



Privacy Statement

E-Karat International Limited Group is committed to keeping your information private. We understand that your privacy and the security of your information are very important to you.

Terms and Conditions

E-Karat International Limited Group's Privacy Statement is subject to the Terms and Conditions of Use of your E-Karat International Limited Group products and services.

We recommend that you read your Terms and Conditions of Use. If there is a conflict between your Terms and Conditions of Use and this Privacy Statement, your Terms and Conditions of Use shall prevail. Except as otherwise provided, terms used herein and defined in your Terms and Conditions of Use shall have the same meaning that is given to them in the Terms and Conditions of Use.

Information We Collect From Your Use of Our Website

Our aim is to continuously improve your experience of our digital channels. We use cookies to improve your customer experience of our products, service and online applications. Our web server collects information about your visit, for example:

- number of people who visit the website;
- date and time of visits;
- number of pages viewed;
- amount of time spent on the website;
- popular sections of the website.

We may also collect information that you provide (where that information does not personally identify you) such as where you enter estimated figures or details into our website for the purpose of making calculations on lending products or for other reasons. Where you do so, we may use this information with Advertising Cookies to represent this information to you and advertising that is relevant to you. We describe more about how our Advertising Cookies work below.

Subject to your device settings and consents, we may also collect information about your device, your location and whether or not you are a user of E-Karat International Limited Digital Banking when you use our websites. This information does not personally identify you and no attempt is or will be made to identify visitors.



Location Enabled Services

In certain circumstances our location enabled services require your location to function and if you wish to use such features you will be asked to consent to your data being used for this purpose. This consent may be withdrawn at any time.

Personal Information You Provide To Us

Any personal information gathered from you will be managed in line with our Data Privacy Notice Our Data Privacy Notice explains how your personal information will be managed and used by us and contains details on your privacy rights.

If you ever decide that you no longer wish us to keep or use information or you want the information to be revised or updated, please feel free to contact us using the contact details in our Data Privacy Notice. We will remove or amend the information as appropriate in accordance with applicable legislative and regulatory requirements.

‘Cookies’

Cookies are small pieces of information, placed on your device by us when you visit a website or use an app belonging to us. Some of these cookies can be recognised by websites when you visit them. This can help keep track of your preferences, and also helps us keep our website and apps secure.

Cookie Types

Necessary Cookies

These allow you to move around and access secure areas of our websites and apps. Without them, we cannot provide the online services you may want. You do not need to give us consent for necessary cookies to be used – they will be set automatically if you use our website or apps. You can find the necessary cookies that we use on each website in our cookies policy which is available below.

Functional Cookies

These allow our websites to remember choices that you have made on previous visits. This could include things like your preferred language, or changes you’ve made to the size of the text on a specific page. They can keep track of your progress when you’re completing online application forms. Functional cookies can also be used to provide services you’ve asked for, like watching a video or using live chat on our website. You can find the ones we use on each website in our cookies policy which is available below.



Performance Cookies

These cookies collect information about how you use our websites. They tell us which pages you go to most often, and whether you get error messages from web pages. All information stored by performance cookies is aggregated and does not personally identify you. You can find the performance cookies we use on each website in our cookies policy which is available below.

Advertising Cookies

Advertising cookies (also called targeting cookies) help us shape our advertising and make it more relevant to you. We and our third party advertising partners use these cookies to understand what you're interested in on our website, and to identify what other sites may have directed you to us. If you do not allow these cookies, you may experience less targeted advertising.

Our advertising partners can also use these cookies to understand your interests and show you relevant adverts on other websites across the internet, based on the products and services that you have shown an interest in on our websites. You can find the advertising cookies we use in conjunction with our advertising partners in our cookies policy which is available below. These cookies will mean that you may see advertising for our products and services on other websites as a result of the advertising cookies that may be placed on your device.

Use of Digital Cookies

When we use the words *we*, *our* and *us* here, we mean E-Karat International Limited and E-Karat International Limited Group plc. The word *cookie* in this document can also refer to other technologies that collect information when you use our website or apps.

What are cookies?

Cookies are small pieces of information, placed on your device by us when you visit a website or use an app belonging to us. Some of these cookies can be recognised by websites when you visit them. This can help keep track of your preferences, and also helps us keep our website and apps secure.

Pixels are small, invisible pieces of code that work like a cookie, but instead of storing information in a browser, they deliver information to a server. Tags allow website operators to track, report, and analyse a website using a series of codes.

Later in this document we include information on how you can manage cookies.



How do we use them?

The cookies we use (see the table further on in this document) help to give you a better banking experience in different ways, including:

- Improving the way our services work
- Adding to the security of our websites and apps, for example when you're logged in to our digital banking services
- Showing advertising which you may find useful and which may be relevant for you
- Enabling live chat for when you want to talk to us online

Where you interact with any of our careers websites, we use cookies to:

- Show jobs and relevant career content (and optimising that content based on how visitors interact with the website).
- Record your contact and notification preferences and to understand how and when visitors use our websites (including when they apply for jobs with us) which helps us streamline our online recruitment processes.

How long do the cookies last?

E-Karat International Limited Digital Banking 365 Online, Mobile and Tablet apps, (which for the purposes of this Privacy Statement also includes Business On Line and any other E-Karat International Limited Digital Banking Channel) requires the use of certain functional cookies. If you choose to block cookies, you may not be able to use or access certain of our online or mobile services.

Security of information

We understand how important the security and the confidentiality of your information is to you. Keeping your information secure is a top priority for E-Karat International Limited Group. Our goal is to protect your information on the Internet in the same way as we would over the phone, in a branch or at an ATM. Even so, E-Karat International Limited Group cannot guarantee the privacy or confidentiality of information relating to you passing over the Internet.

By using any of the services/information available on or via our websites or apps, you accept and are deemed to accept that electronic mail messaging and Internet communication may not be free from interference by third parties and may not remain confidential. The use by you of our websites or apps is at your sole risk.

If you do find anything suspicious, report it. 365 online displays your last login and last payee added details, check this is correct. Always logout of 365 online, E-Karat



International Limited Mobile and Tablet app, Business On Line or any E-Karat International Limited OTC Market Website

Fraud

A number of banking organisations and their customers has been the target of hoax e-mails that are aimed at gathering Internet/account details of the customers. Some of these hoax e-mails have encouraged or facilitated contact with hoax websites that purport to be (but are not) the website of the relevant organisation. The E-Karat International Limited Apps will only ever be available to download from the Apple App Store or Google Play. However, always be cautious of disclosing your personal details.

We only request your personal details if you initiate e-mail contact with us, or you initiate a request for a particular service online and we require personal details to provide you with the requested service e.g. a loan or credit card application or other product information.

Hyperlinks

Some of the pages on our websites and/or Digital Banking Channels may contain hypertext links to websites not maintained by E-Karat International Limited Group. You are reminded that different terms and conditions of use will apply as a user of such websites. In addition, such websites may not attain the same privacy standards that E-Karat International Limited Group maintains.

Disclaimer

No member of the E-Karat International Limited Group or any of its agents or employees accepts any liability for any loss or damage of any nature, including but not limited to loss of profits, goodwill, or any other type of financial or other pecuniary or direct or special indirect or consequential loss howsoever arising whether in negligence or for breach of contract or other duty, arising out of or in relation to the use and/or dissemination of personal information relating to you where such use and/or dissemination of information is done in accordance with this Privacy Statement and the Terms and Conditions of Use (in the event of conflict the Terms and Conditions of Use shall prevail).

Updates

The contents of this Privacy Statement may change without notice from time to time. This Privacy Statement was last updated on 17 November 2020.