

Online Privacy Statement

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Webpage Privacy Statement

Your privacy is important to us. This Online Privacy Policy explains how we collect, share, use, and protect information when you visit or use our online services. This statement covers Yoma Bank’s many online services, including the Yoma Bank website, Yoma Bank Mobile Banking App, and Yoma Bank-branded social media sites or pages, as well as any interactions you may have while viewing content provided through one of Yoma Bank’s digital advertising campaigns.

When you visit any web site, you leave electronic traces that show your path; information such as IP-address and domain name. We use this kind of information to better understand and interpret the traffic patterns on www.yomabank.com and subsequently to improve the standards of our site – for the benefit of our visitors.

Yoma Bank – Mobile Banking App Privacy Statement

For your convenience, Yoma Bank offers you the ability to access some of our products and services through mobile applications and mobile-optimized website. When you interact with us through Yoma Bank Mobile Banking, we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location, and analytical information about how you use your mobile device. We may ask your permission before collecting certain information (such as precise geo-location information) through Yoma Mobile Banking.

Understanding Cookies, Web Beacons and Other Tracking Technologies

We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for various purposes, such as fraud prevention and monitoring our advertising and marketing campaign performance. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services. www.yomabank.com uses cookies to measure the traffic on our site.

“Cookies” are small amounts of data a website can send to a visitor’s web browser. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize your experience. Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our online services. Our cookies do not contain information that can identify persons, and the last digits in the IP address is removed to anonymize users.

Clear GIFs, pixel tags or web beacons—which are typically one-pixel, transparent images located on a webpage or in an email or other message—or similar technologies may be used on our sites and in some of our digital communications (such as email or other marketing messages). They may also be used when you are served advertisements or you otherwise interact with advertisements outside of our online

services. These are principally used to help recognize users, assess traffic patterns and measure site or campaign engagement.

Local Shared Objects, sometimes referred to as “flash cookies” may be stored on your hard drive using a media player or other software installed on your device. Local Shared Objects are similar to cookies in terms of their operation, but may not be managed in your browser in the same way. For more information on managing Local Shared Objects, [click here](#).

Analytics

Yoma Bank is committed to protecting your privacy. In order to communicate with other computers on the Internet, all computers require an IP-address. This address is used to identify a computer when communicating with others on the Internet. The moment you connect to www.yomabank.com, you leave an IP-address. The IP-address is used to transmit the requested content to the correct receiver. Yoma Bank does not connect the electronic traces you leave behind directly to you as a user. Yoma Bank logs the amount of time you spend visiting our web site, but you remain anonymous. Again, Yoma Bank uses this information to administer and upgrade the web site. This makes it possible to ensure an even more user-friendly web site.

Use of Information

- We use the information discussed above in a number of ways, such as:
- Processing applications and transactions;
- Verifying your identity (such as when you access your account information);
- Preventing fraud and enhancing the security of your account or our online services;
- Responding to your requests and communicating with you;
- Managing your preferences;
- Performing analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view;
- Providing you tailored content and marketing messages;
- Operating, evaluating and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies; and
- For any other purposes that we may specifically disclose at the time you provide or we collect your information.

Furthermore, we may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

Leaving your e-mail address with us is safe

If you choose to receive news from Yoma Bank on e-mail and register your e-mail address with us, Yoma Bank does not utilize this information for any other purpose than that intended. You may end your

subscription at any time and unsubscribe at www.yomabank.com. We do not sell or spread this personal information to third parties.

Visits to our web site are tracked in order to make certain that we serve our visitors in the best possible way and to improve our services further.

Updating Your Information

Keeping your account information up-to-date is very important. You may review, or update certain account information by logging in and accessing the “Personal Settings” section. If you cannot change the incorrect information online, or you prefer to request changes offline, please use the Contact Us option on our site, or call or write to us using the contact information listed on our website, or other account materials. You can also speak to one of our branch representatives, call center, or your designated account representative.

Changes to this Online Privacy Policy

We may change this Online Privacy Policy from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page with a new “Last Updated” date. Any changes to this Online Privacy Policy will become effective when posted unless indicated otherwise.