



Privacy Policy

BLC Bank's commitment to privacy

Protecting your privacy and the confidentiality of your personal information is fundamental to the way we do business. Nevertheless it should be highlighted that absolute security is an unrealistic expectation and that risks cannot be totally eliminated due to the hazardous nature of the internet.

BLC Bank online banking privacy policy informs you of our commitment to and policy on privacy. It tells you the ways we ensure that your privacy and the confidentiality of your information are protected. This statement discloses the privacy practices that apply to the handling of information (personal, financial and other details about you that you provide to us through the products and services you use) we obtain from you when you visit our site.

The privacy practices are governed by this online privacy policy as amended from time to time and not the privacy policy in effect at the time the information was collected.

This online privacy policy does not apply to those products or services that do not display or link to this policy or that have their own privacy practices or statements.

1. What information do we collect?

We collect from you when you register on our site or fill out a form information that can be used to identify you. (e.g. name, address, account numbers, login ID, IP address, etc.) We will limit the information we collect to what we need for those purposes described in section 2 hereunder, and we will use it only for those purposes.

Each time you use our Internet services, we collect your login ID, information about the transactions that you complete and the informational pages of the web that you visit while using the service. We use your profile in responding to your enquiries on the service.

We use your login ID to identify you as a user of the service. We use the transaction information in the aggregate to assess and improve the service.

When you apply for a new product or service, we will indicate in the application or agreement how we intend to use your information. We will only ask for the information we need for that particular product or service. We will indicate clearly which information would help us to serve you but is optional for you to provide.

We will obtain your consent if we wish to use your information for any other purpose.

2. What do we use your information for?

Any of the information we collect from you may be used in one of the following ways:

- For the ordinary course of business
- To personalize your experience
(your information helps us to better respond to your individual needs)
- To improve our Online Banking Website
(we continually strive to improve our website offerings based on the information and feedback we receive from you)
- To improve customer service
(your information helps us to more effectively respond to your customer service requests and support needs)
- To process transactions Your information, whether public or private, will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the express purpose of delivering the service requested.



- To administer a contest, promotion, survey or other site feature
- To send periodic emails The email address you provide for order processing, may be used to send you information and updates pertaining to your request, in addition to receiving occasional company news, updates, related product or service information, etc.
- To comply with legal or regulatory requirements.

3. How do we protect your information?

We implement a variety of security measures to protect our systems and maintain the safety of your personal information when you place an order or access your personal information.

Separate screens are used to enter your username and password.

A verification image has been added to the password screen in order for you to make sure you are on the genuine BLC Bank website.

A virtual keyboard can be used to enter your password for enhanced security in case you are using a shared or distrusted PC.

Your Personal Identification Number (PIN), password and other access codes are always private and confidential and are known only to you. BLC Bank employees cannot gain access to them and you will not be asked to reveal them. We recommend that you do not disclose your PIN, password and other access codes or information to anyone and BLC Bank shall not be liable for any direct or indirect damage or loss sustained by you from any illegal or wrongful use of same.

All companies and agents that BLC Bank deals with, as part of their contracts with BLC Bank, are bound by the banking secrecy law and may not use the information for any unauthorized purpose.

We offer the use of a secure server. All supplied sensitive/credit information is transmitted via Secure Socket Layer (SSL) technology and 128 bit encryption into our Database to be only accessed by those authorized with special access rights to our systems, and are required to keep the information confidential.

After a transaction, your private information (credit cards, financials, etc.) will not be stored on our servers.

The length of time information is retained may extend beyond the end of your relationship with the Bank, but only for so long as it is necessary for us to have sufficient information to respond to any issue that may arise at a later date or otherwise required by the laws or regulations in force. When your information is no longer needed for the purposes explained to you, we have procedures to destroy, delete, erase or convert it to an anonymous form.

4. Do we use cookies?

Yes. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the sites or service providers systems to recognize your browser and capture and remember certain information (such as login ID and password) thus providing additional security for online services.

We use cookies to understand and save your preferences for future visits and compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future.

If you are concerned about having your browser accept cookies while you are surfing other websites, we recommend that you enable your browser to notify you when it is receiving a cookie. This gives you the ability of accepting or rejecting any cookie presented by the web server you are visiting.

5. Do we disclose any information to outside parties?

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information without your consent. This does not include trusted third parties who assist us in operating our website,



conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

We will not sell your email address to anyone but may use it to send you information about offers on products and services that we believe may be of interest to you.

Occasionally we may hold a poll or a contest online. If you submit your response to the survey question or enter the contest, we learn your answer or opinion or information that you volunteer. We will use your personal information for the purpose of awarding a prize. As for the survey, your opinion will be taken into consideration to come up with the survey results that may be published on our websites.

BLC Bank may also use your response to improve its products or services.

Remember that email sent over the Internet is generally unencrypted. BLC Bank recommends that you use caution when forwarding free format email messages to us and that you do not include confidential information (such as account numbers) in those messages, as they are not encrypted. BLC Bank is not liable for any direct or indirect damage or loss you may sustain in relation to the illegal or wrongful use of this e-mail or the information contained there in.

Important Information about Preventing Email Fraud: occasionally you may receive a fraudulent email claiming to have been issued by a bank, requesting you to verify your personal and/or banking information. Customers are often asked to click on a link in the email that directs them to a pop-up window or modified online banking login page to enter their respective bank's login ID and password.

We will never send email messages to customers requesting confidential information such as passwords or account numbers.

Please delete such email immediately and do not act on it as you may compromise your banking information by following links to a counterfeit Internet site(s). BLC Bank shall not be liable for any damage or loss directly or indirectly sustained by you in this regard.

6. Third party links

Occasionally, at our discretion, we may include or offer third party products or services on our website. These third party sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

7. Online Privacy Policy Only

This online privacy policy applies only to information collected through our website and not to information collected offline, or on websites other than ours or in relation to products or services not available or offered via our website.

Should any terms of this online privacy policy be in conflict with the terms of a specific electronic or non-electronic agreement between you and BLC Bank regarding the use of specified areas of the website or specific products or services, the terms of the specific agreement shall prevail.

8. Your Consent

By using our site, you consent to our online privacy policy.

9. Your responsibilities

A padlock sign appears in the bottom right corner of the screen. If double-clicked, information about the certificate should show that it has been issued to BLC Bank and that it's not expired.



You should always access BLC Bank's website either by typing the corresponding address in the address bar or by clicking on an entry in your favorites menu that you have previously saved and not through a hyperlink.

It is not recommended to use the BLC ebank solution on public PCs; if inevitable make sure to clear the PC's cache and temporary internet files before leaving and to change your password on the first occasion. In any case, you should never leave your workstation before logging out of BLC ebank solution and logging off the PC.

E-mail is not a secure means of correspondence, thus no confidential or sensitive information should be sent via e-mail. It is recommended to use the messaging facility offered by the BLC ebank solution, where all information is transmitted and stored in an encrypted form. If you insist on sending and receiving information to the Bank using your personal e-mail, it will be at your own responsibility and the Bank shall not bear any responsibility in this regard.

10. Changes to our Privacy Policy

BLC Bank may, at its sole discretion, change this online privacy policy from time to time. We will post those changes on this page, and/or update the Privacy Policy modification date below. You agree to revisit this page regularly and your continued access to or use of this site will mean that you agree to the changes.

11. Contacting Us

If there are any questions regarding this privacy policy you may contact us using the information below.

www.blcbank.com

Adlieh Square

Beirut

Lebanon

contactcenterteam@blcbank.com

Call Center: 24/7 at **1510** (inside Lebanon) or **01/387000** (from outside Lebanon)