

Privacy and Security

We at Abu Dhabi Commercial Bank ("ADCB") respect your individual privacy. This privacy document specifies our adherence to the highest industry standards for the protection of your personal information. This is effective as of April 15, 2018, applies to the website, "https://apps.adcbmobile.com/ADCBMyChoice" (the "Site"), and covers the following areas:

- What personally identifiable information is collected by ADCB through the Site.
- How ADCB uses this information.
- With whom ADCB may share customer information.
- What types of security procedures are in place to protect the loss, misuse or alteration of information under our control.

Information Collection and Use

ADCB is the sole owner of the information collected on the Site. ADCB may collect information at several different stages. We collect anonymous, aggregate information from all visitors to the Site. This type of information is used to identify existing customers and represent their existing retail banking relationships with ADCB on the Site and also in the aggregate to generate statistical reports about the use of Site. We require the submission of certain personally identifiable information including your name, email address, phone number and Government document number when you use the website. Submission of this information allows you to apply for ADCB products and services offered through the website. Your personal information is also required for any inquiry with our customer service department. We collect information via your mobile phone, personal computing device, devices used by ADCB representatives, devices used at ADCB premises and other means through which you use of our website. From this information we send you notices regarding your choices on the website. We will also send you other offers from ADCB. We do not provide any of your personal information to any third parties except as otherwise stated in this Privacy document or on the website.

Protection of Your Personal Information

ADCB does not sell, rent or share customer information with any third party not affiliated with or owned by ADCB, except service providers who assist ADCB in such areas as data storage or direct mailing. ADCB will never give or sell your personal information to be used for the purposes of sending you unsolicited commercial offers (such as spam) from any third party. We may send you infrequent e-mail notices regarding ADCB products or services that may be of interest to you. We may also need to contact you regarding the status of your account or in response to a request from you.

Profile

We may store information that we collect through log files to create a profile of our customers. A profile is stored information detailing how individual customers use the Site and our services. Collected information in a profile is tied to the customer's personally identifiable information. However, your profile is used solely for internal purposes, to help us improve the experience of our customers and to offer you our products and services.

Log Files: Log files record internet protocol (IP) addresses, browser types, internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the Site, track a customer's movement in the aggregate, and gather broad demographic information for aggregate use. IP addresses, etc. are not linked to personally identifiable information.

Disclosure of Personal Information As Required By Law

We will disclose personal information when required by law, or if we have a good-faith belief that such action is necessary to comply with a current judicial proceeding, a court order or legal process served on us.

Business Transactions

In the event ADCB goes through a business transition, such as a merger, acquisition by another company, or sale of a portion of its assets, our customers' personal information may be part of the assets transferred. Customers will be notified via prominent notice on Site for 30 days prior to a change of ownership or control of their personal information. If, as a result of the business transition, your personally identifiable information will be used in a manner materially different from that stated at the time of collection, you will be given a choice consistent with our Notification of Changes section.

Security

ADCB is committed to providing a secure online experience for all our customers and has commercially reasonable safeguards to protect customer information which are certified and accredited against international standards such as ISO 27001. We continuously evaluate the security of our online services using third party vendors and constantly improve our security to defend against emerging threats. We further complement these practices through various technical and non-technical measures to protect our customer's information. While all reasonable steps are taken to protect the information, a 100% security cannot be guaranteed due to the nature of the Internet.

Notifications of Changes

If we decide to materially change our privacy document, we will post a notice on the Site to alert you about the change. In addition, if we make any material changes in our privacy practices that do not affect customer information already stored in our database, we will post a notice on Site notifying customers of the change. In some cases where we post a notice we will also email customers, who have opted to receive communications from us, notifying them of the changes in our privacy practices.