



AFGHAN UNITED BANK
PRIVACY POLICY



TABLE OF CONTENT

Contents

Version Control:..... 2

Table Of Content..... 3

1. PREFACE:..... 4

2. INFORMATION WE COLLECT: 4

3. INFORMATION YOU PROVIDE:..... 4

4. LOG INFORMATION: 4

5. USER COMMUNICATION: 4

6. OTHER SITES: 4

7. CHOICES FOR PERSONAL INFORMATION: 5

8. INFORMATION SHARING:..... 5

9. DATA INTEGRITY: 5

10. ACCESSING AND UPDATING PERSONAL INFORMATION:..... 6

AUB BOARD OF MANAGEMENT APPROVAL: 7

AUB BOARD OF SUPERVISORS APPROVAL: 8



1. PREFACE:

This Privacy Policy applies to all of the products, services and websites offered by Afghan United Bank as AUB's "services". In addition, where more detailed information is needed to explain our privacy practices, we post supplementary privacy notices to describe how particular services process personal information.

2. INFORMATION WE COLLECT:

We understand that in the course of delivering our numerous banking service products to you via the net, we will come across certain information pertaining to your good self which, to our mind, are purely personal and may even be classified information but for the existing relationship which dictates that you shall either fill them in and/or divulge same in order to be linked to our site. AUB will handle the information in this manner:

3. INFORMATION YOU PROVIDE:

When you sign up for any AUB Online Solution or other AUB service or promotion that requires registration, we ask you for personal information (such as your name, email address and an account password). We maintain the data in encrypted form on secure servers. We may combine the information you submit under your account with information from other AUB services in order to provide you with a better experience and to improve the quality of our services.

4. LOG INFORMATION:

When you access AUB Online Services, our servers automatically record information that your browser sends whenever you visit our website or Mobile Application.

5. USER COMMUNICATION:

When you send email or other communications to AUB, we may retain those communications in order to process your inquiries, respond to your requests and improve our services.

6. OTHER SITES:

This Privacy Policy applies to AUB services only. We do not exercise control over the sites displayed or linked from within our various services. These other sites may place their own cookies or other files on your computer, collect data or solicit personal information from you.



7. CHOICES FOR PERSONAL INFORMATION:

When you sign up for a particular service that requires registration, we ask you to provide personal information. If we use this information in a manner different than the purpose for which it was collected, then we will ask for your consent prior to such use.

If we propose to use personal information for any purposes other than those described in this Privacy Policy and/or in the specific service privacy notices, we will offer you an effective way to opt out of the use of personal information for those other purposes. We will not collect or use sensitive information for purposes other than those described in this Privacy Policy and/or in the supplementary service privacy notices, unless we have obtained your prior consent.

Most browsers are initially set up to accept cookies, but you can reset your browser to refuse all cookies or to indicate when a cookie is being sent.

8. INFORMATION SHARING:

AUB only shares personal information with other companies or individuals in the following limited circumstances:

- We have your consent. We require opt-in consent for the sharing of any sensitive personal information
- We provide such information to our subsidiaries, affiliated companies or other trusted businesses or persons for the purpose of processing personal information on our behalf. We require that these parties agree to process such information based on our instructions and in compliance with this Privacy Policy and any other appropriate confidentiality and security measures.
- We have a good faith belief that access, use, preservation or disclosure of such information is reasonably necessary to (a) satisfy any applicable law, regulation, legal process or enforceable governmental request, (b) enforce applicable Terms of Service, including investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud, security or technical issues, or (d) protect against imminent harm to the rights, property or safety of AUB, its users or the public as required or permitted by law.
- If AUB becomes involved in a merger, acquisition, or any form of sale of some or all of its assets, we will provide notice before personal information is transferred and becomes subject to a different privacy policy.

9. DATA INTEGRITY:

AUB processes personal information only for the purposes for which it was collected and in accordance with this Privacy Policy or any applicable service-specific privacy notice. We review our data collection, storage and processing practices to ensure that we only collect, store and process the personal information needed to provide or improve our services. We take reasonable

steps to ensure that the personal information we process is accurate, complete, and current, but we depend on our users to update or correct their personal information whenever necessary.

10. ACCESSING AND UPDATING PERSONAL INFORMATION:

When you use AUB Online Services, we make good faith efforts to provide you with access to your personal information and either to correct this data if it is inaccurate or to delete such data at your request if it is not otherwise required to be retained by law or for legitimate business purposes. We ask individual users to identify themselves and the information requested to be accessed, corrected or removed before processing such requests, and we may decline to process requests that are unreasonably repetitive or systematic, require disproportionate technical effort, jeopardize the privacy of others, or would be extremely impractical (for instance, requests concerning information residing on backup tapes), or for which access is not otherwise required.