

1. YOUR TRUST AND OUR COMMITMENT TO YOUR PRIVACY:

At Bank of Alexandria, we regard the trust that you have placed in us to be of the highest importance in our relationship with you. We are committed to value this trust, and will strive to earn it in all occasions that we provide you with products, services, and information to satisfy your needs, and guarding your information every step of the way ... and this is why we take this opportunity to describe our privacy policies and the measures we take to protect our customer information. In this Privacy Promise, you will find information about these policies and procedures on how information is secured and used. Any updates to our privacy policies and procedures will be communicated to you so that you can continue to stay informed about this vital issue.

2. OUR PROMISE TO YOU: -

- a. We are committed to protecting your privacy at all times and according to the laws and regulatory requirements in this regard.
- b. We do not share customer information with outside companies for purposes of selling their products and services to you, unless you have been given the opportunity in advance to decline this option.
- c. We do not share customer information with outside companies for purposes of selling their products and services to you, unless you have been given the opportunity in advance to decline this option.
- d. We will maintain security standards and procedures designed to protect customer information. We will continue to test and enhance our technology with timely updates to improve the protection of our information about you and this is in accordance with the policy of the bank and the parent company in this regard.

3. OUR POLICIES ON COLLECTION, USE, AND DISCLOSURE OF CUSTOMER INFORMATION: -

Our goal is to provide you with all of the services you will need to succeed financially. Along the way, we are committed to providing you with responsive, personalized service, and keeping you informed about new services that may be of immediate interest to you, or new benefits that can help you derive the greatest value from your relationship with us. To succeed in this endeavor, we collect customer information that becomes the cornerstone of our ability to provide superior banking service to you when you need it.

4. INFORMATION COLLECTION: -

The primary reason that we collect and maintain customer information is to serve you and administer your customer relationship in an efficient manner. This information may be collected from a variety of sources, such as the following:

- a. Information you provide to us in applications or forms of our Bank including those collected now or in the future in our web pages.

- b. Information about your transactions or experiences with the various business units of our Bank.
- c. Information we receive from other banks and financial institutions, such as those obtained from credit inquiries, providing your credit history, among other financial information.

5. INFORMATION USE AND DISCLOSURE: -

We use and may share or disclose customer information with our business partners such as agents and vendors, and with other banks, the parent company in Italy and financial institutions for a variety of reasons as follows:

- a. To protect you. The information we maintain about your customer relationship helps us identify you and helps prevent unauthorized persons from accessing your information, or your accounts or services.
- b. To provide superior service. Your customer information allows us to respond quickly and efficiently to your needs.
- c. To tell you about new or enhanced financial services. By understanding your relationship, we can better meet your needs and determine your eligibility for other Bank of Alexandria services that could be of value to you.
- d. To improve and develop our products and services. Every product or service we offer is designed to reflect the ways our customers actually use their accounts. This is the reason why we collect, and analyze information about customer activity and history, and how we tailor new types of Banking products to meet your needs and under your prior consent to such disclosure.
- e. To comply with the law. Information will be disclosed as warranted by the laws of the Republic of Egypt including banking rules and regulations.
- f. To respond to an inquiry about the availability of funds in any of your accounts for which you issued a cheque.
- g. To serve a specific purpose. Doing so only for specific purposes, we may disclose information with other entities as follows: Non-financial companies, such as companies that perform services on our behalf - including but not limited to cheque book printers, companies that we commission, now or in the future, to process and dispatch account statements by mail, or companies that help us market our own products to you.

5.1 INFORMATION DISCLOSED TO OUTSIDE FINANCIAL SERVICE PROVIDERS: -

As stated in our Promise to you, we will not share information with outside companies for the purpose of selling their products and services to you without giving you the opportunity in advance to decline this option (that is, to "opt out" of this type of sharing). We may arrange programs with outside financial service providers to offer you the benefits of "one-stop shopping" or other conveniences. In these cases, unless you exercise your choice to opt out of this type of sharing, we sometimes disclose the following categories of

limited customer information with outside financial institutions with which we have joint marketing agreements:

- a. Information we receive from you on applications or forms, which may include information such as your name and address, among other information.
- b. Information about your transactions or experiences with the Bank of Alexandria, which may include information such as your account balance, payment history, credit performance, parties to transactions, credit card usage, and usual comment on overall experience with the relationship. We disclose information only when we believe that this information is important for the offer, or necessary to provide you with a premium or rate quote. Our joint agreements with these companies are subject to confidentiality provisions and restrictions on using the information for any other purpose.

5.2. INFORMATION DISCLOSED TO OUTSIDE PARTIES IN OTHER SITUATIONS: -

We will disclose customer information to the Egyptian government agencies as warranted by the laws of the Republic of Egypt including mandated banking rules and regulations. Some disclosures will be made on official order or instruction of the concerned government entity for the sole purpose of compliance with the law or any ruling by a judicial body. Our policies and practices regarding the collection and disclosure of information about former clients are the same as those regarding the collection and disclosure about existing customers (see the section titled Our Policies on the Collection, Use, and Disclosure of Customer Information) for a period of time after a customer relationship ends. Our information about former customers, however, is used less and less over time after the relationship ends.

6.1. INFORMATION CONFIDENTIALITY AND PROTECTION PRACTICES: -

As we described in our Promise to you, Bank of Alexandria is committed to preventing others from unauthorized access to your customer information, and we maintain procedures and technology designed for this purpose. We take several measures to protect the customer information we have about you, including the following:

- a. We update and test our technology on a regular basis in order to improve the protection of customer information.
- b. We require outside companies and independent contractors to whom we provide customer information for marketing, servicing, or processing purposes to enter into a confidentiality agreement that restricts the use of the information to those purposes, and prohibits independent use of the information or submitted to a third party.
- c. We have internal procedures that limit access to customer information, such as procedures that require an employee to have a business need to access customer information. We maintain policies about the proper physical security of workplaces and records. Our physical, electronic, and procedural safeguards comply with government-mandated

regulations on Internet banking security and the protection of customer information.

6.2 INFORMATION INTEGRITY MEASURES: -

At Bank of Alexandria, we protect the integrity of your information through such measures as:

- a. Maintaining backup copies of account data in the event of power outages or other business interruptions.
- b. Using computer virus detection and eradication software on systems containing customer data.
- c. Installing redundant security systems composed of computer hardware and software, and employing other technical means (known as "firewalls") to prevent unauthorized computer entry into systems containing customer information.

6.3 YOU RESPONSIBILITIES TO ENSURE SECURITY: -

BANK OF ALEXANDRIA staff will never ask you to disclose your security details such as your PIN (Personal Identification Number), TPIN (Telephone PIN), password, or the 3 digits indicated on the back of your Credit Card. In case of receiving such phone calls, please do not release any information and contact our Call Center at 19033, international (+202) 19033.

According to the previous agreement, you agree that it is your responsibility to ensure that you take all reasonable steps to enforce adequate security systems for your computer hardware and software that you will use in accessing this Service, and the privacy of all Electronic services security-related information, whether from the privacy of your home and we are reminding you not to login to the Electronic banking services through public or shared PC / mobile phone devices (such as internet cafes or public libraries) this includes, but is not limited to:

1. Online Security:

Please take in consideration the detailed information below:

- Keep your details and identity secured;
- Keep your password secured;
- Keep your computer secured;
- Keep your Online Banking session secured;
- Keep your email secured;
- Protect yourself, even when you're offline
- Keep your Details and Identity Secured, even in the absence of internet connection.

Identity theft can take a long period to detect and even longer to clear. Reduce your risk and protect your personal information in all your financial dealings, whether over the Internet, by following these tips:

- **Take care when you go online from public sites:**

Try to avoid using Online banking, at Internet Cafes, libraries, and other public sites to avoid the risk of information being copied and abused after you leave.

- **Get wise to online fraud:**

Be aware that there are fraudulent web sites designed to trick you and collect your personal information. Sometimes links to such web sites are contained in email messages purporting to come from financial institutions. Make sure to use the official known web address, to link to bank pages. BANK OF ALEXANDRIA staff will never send you this kind of mail.

Safe-guarding your computer from any password recording, deciphering, or generation program, device, or mechanism that unscrupulous individuals may install in your computer for illegal purposes.

- **Change your passwords:**

Always change passwords that may have been compromised. It is recommended that you change your password at regular intervals.

- Contact your bank if you think someone else knows your Online Banking password;
- Password protects your computer;
- Use a password on your computer to prevent unauthorized individuals from accessing your information.
- Disable the "AutoComplete" function within your browser. This will help prevent others from seeing personal information. On Internet Explorer, for example, the "AutoComplete" function remembers data you have input, sometimes including passwords.

2. Keep your Password Secured:

A Password is the key to your online account information, to accounts at online stores and a host of other online activities. Your BANK OF ALEXANDRIA Online Banking password, together with your Online banking ID, permits access to your bank accounts. For this reason, your password should be unique and very well protected.

- Keep your password to yourself and never share it:
- **Be unique**, try and create unique passwords that are not easy to guess, avoiding choosing people names or well-known things about you (such as your name, phone number, license plate number of your car ... etc.).
- **Use letters, numbers and symbols Passwords** containing upper and lower case letters, numbers, and symbols are far harder to guess.
- **Never write them down** if you really need to record your password then try to code it.

3. Keep your Email Secured:

Generally, email is not secure or encrypted to protect the content. Therefore, any personal information you include in an email is at risk of being intercepted by unauthorized individuals. Do not send your Online Banking ID and/or passwords by email to anyone ever.

- Never send sensitive information by email.
- Don't answer any unexpected email messages requesting personal information.
- Be wary of opening any unexpected email messages with attachments.
- A common way for a virus to spread is via email.
- Never open an email attachment that contains a file ending with **.exe, .pif, .vbs** as these are commonly used with viruses.
- Any file that appears to have a double extension is almost certainly a virus and should be deleted.

7. YOUR CHOICE TO OPT OUT OF INFORMATION SHARING:

We want you to know that - as a customer of BANK OF ALEXANDRIA - you have choices about how your customer information may be shared. Please be assured that you may exercise these choices at any time. In addition, we will update our records accordingly so as not to cause you any inconvenience.