



National Bank of Pakistan
نیشنل بینک آف پاکستان

Privacy Policy

NBP Internet Banking Web Application

Version 1.0

**Information Security Division,
Enterprise Risk Management Group,
National Bank of Pakistan**

Effective date: **December 06, 2020**

This Internet Banking Web Application Privacy Policy (“Policy”) describes the types of information which **National Bank of Pakistan** (“NBP”, “us”, “we”, or “our”) collects from the customer (“you” or “your”) through its Internet Banking Web Application (the “WebApp” or “Service”), and what we do with that information. This Policy applies solely to the Internet Banking Web Application and does not apply to any other NBP’s internet or mobile applications, interactive features, websites, or offline information collection, unless expressly stated at the time of collection. Please review full Policy before using the National Bank’s Internet Banking Web Application.

We use your data to provide and improve Internet Banking Web Application. By using the Internet Banking Web Application, you agree to the collection and use of information in accordance with this Policy. Unless otherwise defined in this Policy, terms applicable on your use of the Internet Banking Web Application are the “Terms & Conditions” of NBP Internet Banking Web Application. Our Policy for our Internet Banking Web Application is managed through Information Security Division, Enterprise Risk Management Group, NBP Head Office, Karachi, Pakistan.

1. Information Collection

We collect several different types of your information for various purposes to provide and improve the Internet Banking Web Application such that:

1.1 Personal Data

While using the WebApp, we may ask you to provide us with certain personally identifiable information (PII) that can be used to contact or identify you. The PII may include, but is not limited to:

- Email address
- First name and last name
- Date of birth
- CNIC number
- Phone number
- Cookies and Usage Data

1.2 Contact Information

It may include name, address, phone number, mobile phone number, email address, and other online or physical contact information.

1.3 Device Identifier

IP address or other unique identifier for any computer, mobile phone, tablet or other device you may use to avail the Service. A Device Identifier is a number that is automatically assigned to your device, and our servers identify your device by its Device Identifier. The WebApp does not collect, use, or share your hardware-based Device ID (such as your UDID or IMEI).

1.4 Financial Information

Financial information may include your accounts, balances, transactions and your payment card number.

1.5 Activity Tracking

Tracking your activity may include:

- Customer Registration with Internet Banking Web Application.
- Customer Login Information.
- Transaction performed from Internet Banking Web Application.

1.6 Usage Information

Information about your use of the WebApp, which may include the system, medium or location of access you are using to avail the Service i.e. National Bank's Internet Banking Web Application, the search terms or advertisements that referred or otherwise led you to the WebApp, the areas of the WebApp that you access or use, and the time of day you used the WebApp. We and our service providers, including the analytics providers, may automatically collect certain "Usage Information" whenever you access and use the WebApp.

1.7 Location Information

Information about your geographic location such as GPS, Wi-Fi based, network based, or user entered.

2. Information Use & Sharing

2.1 Information Use

Use for Registration and Maintaining the Service: “Use for Registration” means providing the Service and maintaining the Service, means using information about you to: (1) allow you to participate in features we offer or to provide related customer service; (2) process your registration, including verifying that information you provide is active and valid; (3) process a transaction you initiate; (4) improve the service and our products, and for internal business purposes, including the measurement of the WebApp’s effectiveness and to detect, prevent and address technical issues; and (5) contact you with regard to your use of the WebApp and, in our discretion, changes to our policies.

Use for Marketing: “Use for Marketing” means contacting you through means other than telephone (for example email, SMS or postal mail) to offer and market to you the products and services, including special offers or advertisements, any of which may be tailored to you.

Use for Profiling: “Use for Profiling” means using your information to do research and analysis and to make decisions that directly affect you, such as to display ads based on your activity in the WebApp.

Additional Use: In addition to the uses described above, to analyze our Service, the Web Application may use various analytics services, which may independently collect usage information, set and access their own tracking technologies, and otherwise collect or have access to non-personally or personally identifiable information about you. We may also use your information for purposes disclosed at the time you provide your information, or with your consent.

2.2 Information Sharing

Sharing with Service Providers: When you provide information to us through the WebApp, we may share your information with service providers we have retained to perform services on our behalf, including developing, hosting or maintaining the WebApp, providing customer support, sending email or other communications, providing marketing assistance, and providing analytics services. These service providers are not authorized by us to use or disclose the information except as necessary to perform services on our behalf or comply with legal requirements.

Sharing for Legal Purpose: We may disclose your information (1) if we are required or permitted to do so by law or legal process, (2) to law enforcement authorities, (3) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss or regarding an investigation of suspected or actual illegal activity, (4) to protect and defend the rights or property of NBP, or (5) to protect us against legal liability.

Sharing with Third Parties: We may also share your information with third parties with your consent or at your request, or as disclosed at the time you provide us with information. NBP also reserves the right to disclose and transfer your information if NBP goes through a business transition, such as a merger, acquisition by another company, sale of all or a portion of its assets, or other corporate change, including during any due diligence process.

Sharing of Non-Personal Information: We may also share non-personal information, such as aggregate user statistics (e.g., number of registrations, and the most popular Service features etc.), demographic information and usage information, with affiliates and third parties including advertisers, content providers, and analytics providers. Third parties may collect non-personal information when you download or use the WebApp. Some third parties may collect your personal information when you visit the WebApp. We do not control the information collection, use, or sharing practices of third parties, including analytics providers.

We do not share your personal information with ad networks, carriers, consumer data resellers, other applications or social networks.

2.3 Additional Information

Updating Your Information and Choices: You may be able to review and update your account information through the WebApp. Please note that we reserve the right to send you certain communications relating to your account or use of the WebApp, and these transactional account messages may be unaffected even if you opt-out some of the communication related choices. However, please be careful as some relevant utilities of the WebApp may also be affected if you unknowingly disable one or more options which are enabled by default.

Third Party Content and Links to Third Party Content: Certain content provided through the WebApp may be hosted and served by third parties. In addition, the WebApp may link to third party web sites, apps, or other content over which we have no control, and which are governed by the privacy policies and business practices of those third parties. We have no control over and assume no responsibility for the privacy practices or business practices of any third-party service, website or application.

Security: We take commercially reasonable security measures to help protect your information, both during transmission and once we receive it. However, no method of electronic transmission or method of electronic storage is 100% secure. Therefore, we cannot guarantee the security of any information you submit and you do so at your own initiative and risk.

Consent to Transfer: If you are located outside of the Islamic Republic of Pakistan, please be aware that information we collect through the WebApp will be transferred to and processed in Pakistan. By using the WebApp or providing us with any information, you fully understand and unambiguously consent to this transfer, processing and storage of your information in Pakistan, a jurisdiction in which the privacy laws may not be as comprehensive as those in the country where you reside and/or are a citizen.

Children’s Privacy: We do not knowingly collect personally identifiable information (PII) from children under 18 without parental consent. The WebApp is not directed to or intended for individuals under 18 years of age. If you are under the age of 18, please do not provide personally identifiable information of any kind.

Changes to This Privacy Policy: We may add to, delete, or change the terms of this Policy from time to time by uploading an amended Policy on this WebApp. Your continued use of the WebApp, following the upload, will constitute your agreement to the revised Policy.

Contact: If you have any questions about this Policy, please contact us at UAN: +92 21 111 627 627.

