

Jurisdiction privacy statement

You can find the Standard Bank Group Privacy Statement on www.standardbank.com

Privacy statement of Stanbic IBTC Holdings PLC and its subsidiaries*

Stanbic IBTC Holdings PLC and its subsidiaries (we, us, our) treat personal information we collect through this website, associated websites, mobile sites, mobile applications and other channels as private and confidential.

Personal information (PI)

Information about an identifiable, living, natural person and, where it is applicable, an identifiable existing juristic person, including, but not limited to –

- information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the Person;
- information relating to the education or the medical, financial, criminal or employment history of the Person;
- any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assignment to the Person;
- the biometric information of the Person;
- the personal opinions, views or preferences of the Person;
- correspondence sent by the Person that is implicitly or explicitly of a private or confidential nature, or further correspondence that would reveal the contents of the original correspondence;
- the views or opinions of another individual about the Person; and
- the name of the Person if it appears with other PI relating to the Person or if the disclosure of the name itself would reveal information about the Person.

Collection

We collect personal information directly from you, and where lawful and reasonable, we may collect personal information about you from third parties and publicly available sources, such as credit reporting and government agencies for the purposes set out below.

We use your personal information to:

- meet our responsibilities to you;
- follow your instructions;
- process your personal information for ordinary business purposes (this includes to open and maintain your account, give effect to transactions, administer claims where applicable, manage our risks and maintain our overall relationship with you);
- carry out statistical and other analyses to identify potential markets and trends, evaluate and improve our business (this includes improving existing and developing new products and services);
- tell you about services and products available within the Group;
- make sure our business suits your needs; and
- comply with applicable regulations.

Without your personal information, we may not be able to provide or continue to provide you with the products or services that you need.

Your consent

We will process your personal information as stated above if you give us your consent willingly or in accordance with the law. You give your consent to us through our products and services agreements.

We will only disclose your personal information if:

- the law requires it;
- we have a public duty to disclose the information;
- our or your legitimate interests require disclosure; or
- you agreed that we may disclose your information.

Third parties

We ask third-party service providers to agree to our privacy policies if they need access to any Personal Information to carry out their services.

We will not disclose your personal information to external organisations that are not our service providers, unless you gave us your consent, or unless we are required to do so by law, or if it is necessary for the conclusion or performance of our agreement with you.

Transfer across borders

Sometimes we will process your personal information in other countries, either to carry out your instructions or for ordinary business purposes. Some countries may not have the same level of protection. If necessary, we will ask the party to whom we transfer your personal information to agree to our privacy principles, associated policies and practices.

Storing personal information

We retain and store personal information as long **as** required for the purpose for which you have given it and as required by law. Your information is destroyed or anonymised once they are no longer required for the purpose they were collected and no statutory requirement to retain them.

Our cross border and third-party policy as stated above will apply in instances where your personal information has been transferred outside of the country or to a third party.

Our security practices

Our security systems are designed to prevent loss, unauthorised destruction, damage and/or access to your personal information from unauthorised third parties.

You should read the security tips and updates sent to you via email or hosted on our websites regularly to make sure that you benefit from our security systems and stay updated with the latest fraud scams and trends.

Marketing by electronic means

If you give us permission, we may use your personal information to tell you about products, services and special offers from us or other companies that may interest you. We will do this through email, text message (SMS), social media platforms or notify you on your mobile applications. If you later decide that you do not want us to do this, please contact us through our customer service channels to stop this service.

Access to your personal information

As our customer, you may:

- ask us to give you a description of your personal information that we hold; and
- ask us to correct or update your personal information through our customer service channels.

We may, where a customer requests for such personal information in a customized/specified format if allowed by law, charge a fee.

Our use of technology to follow your use of our websites

While you are using our websites or mobile applications, we automatically process certain personal information, such as visits to our websites. We use this information to find out which areas of our websites people visit most and to monitor the use of our websites. This helps us to add more value to our services. This information is gathered in such a way that we do not get personal information about any individual or their online behaviour on other websites.

Cookies

We use cookie technology on some of our websites. A cookie is small pieces of text that is saved on your Internet browser when you use our websites. The cookie is sent to our computer each time you visit our websites. Cookies make it easier for us to give you a better experience online. You can stop your browser from accepting cookies, but if you do, some parts of our websites or online services may not work. We recommend that you allow cookies.

Links to other websites

Our website, related websites and mobile applications may have links to or from other websites. Although we try to link only to websites that also have high privacy standards, we are not responsible for their security, privacy practices or content. We recommend that you always read the privacy and security statements on these websites.

Monitoring of electronic communications

We communicate with you through different methods and channels. If allowed by law, we may record and monitor electronic communications to make sure that they comply with our legal and regulatory responsibilities and internal policies.

Monitoring and analysis

We will monitor and analyse your account for credit, fraud, compliance and other risk-related purposes as required by law.

Social media

We operate and communicate through our designated channels, pages and accounts on some social media sites to inform, help and engage with our customers. We monitor and record comments and posts made about us on these channels so that we can improve our services.

The general public can access and read any information posted on these sites. We are not responsible for any information posted on those sites other than the information posted by our designated officials. We do not endorse the social media sites themselves, or any information posted on them by third parties or other users.

We do not give investment, tax or other professional advice on social media sites. You should always get independent advice before making any decisions.

When you engage with us through social media your personal information may be processed by the site owner; this process is outside our control and may be in a country outside Nigeria that may have different privacy principles.

Social media sites are not appropriate forums to discuss our customers' products or financial arrangements. We will not ask you to share personal, account or security information on social media sites.

We regularly update and monitor our social media accounts and welcome feedback and ideas sent to us through these channels. We try to join conversations whenever possible but may not reply to all messages sent to official Stanbic IBTC social media accounts.

Emerging themes and helpful suggestions will be given to the relevant staff for consideration, but we cannot guarantee that any themes or suggestions will be acted on.

Your rights

We will take note of your rights under applicable privacy and data protection laws, especially your right to object, on reasonable grounds, to certain types of processing.

You have the right to query a decision that we make about a product or service that you have applied for and that was made solely by automated means.

You have the right to withdraw consent previously given and lodge a complaint with the relevant regulatory authority.

You have the right to contact the Data Protection Officer, report to a regulator or seek redress within the law whenever there is a violation of this policy.

Right to change this privacy statement

We may change this privacy statement. We will publish all changes on our websites. The latest version of our privacy statement will replace all earlier versions, unless it says differently.

*** Subsidiaries**

Stanbic IBTC Asset Managers Limited, Stanbic IBTC Bank PLC, Stanbic IBTC Capital Limited, Stanbic IBTC Insurance Brokers Limited, Stanbic IBTC Investments Limited, Stanbic IBTC Nominees Limited, Stanbic IBTC Pension Managers Limited, Stanbic IBTC Stockbrokers Limited, Stanbic IBTC Trustees Limited, Stanbic IBTC Insurance Limited and Stanbic IBTC Ventures Limited.

Queries and complaints

If you have any queries or complaints about privacy, please contact:

Phone: +234 280 1266 or +234 01 280 5595

Email: assetmanagement@stanbicibtc.com or DataPrivacyOfficer@stanbicibtc.com

We will ensure all complaints are resolved in a timely manner consistent with all relevant regulatory provisions.