

DATA PROTECTION DETAIL ON THE WEBSITE

YOUR PERSONAL INFORMATION

This Data Protection and Privacy Statement relates solely to information supplied by you on this Web Site. Finance Trust Bank, the Data Controller (“FTB”) respects the privacy of your personal information and will treat it confidentially and securely.

Any personal information provided by you to FTB through this Web Site will be used for the purpose of providing and operating the products and services you have requested at this Web Site and for other related purposes which may include updating and enhancing FTB’s records, understanding your financial needs, conducting credit checks, reviewing credit worthiness and assisting other financial institutions to conduct credit checks, advising you of other products and services which may be of interest to you, for crime/fraud prevention and debt collection purposes, for purposes required by law or regulation, and to plan, conduct and monitor FTB’s business. The information collected from you by FTB will be valuable in improving the design and marketing of our range of services and related products for customer use. If you are providing your details in connection with an application for employment, please refer to our “Data Protection and Privacy Statement – Job Applicants” which will be displayed when you apply (see our ‘Careers’ page). This Policy will not alter or affect any information otherwise provided by you to FTB.

Other than to those individuals and entities listed below your details will not be revealed by FTB to any external body, unless FTB has your permission, or is under either a legal obligation or any other duty to do so. For the purposes detailed above, your information may be disclosed to:

- other Branches or Companies forming part of FTB (i.e. FTB, its subsidiaries and affiliates);
- any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over FTB;
- any agent, contractor or third-party service provider, professional advisor or any other person under a duty of confidentiality to the FTB;
- credit reference agencies and, in the event of default, debt collection agencies;



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- any actual or potential participant or sub-participant in, assignee, novatee or transferee of, any of the FTB's rights and/or obligations in relation to you;
- any financial institution with which FTB has or proposes to have dealings.

The above disclosures may require the transfer of your information to parties located in countries that do not offer the same level of data protection as your home country. However, FTB will ensure that parties to whom your details are transferred treat your information securely and confidentially. FTB also pledges its intention fully to meet any internationally recognised standards of personal data privacy protection and to comply with applicable data protection and privacy laws. We may transfer your information if it is necessary to perform our contract with you and by providing details to FTB via this Web Site you are deemed to consent to any other transfers.

Information held about you is retained as long as the purpose for which the information was collected continues. The information is then destroyed unless its retention is required to satisfy legal, regulatory or accounting requirements or to protect FTB's interests. As a general rule, the maximum retention period is 10 years.

It is your responsibility to maintain the secrecy of any user ID and login password you hold.

COOKIES

In order to improve our Internet service to you, we will occasionally use a "cookie" and/or other similar files or programs which may place certain information on your computer's hard drive when you visit an FTB web site. A cookie is a small amount of data that our web server sends to your web browser when you visit certain parts of our site. We may use cookies to:

- allow us to recognise the PC you are using when you return to our web site so that we can understand your interest in our web site and tailor its content and advertisements to match your interests (This type of cookie may be stored permanently on your PC but does not contain any information that can identify you personally.);
- identify you after you have logged in by storing a temporary reference number in the cookie so that our web server can conduct a dialogue with you while simultaneously dealing with other customers. (Your browser keeps this type of cookie until you log off or close down your browser when these types of cookie are normally deleted. No other information is stored in this type of cookie.);



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- allow you to carry information across pages of our site and avoid having to re-enter that information;
- allow you access to stored information if you register for any of our on-line services;
- enable us to produce statistical information (anonymous) which helps us to improve the structure and content of our web site;
- enable us to evaluate the effectiveness of our advertising and promotions.

Cookies do not enable us to gather personal information about you unless you give the information to our server. Most Internet browser software allows the blocking of all cookies or enables you to receive a warning before a cookie is stored. For further information, please refer to your Internet browser software instructions or help screen. Alternatively, information on deleting or controlling cookies is available at *(generate link on upload to website)*

INTERNET COMMUNICATIONS

In order to maintain the security of our systems, protect our staff, record transactions, and, in certain circumstances, to prevent and detect crime or unauthorised activities, FTB reserves the right to monitor all internet communications including web and email traffic into and out of its domains.

YOUR RIGHTS AND HOW TO CONTACT US

You may have the right under data protection legislation on payment of a fee to request access to personal information about you held by us and to have it corrected where appropriate. If you have that right and you wish to access, correct or delete any of your personal data held by us, or if you have any questions concerning our Data Protection and Privacy Statement please contact the relevant FTB Data Protection representative. You may also have the right to access details held by credit reference agencies and FTB will supply details of the relevant agencies upon request. FTB web site may have details of local Data Protection Officers.

CONTACTING YOU

In providing your telephone, facsimile number, postal and e-mail address or similar details, you agree that FTB may contact you by these methods to keep you informed about FTB products and services or for any other reason. If you prefer not to be kept informed of FTB products and services, please contact FTB by E-mail.



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FTB reserves the right to amend its prevailing Data Protection and Privacy Statement at any time and will place any such amendments on this Web Site. This Data Protection and Privacy Statement is not intended to, nor does it, create any contractual rights whatsoever or any other legal rights, nor does it create any obligations on FTB in respect of any other party or on behalf of any party.

COOKIE POLICY

This cookie policy explains how cookies and similar technologies, such as pixels, beacons, and tags (together “cookies”) are used by Finance Trust Bank (“we” or “our”) on our websites and other online services.

WHAT ARE COOKIES AND WHY DO WE USE THEM?

Cookies are small text files stored in your browser’s memory by our websites. They are commonly used to support various functions on our websites.

Cookies do other very useful jobs, such as tell us which pages you visited the most, understand how effective our website has been to you, and improve our communication to you on our products and services.

We do not use cookies to collect information that directly identifies you as an individual. However, some information collected by cookies may be treated as personal data (such as your browsing history, or your device information).

Depending on the job the cookie needs to perform, it may be a session or persistent cookie:

- Persistent cookies are retained on your device until you either erase them or your browser erases them when the cookie reaches its expiration date.
- Session cookies are temporary and expire once you close your browser or once your session ends.

WHAT TYPE OF COOKIES TO DO WE USE?

To help you better understand what cookies we apply to our websites, we have classified our cookies in four categories: Strictly Necessary, Performance, Functional and Targeting.



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CATEGORY 1: STRICTLY NECESSARY

These cookies are essential for the operation of our website, your browsing experience and they are also used to enable authentication and security.

We use the information collected by these cookies to:

- Monitor that our websites are operating correctly and deliver content to you reliably.
- If necessary, carry your information across pages to avoid re-entering
- Remember your cookie consent decisions

As strictly necessary cookies are essential for our website to work, they cannot be disabled at our end. You can set your browser to block or alert you about these cookies but opting out of them may cause some parts of our websites to not work.

CATEGORY 2: PERFORMANCE COOKIES

These cookies collect information on how you use our website. For example, which pages you have visited and whether you have experienced any errors during your visit. They may also be used to perform website analytics. This data collected by these cookies is stored in an aggregate form and will not directly identify you as an individual.

We use the information collected by these cookies to:

- Understand how our website is being used and how effective our campaigns are
- Test different versions of our website so that we can make improvements

By not accepting these cookies, your browsing experience on our websites may be impacted.

CATEGORY 3: FUNCTIONALITY COOKIES

These cookies remember you so that we can improve, enhance, and personalise your visit to our website.

We use the information collected by these cookies to:

- Personalise our website's content for your preferences
- Provide you various web services, including ability to watch a video



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If you limit these cookies on your browser, our website cannot remember choices you've previously made or personalise your browsing experience.

By not accepting these cookies, our website cannot remember choices you've previously made or personalise your browsing experience.

CATEGORY 4: TARGETING COOKIES

We or our third-party partners may place targeting cookies (also called advertising cookies) on your browser when you are browsing our website to allow us to tailor our marketing to you and your interests.

Targeting cookies are not used to directly identify you. They record information like your visit to our websites, details of other websites that directed you to our websites, your responses to our online advertisements and pages you have visited, so that we and our partners can gain insights into what communications, products, and services you or other potential customers may be interested in.

In order to gain these insights, sometimes we may analyse your personal information to create a profile of your interests and preferences so that we can communicate information relevant to you and your interests. We also may make use of additional information about you when it is available from internal and external third-party sources.

We use the information collected by these cookies to:

- tailor our advertisements or offers to you (including those on our or third-party websites, such as social media networks or otherwise)
- make our websites more relevant to your interests based on your past visits to our websites
- evaluate the effectiveness of our marketing and advertising activities
- help us identify customers similar to our audience
- serve relevant adverts to you on third party websites and apps

Data collected by these cookies is not used to send direct marketing messages to you. Therefore, disabling these cookies will not necessarily stop you from receiving marketing communications from us. You are able to opt out of receiving marketing material from us at any time and you can find more details about this in our Privacy Policy.



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Our third-party partners who place cookies on our website on our behalf will only apply those cookies or process any of your data in accordance with the purposes described in this Cookie Policy.

FRAUD PREVENTION

We note that we may also use the information collected in the above-mentioned cookies to assist us in fraud prevention.

THIRD PARTY COOKIES

We may work with third parties to set the above-mentioned cookies when you interact with our website. These third parties include our partners and service providers, such as advertisers, search engines, social media platforms, or analytics platforms that enable us to improve and personalise your experiences on our websites and deliver relevant content to you.

We do not share any data with these third parties that may identify you.

Third parties may also place cookies on your device when you visit other websites that do not belong to us. These cookies are applied in accordance with the third party's cookie policy, which we have no control over. You can always opt out of third-party cookies through your browser settings (see Manage Cookies section below).

MANAGE COOKIES

You can at any time withdraw or manage your cookie consent using the cookie management window that can be accessed from the Cookies policy link located in the footer of each page on our website.

You can also opt out of cookies by changing the settings in your browser. Most web browsers are initially set up to accept cookies. By changing these settings, in most cases you can choose to not accept any cookies, or to not accept third party cookies.

Removing cookies in your browser settings means that any preference settings you have made on a website will be lost (including any consent preferences regarding cookies where that is available).



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Please also note that blocking all cookies means that functionality on our websites will be lost as described above. We don't recommend turning all cookies off when using our websites.

See below for more information on how to manage your cookie settings in these popular browsers:

Internet Explorer : [generate link](#)

Firefox: [generate link](#)

Google Chrome: [generate link](#)

Safari: [generate link](#)

You can also opt out of Google's use of cookies (including DoubleClick cookies) by visiting [Google's Ad Settings](#), Facebook's use of pixel information on [Facebook's Ad settings](#), LinkedIn's use of cookies by visiting [LinkedIn's Settings](#) and Adobe's use of cookies by visiting [Adobe's Settings](#).

You can also visit the following sites to check and select your preferences for online ads:



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