

Internet Banking and Mobile Banking Privacy Policy

Effective Date: 14th November 2023

BRED Bank (Cambodia) Plc operates BRED Connect and BRED Business Connect applications which are Internet Banking web applications and Mobile Banking applications for Retail, Small Business and Corporate Customers. BRED Connect can be accessed from <https://connect.bredcambodia.com> (link) and BRED Business Connect from <https://business.bredcambodia.com> (link) or are available for download, respectively under BRED Cambodia and BRED Cambodia Business apps names, on the [Apple App Store](#) (link) or [Google Play Store](#) (link).

Our main priority is to ensure the privacy of our Customers. The following Privacy Policy describes what types of information we collect, why we collect it, and how we use it. This Privacy Policy applies to our applications activities and is valid for Customers using those platforms.

By using our platforms, you are hereby consenting to this Privacy Policy.

Collection and Use of Information

We collect personal information including details such as your name, email address, phone number, company name, and any other information you may choose to provide to us. You will be informed about why we require this information when it is requested. This information is utilized in various ways to improve, personalize, and expand our services, understand, and analyze usage, develop new products, features, and functionality, communicate with you, prevent fraud, and for marketing and promotional purposes.

Log Files and Data

Like most hosting companies, we follow a standard procedure of using log files to log users' data when they access our applications. The information collected includes IP addresses, browser type, internet service used (ISP), date and time stamp, referring / exit pages and possibly the number of clicks. This data helps us in analyzing trends, administering the applications, tracking users' movement, and compiling demographic information.

Disclosure to Third Parties

Third-party advertisers or websites may use technologies like cookies directly on your browser. These technologies are used to personalize the advertising content that you see. Our Privacy Policy does not extend to third-party advertisers or websites except our Google Analytics instance that collects and analyzes browsing data. We encourage you to review their respective privacy policies for a detailed understanding of their practices and opt-out options.

Cookies

Cookies allow us to understand user interactions with the applications. We employ cookies to collect users' interactions information with the applications excluding any personal or financial information. You can manage cookies settings through your individual browser options.

Security

We aim to protect your personal information using notably SSL certificates and commercial security measures. However, we can't guarantee 100% security due to the nature of internet transmission and electronic storage.

Privacy and Data Protection Rights

As a customer, you have various rights in relation to your personal data, including access, rectification, erasure, restriction on processing, objection to processing and data portability. If you wish to exercise these rights, please contact us and we will respond within a month.

Children's Information

We do not knowingly collect any personally identifiable information from children. Contact us if you think that your child has provided this type of information to us.

Changes to Privacy Policy

We may update our Privacy Policy from time to time. We advise you to review this page periodically for any amendments. Changes become effective as soon as they are posted on this page or related document.

Contact Us

If you have any queries regarding this Privacy Policy, don't hesitate to contact us using your application messaging. For additional support, please contact your Relationship Manager or phone our call center toll free on **1800 20 1234**.

This Privacy Policy complies with the BRED Bank's Code of Business Conduct and Ethics. Your continued usage of our platforms after any changes in the Privacy Policy will be understood as your

acknowledgment of the modifications and your agreement to abide by the updated policy. You will be informed about critical policy changes through the email you provided us or via a notice on our applications. If you disagree with any changes, you should stop using our platforms.

Best regards,

BRED Bank Team

bredcambodia.com.kh