



UCB Mobile App Privacy Policy

This Mobile Banking Application Privacy Notice (the "Notice") applies to users of the UCB Mobile Banking Application (the "App" or the "application").

For your convenience, UCB offers you the ability to access some of our products and services through mobile banking applications. The mobile application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account(s).

At UCB, we are deeply committed to protecting the confidentiality, integrity, and security of any personal information entrusted to us through our Mobile and Online Banking platforms. Our Code of Ethics and robust security procedures ensure your data remains confidential at all times.

This Privacy Policy explains how we collect, use, disclose, transfer, and store both personal and non-personal information you share with us through our digital banking services. It is intended to supplement any previous consents you have given regarding your data and does not replace them.

As you review this Mobile Banking Application Privacy Notice, it is important for you to understand that:

- Before granting access to this information, you will be prompted to give the application that permission.
- If you do not wish to grant that permission, you may decline.
- If you later change your mind, those permissions can be updated in your device's settings.

What is Personal Data?

"Personal Data" refers to any information—whether factual or not—that can identify you directly or indirectly. This includes, but is not limited to:

- Full name, contact numbers, email address, postal address
- National ID, passport number, or other identification
- Transaction and account information
- Employment history, education, income levels
- Any other personal details you provide through forms or digital interactions

1. Why We Collect Personal Data

We collect your data to:

- Provide and personalize our services and digital experiences
- Respond to inquiries and fulfill your requests
- Verify your identity and location for secure access
- Enable you to apply for and manage products/services (e.g., loans, accounts, credit cards)
- Conduct marketing research and evaluate service performance



- Preventing fraud and enhancing the security of your account or our online services.
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations, and our policies.

2. How We Collect Your Personal Data

- Your data may be collected when:
- You register or use UCB Mobile / Online Banking
- You request products, services, or information
- You engage in promotional campaigns or submit feedback
- You provide details for KYC purposes or respond to data requests
- You interact with us via digital forms or platforms

By providing your data, you consent to its collection and processing by UCB and our authorized service providers in accordance with this Privacy Policy.

3. Types of Data We Collect

Depending on your use of our services, we may collect the following:

- **Personal Information**
Details that directly or indirectly identify you, such as your name, address, phone number, date of birth, identification numbers, and financial data.
- **Personal Financial Management Data**
Information that helps manage your finances, such as spending patterns, savings goals, and related financial behavior.
- **Anonymous Data**
Non-identifiable data including browser type, IP address, and demographic data collected through tracking technologies or aggregated datasets.
- **Location Information**,
Collected through your device's GPS or location-aware services when enabled.
- **Device Information**
Details about the devices you use to access our services, including:
 - Operating system, browser type, and software versions
 - Device identifiers (e.g., device ID, fitness app ID)
 - Settings like GPS, camera, or photo access (if granted)
 - Network data (e.g., ISP name, time zone, IP address)
 - Cookie data, including identifiers and preferences (Cookies under Item ***)

4. How We Share Your Information

We maintain advanced security protocols to safeguard your information from unauthorized access, including strict internal access controls.



We may share your data:

- With government or regulatory authorities when legally required
- With third-party service providers who meet our privacy and security standards
- For the execution of services, as permitted by law or necessary for commercial purposes
- In anonymized form for reporting, analytics, or supporting public initiatives
- All third parties are contractually obligated to maintain the confidentiality and integrity of your data and may be audited for compliance.

5. Data Erasure, Safeguards, Account Deletion and Retention

UCB implements reasonable administrative, technical, and physical measures in an effort to safeguard the information in our custody and control against theft, loss, and unauthorized access, use, modification, and disclosure. Our employees who have access to your non-public personal information are trained in the proper handling of your information. When your account information is transmitted via our services, it will be protected using encryption technology.

While we take steps to protect your nonpublic personal information and keep it secure, you also play a role in protecting your information. Transmission via the internet is not completely secure and we cannot guarantee the security of your information. You can help to maintain the security of your transactions by not sharing your User ID and Password with anyone. User IDs and Passwords are used to help safeguard against unauthorized access to your information through the Mobile Banking App. UCB recommends that you change your password every 180 days.

You have the right to request the deletion of your personal data. If you choose to delete your UCB Digital Banking account:

- Your data will be removed from our primary systems
- Access to your account and services will be revoked
- Any established connections or credentials will be terminated
- Please visit your nearest UCB Branch to initiate an account deletion request.

Note: Certain anonymized or aggregated data may remain on our servers for lawful or operational purposes. Backups containing your data may also exist temporarily but will be removed within a commercially reasonable timeframe. We may retain personal data as required by law, to meet regulatory obligations, or to protect UCB's legal interests.

6. Tracking Technologies and Cookies

We or our third-party partners may also use cookies; web beacons, also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked; or, additional technologies to collect and store other information about your visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about you.



There may be certain information transmitted to us regarding your location when you request information through applications on your mobile device, such as your physical location when accessing the App. Location data, we collect from your mobile device will assist us in mitigating against any potential breaches or unauthorized access to customer information.

7. Protecting Children's Privacy

The App is not designed nor intended to be attractive to use by children under the age of 18 ("Minors"). We do not knowingly collect information from or market to Minors.

8. Notice Updates and Effective Date

This Policy is subject to change and any changes to this Policy will become effective when posted on this App. Your use of the App following these changes means you accept the revised Notice.

9. Contact Us

- If you have any questions about this Privacy Policy, you can contact us:
- By email: ucb-support@ucb-sd.com
- By visiting this page on our website: <http://www.ucb-sd.com>
- By phone number or WhatsApp: 0024912311822
- By mail: Mamoun Beheiry Street, Square 65, Plot 411, Khartoum – Sudan,

