

Ancoria Bank Ltd (the “Bank”), collects and processes your personal data (which may hereby referred to as “**personal data**” or as “**data**”), with full transparency and respect to your rights and personality.

The Bank always collects and processes your personal data according to the spirit of Regulation (EC) 2016/679 (hereinafter referred to as the “Regulation”), the main objective of which is to protect the personal data of individuals by establishing rules for both the protection of individuals with regards to the processing of personal data and for the free movement of such data.

For the purposes of this notice:

Electronic Channels means Ancoria Bank’s website, online banking and mobile applications.

Personal data means any information about you that establishes or can establish your identity, for example your name and surname, your telephone number, email address.

Personal data processing means any act or series of acts performed on your personal data, including, inter alia, collection, recording, organization, structuring, storage, data search, use, any way of disposal, erasure or destruction.

This notice applies to personal information the Bank collects from you when you use Electronic Channels.

1. Who is the controller of your personal data?

Controller: **Ancoria Bank Ltd**

Registration No.: HE 324539

Address: 12 Demostheni Severi Avenue, 1st Floor 1080 Nicosia

P.O. Box 23418, 1683 Nicosia, Cyprus

Phone Number: +357 22 849001

Fax Number: +357 22 849002

Email: info@ancoriabank.com

Website: www.ancoriabank.com

Contact details of the Bank’s Data Protection Officer:

Address: 12 Demostheni Severi Avenue, 1st Floor 1080 Nicosia

P.O. Box 23418, 1683 Nicosia, Cyprus

Phone Number: +357 22 849001

Fax Number: +357 22 849002

Email: dpo@ancoriabank.com

2. From which sources is your personal data collected through the Electronic Channels and how it is processed?

The Bank may collect and process the following information about you:

- Information that you provide to the Bank when using the Electronic Channels, for example when you fill out a web form.
- Information about your computer or mobile device, including your IP address, operating system and browser type, for system administration, the improvement of user experience or for statistical purposes.

The Bank may also ask you for information if you experience problems when using the Electronic Channels.

3. How long the Bank do keeps your personal data collected from the Electronic Channels for?

The personal data the Bank collects through our Electronic Channels is only kept for as long as necessary for fulfilling the purpose for which it was collected. If you are a customer, the Bank will normally keep your personal data for ten years from the end of the relationship with you and if you are a prospective customer the Bank will normally keep your personal data for a period of six months from the date you are notified of the rejection of your application for the provision of banking and/or financial services. The retention of your personal data may be extended in time, if deemed necessary in the framework of a tax investigation, court proceedings or any other investigation by an agency of the Republic of Cyprus or another supervisory authority.

4. What are your rights according to the Regulation?

You have a number of rights in relation to the information that the Bank holds about you. These rights include:

(a) right to access your personal data: You have the right to access your personal data held by the Bank, receive a copy of these data free of charge and obtain information as to how your data is being processed.

(b) right to rectification: You may request that the Bank rectifies your data if it's inaccurate or incomplete;

(c) right to erasure: You may request that the Bank erases your personal data. In some circumstances the Bank may continue to retain your data if the processing is necessary for the Bank to comply with its legal obligation and/or for the exercise of its contractual or legal rights.

(d) right to restriction of processing of your personal data: You may request the Bank to restrict the processing of your personal data if you contest, among other, its accuracy and/or the lawfulness of its processing. In some circumstances the Bank may continue to retain your data if the processing is necessary for the Bank to comply with its legal obligation and/or for the exercise of its contractual or legal rights.

(e) right to data portability: in some circumstances, you have the right to receive certain information in relation to your data you have provided to the Bank in an electronic format and/or request that the Bank transmits it to a third party.

(f) right to object: You have the right at any time to object to the processing of your personal data, including profiling. In some circumstances the Bank may continue to retain your data if the processing is necessary for the Bank to comply with its legal obligation and/or for the exercise of its contractual or legal rights.

(g) right to withdraw your consent: Where the legal basis for the collection and processing of your personal data is your consent, you have the right at any time to withdraw it.

The abovementioned rights apply with the restrictions provided for in the Regulation. You can exercise your rights by contacting the Bank using the details set out in paragraph 11 below.

5. Who receives your personal data?

In the context of the Bank's operations, various Bank departments may receive your personal data. In this manner the Bank is able to offer you the service required, as well as to carry out its contractual and legal obligations, (for example, to manage risk, verify your identity, to combat fraud, abuse of the Electronic Channels or services).

Your personal data is transmitted to third parties (persons or companies outside Ancoria Bank), when necessary for the service provided, or for fulfilling your request, (for example, companies managing technical support services such as IT and Cloud Providers).

6. Transferring your personal data to countries outside the European Economic Area (EEA) or international organisations.

Your information may be transferred to and stored in third countries (countries outside EEA) only if such transfer is lawful and deemed necessary.

7. Cookies

Ancoria Bank places great value on your privacy when using the Electronic Channels. The Bank aims to provide you with clear and explicit information about the technologies used and your choices when it comes to these technologies. If you do not consent to the use of these technologies, please be sure to block or disable them using your browser or device settings or the opt-out links identified herein below.

What are cookies?

Cookies are small text files that are sent to and stored on your computer, smartphone or other device. To find out more about cookies, please visit <http://www.allaboutcookies.org/>

Use of cookies

Ancoria Bank, uses cookies for a variety of reasons, such as to let users navigate between pages efficiently, verify the user and carry out other essential security checks. The Bank does not store any personally identifiable information as part of this process, or IP addresses.

Third Party Cookies

Ancoria Bank also uses the following third party cookies:

(a) Google Analytics to help analyze how the website is used. This is performed by gathering anonymous data in order to optimize the website and deliver the best possible experience. Further relevant information can be found in Google Analytics privacy policy here: <https://support.google.com/analytics/answer/6004245>

(b) Crashlytics, a service which collects data of users of the app on Android or iOS. It collects data on app usage, especially related to system crashes and errors. Thus, information about the device, the app version installed, in addition to other information, can help the Bank to fix bugs, particularly with respect to users' software and hardware. Further relevant information can be found in Crashlytics' privacy policy here: <https://try.crashlytics.com/terms/privacy-policy.pdf>

Opting out

You can use the settings within your browser or device to control the cookies that are set on your computer or mobile device. To find out how to reject and delete cookies, please visit <http://www.allaboutcookies.org/>

To opt-out of analysis by Google Analytics on the Bank's website, please visit <http://tools.google.com/dlpage/gaoptout>

Consent to Cookies and Similar Technologies

The bank has done its best to provide you with clear and comprehensive information about the use of cookies and similar technologies. If you choose to use the Electronic Channels without blocking or disabling cookies or opting out of these technologies (as described above), you will indicate your consent to the use of these cookies.

8. Links to electronic services of third parties

Some of the links on the Electronic Channels may lead to links of thirds parties with their own privacy notices, which may be different to this notice. Should you choose to follow these links you should read those notices carefully.

9. Information security

A range of measures are in place to keep your information safe and secure which may include encryption and other forms of security. Bank staff and any third party who carries out any work on the Bank's behalf are required to follow appropriate compliance standards including obligations to protect any information and to apply appropriate measures for the use and transfer of information.

10. How can you file a complaint?

In case that you have any complaint and/or dispute in regards to the way the Bank uses your personal data, you are kindly requested to notify the Bank via the contact details below. You are also entitled to submit a complaint to the Commissioner of Personal Data Protection (for more information please refer to <http://www.dataprotection.gov.cy>)

11. Contact details

If you wish to obtain further information relating to this Privacy Notice you may contact the Bank via the banking centre you collaborate with or the Customer Service Centre at 80000050/+357 22849000 (from abroad) or at info@ancoriabank.com or the Bank's Data Protection Officer at dpo@ancoriabank.com or fill out the relevant form through the Bank's website (www.ancoriabank.com).

12. Amendments to this Privacy Notice

This Privacy Notice may be amended from time to time, and you will be able to find the most recent version on the Electronic Channels.