

# UBANK PRIVACY STATEMENT

Ubank treats all personal information we collect through all our business channels as private and confidential. We are committed to protecting your privacy and ensuring that your personal information is collected and used properly, lawfully and transparently.

## Why do we need your personal information?

Without your personal information we would not be able to provide financial services to you and will only collect information we need for that purpose.

## How do we collect your personal information?

We collect personal information directly from you, and where allowed to by law and/or with consent from third parties and public sources, such as credit bureaus. Ubank must ensure that when information is collected from another source/third party that reasonably practicable steps are taken to ensure that you are aware of the information being collected from the other source and the identity of the other source.

## What do we use your personal information for?

We use your personal information to meet our responsibilities to you as a bank. We use it to follow your instructions and for ordinary business purposes such as opening and maintaining your bank account(s), transactions, servicing your financial needs, managing our risk and maintaining our relationship with you. We also use it to do statistical analysis, comply with regulations and tell you about our products and services. We will only use your personal information to market our products and services to you if you give us permission to do so.

## How secure is your personal information?

We have specific security systems and processes to protect your personal information to ensure we prevent loss, unauthorised destruction, damage and/or access and we store your information as required by law.

## How do you access your personal information?

You may at any stage ask us to give you a description of your personal information and correct or update this information through our customer service channels. You may also request deletion in certain circumstances.

## Do we use websites, mobi-site and social media channels?

We are active on electronic media and may use cookies to improve your experience on these online channels collecting standard internet visitor usage information. While Ubank undertakes to protect all personal information within our systems and organisation, you must use caution when making public your personal information and take precautions to

protect your security online. We will never ask you to divulge private information on public channels.

## How do you query or complain about privacy?

If you have any queries or complaints please feel free to contact us on: 086000 8322 or [customercare@ubank.co.za](mailto:customercare@ubank.co.za)

You have a right to complain to the Information Regulator:

### Information Regulator

Tel: 012 406 4818

[Inforeg@justice.gov.za](mailto:Inforeg@justice.gov.za)

[www.justice.gov.za/contact](http://www.justice.gov.za/contact)