

Mkombozi Commercial Bank PLC Privacy Policy

Privacy Notice

Your privacy is a top priority for Mkombozi Commercial Bank PLC. This Privacy Policy outlines how we handle your personal data when you use our services including but not limited to Internet Banking, Mobile Banking USSD, Mobile Banking Applications, Mkombozi Wakala, Sadaka Digital, Western Union and ensuring transparency on how we collect, use, and protect your information.

Privacy Principles

To maintain the confidentiality of all the information you provide, we at Mkombozi Commercial Bank PLC adhere to the following privacy principles:

- **Relevant Information Collection:** We collect personal information that is relevant to fulfilling your financial needs and for the efficient operation of our services.
- **Enhancing Services:** The information you provide helps us improve our products and deliver better customer service experiences.
- **Information Sharing:** We may share your personal information with trusted partners, affiliates, or third-party service providers to facilitate services on our behalf. This will only happen in accordance with applicable laws and regulations, and only when it is necessary to provide you with the services you've requested.
- **Legal Disclosure:** Your personal information may be disclosed to government authorities, judicial bodies, or regulatory agencies if required by law or for legal proceedings. The Bank will not be liable to any use of data that has been shared with the aforementioned parties.
- **Accuracy and Updates:** To ensure that your information remains accurate and up to date, we encourage you to periodically update your personal details. This helps us provide you with more reliable services.
- **Strict Confidentiality:** We have strict policies in place to ensure that both our employees and third-party service providers adhere to our confidentiality obligations.

Data Security

We are committed to protecting your personal data from unauthorized or accidental access, processing, and deletion. This is achieved through robust physical and electronic safeguards designed to secure your data at all times.

Purpose of Collecting Your Information

Your personal information is collected to enable us to offer and manage our services efficiently. Without your data, we may not be able to open or maintain accounts, or provide you with certain banking facilities or services. Data may also be collected in the course of our normal business operations to ensure continuity in the banking relationship.

Use of Personal Information

The personal information you provide may be used in the following ways:

- To facilitate the provision of daily banking services including but not limited to Internet Banking, Mobile banking, Agency, credit facilities etc.
- To conduct necessary checks and verifications.
- To assist other financial institutions in conducting credit assessments when required.
- To design and develop financial services and products tailored to your needs.
- To conduct marketing of financial products and services that we believe may benefit you.

- To assess outstanding liabilities between Mkombozi Commercial Bank PLC and its customers.
- To comply with legal and regulatory requirements applicable to Mkombozi Commercial Bank PLC.

Disclosure of Personal Information

While we strive to keep your personal information confidential, we may share it with:

- Trusted agents or third-party service providers who help us deliver various services, including telecommunications, IT, payment processing, and administration.
- Persons bound by a duty of confidentiality to Mkombozi Commercial Bank Plc.
- Credit reference agencies or debt collection agencies in the case of default.
- Any entity required by law to receive such information for legal, regulatory, or judicial purposes.
- Any entity with whom Mkombozi Commercial Bank PLC plans to enter into a business transaction, such as a sale, merger, or assignment of rights.

Access and Updates to Your Data

You have the right to request access to or updates of your personal information held by Mkombozi Commercial Bank PLC. For any inquiries regarding your data or to request a copy, you can contact our customer service team at info@mkombozibank.co.tz

Handling Complaints

If you have concerns or grievances about the use of your personal data, you may contact our customer service team by writing to info@mkombozibank.co.tz. We will address your concerns promptly and in accordance with our internal policies.

Changes to the Privacy Policy

We reserve the right to modify this Privacy Policy as needed. Any changes will be reflected on this page. Please review this policy periodically to stay informed about how we are protecting your information.

Agreement

By using the Mkombozi Commercial Bank PLC services, you acknowledge that you have read and agree to the terms of this Privacy Policy.