top-up services for your GP, Robi, Teletalk & Banglalink account. We do not sell or rent your personal information to third parties. We may use non-personal information for statistical purposes, to improve our app, and to provide better services to our users.

### DISCLOSURE OF INFORMATION

We may disclose your personal information to our service providers, such as payment processors and mobile network operators, for the purpose of providing you with top-up services. We may also disclose your personal information if required by law, or to protect our rights, property, or safety, or the rights, property, or safety of others.

### SECURITY OF INFORMATION

We take reasonable measures to protect your personal information from unauthorized access, use, or disclosure. We use industry-standard security technologies and procedures to safeguard your personal information.

## HOW WE USE YOUR INFORMATION

We use your personal information to provide and improve our mobile banking app, to communicate with you, to comply with legal obligations, and for other purposes permitted by law. Specifically, we may use your personal information for the following purposes:

- To process transactions and provide banking services to you.
- To communicate with you about your account and our mobile banking app.
- To personalize your experience with our mobile banking app.
- To improve our mobile banking app and develop new features.
- To comply with legal obligations, such as anti-money laundering laws and financial regulations.

## SHARING YOUR INFORMATION

We may share your personal information with third parties as necessary to provide and improve our mobile banking app. Specifically, we may share your personal information with the following types of third parties:

- Service providers who perform services on our behalf, such as processing transactions, analyzing data, and providing customer support.
- Financial institutions and payment processors who facilitate transactions.
- Law enforcement and government authorities as required by law.

We do not sell your personal information to third parties.

## SECURITY OF YOUR INFORMATION

We take reasonable measures to protect your personal information from unauthorized access, use, or disclosure. We use industry-standard security measures, such as encryption and firewalls, to protect your personal information. However, no security system is completely secure, and we cannot guarantee the security of your personal information.

## YOUR CHOICES AND RIGHTS

You may have certain choices and rights regarding your personal information. Specifically, you may:

- Opt out of certain types of communications from us, such as marketing emails.
- Access, correct, or delete your personal information by contacting us.
- Object to the processing of your personal information in certain circumstances.
- Request a copy of the personal information we have collected about you.

### Information Collection and Use

For a better experience, while using our Service, we may require you to provide us with certain personally identifiable information. The information that we request will be retained by us and used as described in this privacy policy.

The app use third party services that may collect information used to identify you.

Link to privacy policy of third party service providers used by the app

- Google Play Services

### Log Data

We want to inform you that whenever you use our Service, in a case of an error in the app we collect data and information (through third party products) on your phone called Log Data. This Log Data may include information such as your device ID, device name, operating system version, the configuration of the app when utilizing our Service, the time and date of your use of the Service, and other statistics.

## Cookies

Cookies are files with a small amount of data that are commonly used as anonymous unique identifiers. These are sent to your browser from the websites that you visit and are stored on your device's internal memory.

This Service does not use these “cookies” explicitly. However, the app may use third party code and libraries that use “cookies” to collect information and improve their services. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your device. If you choose to refuse our cookies, you may not be able to use some portions of this Service.

## Service Providers

We may employ third-party companies and individuals due to the following reasons:

- To facilitate our Service;
- To provide the Service on our behalf;
- To perform Service-related services; or
- To assist us in analyzing how our Service is used.

We want to inform users of this Service that these third parties have access to your Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

## Security

We value your trust in providing us your Personal Information, thus we are striving to use commercially acceptable means of protecting it. But remember that no method of transmission over the internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

## Links to Other Sites

This Service may contain links to other sites. If you click on a third-party link, you will be directed to that site. Note that these external sites are not operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

## Children's Privacy

These Services do not address anyone under the age of 13. We do not knowingly collect personally identifiable information from children under 13. In the case we discover that a child under 13 has provided us with personal information, we immediately delete this from our servers. If you are a parent or guardian and you are aware that your child has provided us with personal information, please contact us so that we will be able to do necessary actions.

## Changes to This Privacy Policy

We may update our Privacy Policy from time to time. Thus, you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. These changes are effective immediately after they are posted on this page.

## CONTACT US

If you have any questions or would like further information about our privacy policy and information handling practices, please contact us at Bengal [ibanking@bgcb.com.bd](mailto:ibanking@bgcb.com.bd)

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