

Privacy Policy

(Last Updated: 08 March 2005)

This Privacy Policy governs the manner in which First National Bank of Swaziland ("we", "our", the Bank") treats your personal information collected electronically when you use our website (which can be found at www.fnbswaziland.co.sz), apply online for certain products and services, contact us electronically or register for one of the services offered on the website.

We respect your privacy and your personal information and for this reason, we take all reasonable measures, in accordance with this Policy, to protect your personal information and to keep it confidential, even when you are no longer our customer.

By using our website, applying online for certain products and services or registering for one of the services offered on the website you hereby provide us with your express written permission to share certain of your personal information with an affiliate party (which includes companies within the FirstRand Group, our subsidiaries, our shareholders and other business partners) in the ordinary course of our business of providing you with the services.

What is Personal Information?

Personal information refers to information that identifies or relates specifically to you, for example, your name, age and identity number, your assets and liabilities, your income and your payment records. Any information about what you buy, where you shop, where you bank, how you invest and all related information will also be regarded as personal information. In short, any information that we know about you will be regarded as your personal information.

How we collect your Personal Information

Whenever you use this website, complete an application form, contact us electronically, or use one of the services or facilities offered by us or any affiliate party, we will collect your personal information.

Why and How we collect and use Personal Information

In order to make your use of this website and all products and services offered on this website as successful and pleasurable as possible, it is necessary for us to find out exactly what you need and want from us. The following are reasons (i.e. disclosed reasons) why we would collect your personal information:

- in order for us to process your instructions or requests;

- in order for us to ensure that we meet your needs, we may collect and analyse your personal information and, with your express consent, combine all the information that we have about you to compile a profile of you in order for us to personalise and tailor our services to meet your specific needs;

- once we have collected and analysed your personal information, we may send you promotional material or details which we think may be of interest to you. We will however, only send you this promotional information with your express consent. If any of this promotional information relates to products, promotions, news or services of an affiliate party, and if you indicate that you would like

more details, we may inform the affiliate party to contact you directly. We will however, only inform an affiliate party to contact you directly if you have indicated that this is agreeable to you.

Your privacy is important to us. We will therefore not sell, rent or provide your personal information to unauthorised entities or other third parties, for their independent use, without your consent.

If at any stage, after you have given us your consent, you no longer wish us to use or share your personal information with an affiliate party, you may at any stage withdraw your consent.

Protection of your Personal Information

We value the information that you choose to provide us with and will therefore take reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. The information we maintain concerning our customers is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information.

When you use the services or facilities provided by us, you may be given an access number, user name, password and/or personal identification number (PIN). You must always keep your user name, access card, password and/or PIN a secret and ensure that you do not disclose it to anyone.

Correction of Personal Information

If you ever want to update or correct any of your personal information held by us, kindly contact us at the Internet banking helpline on **+268 518 4637** . Alternatively, you can update and correct your information yourself by logging onto Internet Banking.

Personal Information held by or disclosed by you to a third party

Because we are not responsible for any representations or information or warranties or content on any website of an affiliate party (including websites linked to this website or websites facilitated by us), we do not exercise control over affiliate parties' privacy policies and you should refer to the privacy policy of any such affiliate party to see how such party protects your privacy.

Cookies

We use cookies. In case you were wondering, we use the word "cookie" to refer to information that is sent from this website to your hard drive, where it is saved. In this way, the next time you use this website we will know who you are and that you have visited this website before.

Changes to this Privacy Policy

We may amend this Privacy Policy from time to time and you agree to view the current version of this Privacy Policy whenever you visit this website. The current version of this Privacy Policy will become binding on you whenever you visit this website.

Which laws apply

This Privacy Policy will be governed by the laws of Swaziland. You consent to the jurisdiction of the Swaziland courts for any dispute which may arise out of this privacy policy.