PRIVACY POLICY AND DATA PROTECTION

At The Bank of Punjab, we take the privacy and security of your personal information very seriously. This Privacy Policy and Data Protection Statement explains how we collect, use, disclose, and protect your information in compliance with applicable data protection and privacy laws. We encourage our customers and visitors to regularly review this document to understand the terms and conditions outlined herein.

Collection and Use of Personal Information

We collect personal information that you provide to us on this digiBOP mobile app/ digiBOP internet banking, including your name, contact details, financial information, and other relevant data required to deliver our products and services. We may use this information to provide operational support, manage regulatory requirements, update our records, advise you on products that match your financial needs or interests, conduct business analytics and improve our products and services. We may also share your information with third-party service providers, advisors, and other parties listed below to fulfill these purposes.

Disclosure of Personal Information

We disclose personal information only for the purposes described in this Policy, to the extent necessary and permitted by applicable law, and with your consent where required. Depending on the relevant service or legal requirement, recipients may include: Regulatory, supervisory, governmental, or quasi-governmental authorities with jurisdiction over Bank of Punjab.

- Agents, contractors, or third-party service providers, professional advisors, or any other person under a duty of confidentiality to Bank of Punjab.
- Credit reference agencies and, in the event of default, debt collection agencies.

Financial institution involved in processing of your transactions, providing a service you request, or investigating suspected fraud, where disclosure us lawful and necessary.

Information Collection and Use

For a better experience, while using our services, we may require certain personally identifiable information. This information will be retained and used as described in this Privacy Policy. Examples include:

User’s Geo Location

digiBOP accesses your device’s geolocation through its location services, subject to the permissions granted through your device settings.

The Bank collects and records device geolocation at device registration, digital banking channel activation, login, binding of a new device to a digital channel, at the time of transaction, and credential change (i.e., password or MPIN) in accordance with State Bank of Pakistan BPRD Circular No. 04 of 2023 dated 14 April 2023, Annexure A, Section D — Monitoring Controls, read with the related Annexure B FAQs.

Location data also supports the Bank’s fraud prevention, security and transaction monitoring framework. It is used to detect potentially unauthorized access, and assist in investigating suspected fraud, together with other relevant data.

Location data is also used to provide location-based services available through digiBOP, including branch and ATM location searches and information about nearby discounts.

You can manage or withdraw location permissions through your device settings. Location data is handled in accordance with the disclosure, security, storage and retention provisions of this Privacy Policy and applicable legal and regulatory requirements.

- **Access to gallery images**- required for QR Payments via digiBOP.
- **Device ID**- to limit the number of registered devices as per central bank directives.

The app also use third-party services that may collect information used to identify you. Links to the privacy policies of the third-party service providers integrated with the app. digiBOP requires the below mentioned information for specified reasons:

- Google Play Services
- Google Analytics for Firebase
- Firebase Crashlytics

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's Internet Protocol ("IP") address, device name, operating system version, app configuration, time and date of usage, and other statistics.

Installed Application Information

Our app collects and transmits information about users' installed applications to enhance security and protect personal and financial information. This data collection is intended to ensure that the mobile device being used is secure and uncompromised by analyzing installed applications for potential security risks. The collection and transmission of this data are carried out only with the user's explicit consent, obtained prior to the process. This ensures that users are fully informed about how their data will be used and are given the opportunity to opt out if they do not wish to share this information. We understand the importance of protecting your privacy and remain committed to complying with all applicable data protection laws and regulations to ensure the privacy and security of user data.

Protection of Sensitive Data

We do not intentionally collect sensitive personal information (e.g., political opinions, religious beliefs, health data) through the app. However, as a banking application, visibility into installed applications may occur solely for security purposes.

Use of Cookies

The Bank of Punjab Web site uses cookies to help personalize your online experience. A cookie is a text file placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. They are uniquely assigned to you and can only be read by a web server in the domain that issued them.

One of the primary purposes of cookies is to provide a convenience by saving you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize The Bank of Punjab pages, or register with The Bank of Punjab site or services, cookies help The Bank of Punjab to recall your specific information on subsequent visits. This simplifies the process of recording details such as billing or shipping addresses. When you return to the same The Bank of Punjab website, the information you previously provided can be retrieved, allowing you to easily use customized features.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser settings to decline them if you prefer. Please note that if you choose to decline cookies, you may not be able to fully experience the interactive features of The Bank of Punjab services or websites.

Internet Communications

To maintain system security, record transactions, protect staff, and prevent unauthorized activities, Bank of Punjab reserves the right to monitor all internet communications, including web and email traffic, into and out of its domain.

Secure Data Handling Procedures for Personal and Sensitive User Data

At the Bank of Punjab, we understand the importance of protecting your personal information from unauthorized access, use, or disclosure. We take a proactive approach to safeguarding your data by employing robust security measures to ensure that the personally identifiable information you provide is stored in a secure and controlled environment. Additionally, we use encryption protocols such as SSL to protect your personal information during transmission. You can trust that we remain committed to ensuring the safety and privacy of your personal data at all times.

We only collect personal and sensitive information necessary to provide our services. We ensure that the data we collect is minimal, and strictly required, and used solely for the purpose for which it is obtained.

Storage of Personal and Sensitive Information

Data is stored on secure servers with limited access to authorized personnel only. We take necessary measures to protect the data against unauthorized access, alteration, disclosure, or destruction.

Use of Personal and Sensitive Information

We use personal and sensitive information only for its intended purpose and do not share it with third parties unless required by law or necessary to provide services.

Data Retention

We retain personal and sensitive information only as long as necessary to provide services or comply with legal requirements. Once no longer needed, data is securely deleted.

Developer's Data Retention and Deletion Policy

At The Bank of Punjab, we recognize the importance of data privacy and are committed to protecting the personal information of our developers. Below is our data retention and deletion policy:

Collection of Developer's Data

We collect data from developers only to provide our services. The data collected may include, but is not limited to, email addresses, usernames, contact information, financial information and other relevant details.

Storage of Developer's Data

Developer data is stored on secure servers with limited access to authorized personnel only. We implement necessary measures to protect the data against unauthorized access, alteration, disclosure, or destruction.

Use of Developer's Data

We use developer data only for the purpose for which it is collected. We do not share this data with third parties unless it is necessary to provide services or required by law.

Data Retention

We retain data for as long as it is necessary to provide services or comply with legal requirements. If you wish to delete your data, you can do so by contacting our support team.

Data Deletion

Once data is no longer needed, it will be securely deleted. We follow strict procedures to ensure complete removal from our systems. However, certain data may be retained for legal or regulatory purposes.

Contacting You

We may contact you via telephone, physical address, or digital channels to inform you about Bank of Punjab products and services or for other legitimate reasons.

Amendments to Privacy Policy and Data Protection Statement

We reserve the right to amend and update this Privacy Policy and Data Protection Statement. This document is for information purposes only and does not create any legal or contractual obligation on Bank of Punjab.

Agreement

By using our website/digiBOP Mobile Application/digiBOP Internet Banking, you agree to this Privacy Policy and Data Protection Statement and its terms.