



A.B.U Microfinance Bank Nigeria Limited

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Data Privacy Policy

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## **Introduction**

This privacy notice aims to inform you about how we collect and process any information that we collect from you, or that you provide to us. It covers information that could identify you (“**personal information**”) and information that could not. In the context of the law and this notice, “process” means collect, store, transfer, use or otherwise act on information. It tells you about your privacy rights and how the law protects you.

We are committed to protecting your privacy and the confidentiality of your personal information. Our policy is not just an exercise in complying with the law, but a continuation of our respect for you and your personal information.

***We undertake to preserve the confidentiality of all information you provide to us, and hope that you reciprocate.***

Our policy complies with the Nigeria Data Protection Regulation 2019, which in turn has incorporated various international Data protection Regulations, for example, the EU General Data Protection Regulation (GDPR).

The law requires us to tell you about your rights and our obligations to you with regards to the processing and control of your personal data. We do this now, by requesting that you read the information provided at [www.abumfbank.com.ng](http://www.abumfbank.com.ng) Except as set out below, we do not share, or sell, or disclose to a third party, any information collected through our website.

This policy outlines what customer data ABUMFB collects when customers visit the company website. ABUMFB acts as a controller when collecting the data, thus ABUMFB should provide information regarding how and why the data is used and the rights that ABUMFB has over those data.

## **Data Protection Officer**

ABUMFB appoints the Bank’s Data Protection Officer (DPO), who is responsible for ensuring that the Data Protection Policy is followed. For any enquiry about the privacy

notice, including any requests to exercise the legal rights of data subject, should be directed to the dedicated email, [dpo@abumfbank.com.ng](mailto:dpo@abumfbank.com.ng) and/or contact the DPO through this phone number +234 (0) 803 656 5110.

## **Data we Process**

We may collect, use, store and transfer different kinds of your personal data. We have collated these into groups as follows:

1. Your identity, include, Bank Verification Number, National Identity Number, and other identifiers that you may have provided at some time, such as, first name, last name, title, date of birth, among others.
2. Your contact information, include, information such as, billing and delivery addresses, email address, phone numbers and any other information you have given to us for the purpose of communication, meeting and/or compliance with regulatory requirement.
3. Technical data, include, your internet protocol (IP) address, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website.
4. Your profile, include, information such as, your username and password, your interests, preferences, feedback, and survey responses.
5. Marketing data, include, your preferences in receiving services data from us; communication preferences; responses and actions in relation to your use of our services.

We may aggregate anonymous data, such as, statistical or demographic data for any purpose. Anonymous data is data that does not identify you as an individual. Aggregated data may be derived from your personal data, which is not considered personal information in law, as it does not reveal your identity.

For example, we may aggregate profile data to assess interest in a product or service. However, if we combine or connect aggregated data with your personal information so that it can identify you in any way, we treat the combined data as personal information and it will be used in accordance with this privacy notice.

## Using our Website and portals

When browsing the **ABUMFB** website or using any of our portals, stakeholders will be faced with several cookies that allow **ABUMFB** to manage its website and portals more efficiently. Therefore, some of the cookies are essential to **ABUMFB** website, so no consent is required from the customers to put these cookies on their computer. On the other hand, for the cookies that is not strictly essential, **ABUMFB** asks for a stakeholder's consent and does not place them on the computer without the customer's consent.

This website [www.abumfbank.com.ng](http://www.abumfbank.com.ng) ("Our Site") uses Cookies and similar technologies in order to distinguish you from other users. We are able to provide you with a better experience and to improve Our Site by better understanding how you use it. Please read this Cookies Policy carefully and ensure that you understand it. Your acceptance of Our Cookie Policy is deemed to occur if you continue using Our Site. If you do not agree to Our Policy, please stop using Our Site immediately.

## Submitting a Question through ABUMFB Website

When submitting a question through **ABUMFB** website, some of the customer's personal information, like, name, phone number, and email will be required. Such information is used in order to respond to the customer questions, and provide information related to the products and services as required from the relevant person. The procedure of emailing may go on for several times, just to make sure that the query of the customer is followed as needed. The provided information will not be used to make any decision that might affect **ABUMFB** customer.

## Registration through our portals and Website

When applying for services through the **ABUMFB** website, the name, address, phone number, email, and other bank information of the stakeholder is required. The information is used to verify the company or individual identity. Receipts and certificates will also be sent via email, and in certain cases the phone number may be used to send SMS Notification or contact the customer about services.

The provided information is stored on the website and cloud server, both based are stored in servers within the Bank, with other partners including Dynatech Solutions System Ltd

based on hosting arrangement, and on cloud dedicated servers. The provided information will not be used to make any decision that might affect **ABUMFB** customers.

## **Receiving Newsletters**

When signing to receive newsletters, the name and email of the customer will be required. Therefore, consent will be required in order to use the name and email for sending a certain newsletter. In case the customer does not want to receive newsletters, the consent may be withdrawn at any time.

Customer's information will be shared with a third party. Thus, the personal data will be protected as per the requirements of the NDPR. The provided information will not be used to make any decision that might affect **ABUMFB** stakeholder.

## **Downloading Document**

When requesting to download any document from our portal, such as, application forms, or to submit contact form, the person's name and email address will be required. In this case, providing the name of the data subject may be optional. Such information will be used to send the requested documents or to contact the data subject.

The provided information will not be used to make any decision that might affect **ABUMFB** customers or data subject.

## **Submitting a Review about our Website**

When submitting a review for **ABUMFB** website, the name and email address will be recorded. Such information will be used to provide information to the potential stakeholder for the services that we offer. The provided information will not be used to make any decision that might affect **ABUMFB** customers.

## **Rights of the Data Subject**

Data subject has the right to always ask what information **ABUMFB** holds and correct any information if it is inaccurate. In case consent for processing the data subject's

personal data has been required, it is possible to withdraw such consent at any time.

In case data subject's personal data is being processed for a contract or consent, the data subject is allowed to require a copy of the information.

The data subject has the right to ask **ABUMFB** to stop using any of the personal data for a period if believed that **ABUMFB** is not using the information properly.

## **Customer Complaints**

**ABUMFB** should be directly contacted in order to address any concern or complaint that a customer might have.

## **Website Privacy Policy Updates**

**ABUMFB** reviews and regularly updates the website privacy policy. In case there is any change to the policy, **ABUMFB** will update the version number and the issue date of the changes.

If you have any questions, please contact us using the email address [\*\*dpo.abumfbank.com.ng\*\*](mailto:dpo.abumfbank.com.ng)