



FMFB-A e-Banking Privacy Policy

Introduction

Your trust and confidence in how we collect, use and share information about you is a priority. This FMFB-A e-Banking privacy policy for consumers applies to our all-electronic “Online” banking sites and applications. This policy explains how we collect share, user and protected information when you visit or use the e-Banking sites and applications. By using or accessing the FMFB-A e-Banking services, you agree to this FMFB-A e-Banking privacy policy.

As you review this notice, here are a few important things to keep in mind:

- e-Banking sites and mobile applications are not intended for children under 18 years of age. We do not knowingly solicit information online from, or market online to, children under 18 years of age.
- Internet service providers, device manufacturers, wireless service providers, and/or social media platforms may have their privacy notices that are different from this one for the information they may access through your use of the Sites. We encourage you to read their privacy notices as the collection, uses and sharing of information by those third parties may be different than FMFB-A.

Our social media, or other online services, sites or pages may have additional terms about the privacy or use of your information. This policy is used to inform visitors regarding our policies with the collection, use, and disclosure of Personal Information if anyone decided to use our Service.

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1. Information We Collect and use

We collect personal information that identifies you as an individual or to your organizations or relates to identifying information about you such as your name, address, phone number, fingerprint, face ID, secret questions, and e-mail. Depending upon the services you request, we may collect additional information such as date of birth, we, or companies we work with, collect other information such as browser and device information, app usage data, information collected through cookies, web beacons and other technologies, demographic and other information, and aggregated information about your visits to, or use of our sites, and other online services. While that information alone may not reveal your specific individual identity, we may associate this usage and other information we collect online with personal information about you.

2. Use of Information

We may use the personal and other information we collect from and about you to:

- Authenticate you so that you can access the e-Banking products and conduct account transactions or access your banking account-related information.
- Recognize you, your device or your browser when you use the e-Banking products so that we can facilitate navigation, display information more effectively, store your preferences and otherwise personalize your experience and enhance the use of the Sites;
- Process your applications, request, or transactions;
- Respond to your inquiries, fulfill requests and request your feedback;
- To track responses to our e-mails and advertisements and to measure the success of our marketing campaigns;
- Provide you with account information, as well as information regarding our branches, our products, and services;
- Facilitate social sharing functionality, where appropriate;
- Manage our business, such as for data analysis, audits, fraud monitoring and prevention, information security, improving the e-Banking services, developing new products and services, identifying usage trends, and expanding our business activities;
- Review statistical information about the use of the e-Banking services to improve their design and functionality, to understand how they are used, and to assist us with resolving questions about the e-Banking services; and
- Ensure that the e-Banking products function properly and otherwise administer the e-Banking products



3. Sharing of Personal Information

Your personal information may be shared:

- with our affiliates to the extent permissible under applicable law;
- with third parties, to permit them to send you marketing communications on our behalf;
- with our third-party service providers, who provide services such as Wallet services, billing products, data analysis, information technology and related infrastructure provision, customer service, processing your transactions, e-mail delivery, auditing, and other services;
- with a third party in the event of any proposed reorganization, merger, sale, joint venture, assignment, transfer, or other disposition of all or any portion of our business, assets, or stock.

We also may use and disclose your personal information as we believe to be necessary or appropriate: (a) under applicable law, which may include laws outside your country of residence; (b) to respond to requests from courts, law enforcement agencies, regulatory agencies, and other public and government authorities, which may include such authorities outside your country of residence; (c) to enforce our terms and conditions; and (d) to protect our rights, privacy, safety, or property, and/or that of our affiliates, you, or others. Where appropriate, we will limit the sharing of your personal. We may share anonymized or de-identified aggregated information with third parties to help deliver products, services, and content that are tailored to the users of our Sites and for other purposes.

We may transfer information to FMFB-A affiliated companies or third parties throughout the world, we still treat it in accordance with this policy.

4. Managing Your Personal Information

Keeping your account information accurate and up to date is very important. If your account information is incomplete, inaccurate or not current, please use the e-banking portals, you can also speak to a branch representative or use contact us option.

5. Other Information We Collect

In addition to personal information, you provide directly to us, we may collect other information about you, including acquiring and using services provided by third parties who collect and analyze customer data.

We collect information in a variety of ways, including:

- Through your browser, device: Certain information is collected by internet browsers, or automatically through your device, such as your Media Access Control (MAC) address, computer type (Windows or Macintosh), screen resolution, operating system name and version, device manufacturer and model, device identifier, language, and Internet browser type and version. We may also collect your IP address, along with the time of your visit and the page(s) visited.
- Through your use of our e-Banking mobile applications: When you download and use one of our mobile applications, we may collect and/or track app usage data, such as the date and time the app on your device accesses our servers and what information and files have been downloaded to or presented through the application.



- Using cookies, pixel tags, device profiling, and similar technologies: We may use cookies, pixel tags, and similar technologies to collect browser, device and other information, such as time spent, pages visited, language preferences, and other traffic data. These cookies may contain or reflect segment or other interest-based data in a de-identified form including interests across e-Banking products and sites. We may also collect various attributes associated with your device (such as IP address, installed fonts, language and browser settings, and time zone) to create a device fingerprint, Face Identity, or identifier so that we can recognize your device. Other similar tracking technologies may be introduced and used by us in the future in connection with the e-Banking products ad sites.
- Physical location when using your mobile device: We may collect the physical location of your device by, for example, using satellite, cell phone tower, or wireless local area network signals. We may also use your device's physical location to provide you with personalized location-based services and content, as well as to understand traffic patterns in and around our branches. In some instances, you may be permitted to allow or deny such uses and/or sharing of your device's location, but, if you choose to deny such uses and/or sharing, we may not be able to provide you with the applicable personalized services and content. We will collect your precise physical location only with your consent. The FMFB-A mobile applications may collect your precise location, whether or not you are using the app. We may also collect your precise physical location to provide you insights and facilitate goals regarding your spending activities. You can de-enroll in these services at any time.
- You can choose whether to accept cookies through your browser settings. For example, most browsers allow you to automatically decline cookies, decline or accept a particular cookie (or cookies) from a particular site when browsing. If you decide not to accept cookies, some features of the e-Banking site may not work properly because we may not be able to recognize your device and associate you with your FMFB-A account(s). In addition, the offers or content we provide when you visit our sites or the third party sites may not be as relevant to you or tailored to your interests.
- Local Shared Objects, sometimes referred to as flash cookies may be stored on your hard drive using a media player or other software installed on your device. Local Shared Objects are similar to cookies in terms of their operation, but may not be managed in your browser in the same way. Restricting acceptance of Local Shared objects may impede the functionality of some Flash applications, including those used in connection with the e-Banking sites including animation and video presentations. Similarly, certain authentication features of our e-Banking mobile applications may set a persistent token, similar to a cookie, on your mobile device. This token allows that device to be uniquely associated or bound with your account. This token will remain on your device until you un-enroll from those features or delete the app from your device.

In some instances, we may combine other information with personal information.



6. Aggregation Services

FMFB-A, as well as others, offers account aggregation services that allow you to consolidate your electronically enabled financial account information from different sources (such as your accounts with us or with other financial institutions) so that you can view all your account information in one online location.

When acting as an account aggregator, FMFB-A or its aggregation service provider may request your account user credentials for third party (none-FMFB-A) financial accounts, including usernames and passwords, to access your account information as your agent. If you provide us access, as your agent, to your third-party account information we may use such information as well as your FMFB-A account information where applicable, to provide you offers, suggestions and insights on your spending, savings, and other financial behaviors. These insights are not investment, tax or legal advice and neither FMFB-A nor any of its affiliates are acting as a tax, legal or investment advisor in providing same.

7. Online Advertising

We may, directly or through third parties, serve ads regarding products and services intended to be of interest to you on our various sites or third party sites or applications. We and others may use the online technologies described in Section 5 above to make inferences and predictions about your characteristics, interests, and preferences based on your online interests and activities across other sites. We may also use technologies to associate and recognize your various mobile and desktop devices in order to deliver ads and other content in a consistently manner across the devices you use. Information we collect using the technologies described above may also be associated or linked with personal information, such as email or postal address, you provided directly to us or others.

Alternatively, personal information may also be linked with characteristics or attributes about you, such as lifestyle interests, in support of our marketing efforts. We may use, or share with others (in anonymous or non-readable form where appropriate) your information for better recognizing you when visiting the e-Banking sites or applications and to provide relevant advertising (for FMFB-A or third party's products/services), based on your interests, on our sites, on other sites and applications and other channels including television, email and direct mail. If you opt-out of interest-based advertising, as described below, you will not receive such customized ads on the sites or in other places.

8. Do Not Track

Some browsers have a do not track feature that lets you tell websites that you do not want to have your online activities tracked. At this time, we do not respond to browser do not track signals.



9. Security of Personal Information

The security of personal information about you is a priority. We seek to protect this information by maintaining physical, electronic, and procedural safeguards designed to protect personal information within our organization. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive from us. Although we take extensive measures to protect your personal information, and to anticipate and mitigate new threats to personal information, unfortunately, no data transmission over the Internet or wireless network or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately contact us.

10. Other Important Information

Changes in our Policies

We may change this policy from time to time. When we do, we will let you know by appropriate means, such as posting the revised policy on this page with a new effective date. Any changes will become effective when we post the revised policy. Your use of the e-Banking products or services following these changes means that you accept the revised policy.

Third-Party Sites and Services

This policy does not address, and we are not responsible for, the privacy, security, or other practices of any third parties, including any third party operating any site or service to which the e-Banking services or products links. The inclusion of a link on the e-Banking sites or applications does not imply endorsement of the linked site or service by us or by our affiliates.

In addition, we are not responsible for the information collection, usage, disclosure, or security policies or practices of other organizations, such as Facebook, Apple, Google, Microsoft, or any other third-party app provider, social media platform provider, operating system provider, device manufacturer, or wireless service provider or internet service providers, including with respect to any personal information you disclose to other organizations through or in connection with the e-Banking sites and applications.

If you have any questions about this Policy, please contact us.

Last Updated: 3-Aug-2019

In the event of any discrepancies between the English version of this document and a translated version, the English document is binding