

Privacy and Security

Your right to privacy and security is very important to Bayport. We, as Bayport Financial Services ("Bayport"), treat personal information obtained through the use of this website as private and confidential and are committed to providing you with secure access to our online services.

Whenever we have said 'you' or 'your', this means you, any authorized person on your account, anyone who does your banking with us for you (i.e, trustees, executors or attorneys under Power of Attorney) and other related people (including authorized signatories, partners, members and trustees).

This Privacy and Security Notice covers any personal products or services you have with Bayport. This includes savings, loans, debit cards and insurance.

1. What information we collect

Bayport will only collect information about you as permitted by law and regulations. We may collect it from a range of places and it may relate to any of our products and services you apply for, currently hold or have held in the past. We may also collect information about you when you interact with us. This includes when you visit our website or mobile channels (Application or USSD), call us or visit one our Branches, or ask about any of our products and services. Some of the information will come directly from you, e.g. when you provide your National Registration Card (NRC) to open an account. It can also come from your employer, the Credit Reference Bureau (CRB) and from publicly available places.

2. How we use the Personal Information we collect

Personal or other information is required to be collected in order to meet our obligations to you ([subject to laws and regulations governing handling of information in Zambia](#)), to follow your instructions, to inform you of new services and to ensure that our Business is geared towards your needs. Other reasons for use of your information include enabling Bayport to:

- Carry out your instructions, e.g. make a payment you request or make a bank transfer;
- Manage our relationship with you;
- Carry out credit reference checks;
- provide online services such as Internet Banking, Mobile Banking and Mobile Apps;
- Prevent or detect crime including fraud and financial crime;
- Recover money that you owe Bayport e.g. when you have not paid for your loan or insurance policy;
- Carry out system or product development and planning, insurance, audit and administrative purposes;
- Market our products and services to you and others;
- Protect our legal rights and comply with our legal obligations;
- Correspond with our lawyers, other lenders and third-party intermediaries.

3. Use of Technology to Monitor Your Use of Our Website

We may use third-party analytics service providers to help us with our online services. The analytics providers that administer these services use technologies such as cookies, web

beacons, and web servers logs to help Bayport analyze how you use online services. We use this information to monitor which areas of the website are most frequently visited, in order to assist us to continue developing a value-added service. This information is pooled so that individual personal information, behaviour or patterns cannot be identified.

4. Cookies and other Similar Automated Technologies

Certain parts of our website use "cookie" technology. A "cookie" is a text file that websites send to a visitor's computer or other internet-connected device to uniquely identify the visitor's browser or to store information or settings in the browser. A "web beacon," also known as an internet tag, pixel tag, or clear GIF, is a tiny graphic image that may be used in our websites or emails. Cookies and similar technologies help us make our services better to use by doing things like recognizing when you have signed in and analysing how you use our services. When you interact with our online services, or open emails we send you, we obtain certain information using automated technologies, such as cookies, web server logs, web beacons, and other technologies.

We use these automated technologies to collect your device information, internet activity information, and inferences as described above. These technologies help us to:

- Remember your information so that you do not have to re-enter it;
- Track and understand how you use and interact with our online services and emails;
- Tailor our online services to your preferences;
- Measure how useful and effective our services and communications are to you; and
- Otherwise manage and enhance our products and services.

We set some of these automated technologies ourselves, but others are set by third parties who deliver services on our behalf. Your browser can alert you when cookies are placed on your device, and how you can stop or disable them via your browser settings. Please note, however, that without cookies all of the features of our online services may not work properly. If you use a mobile device, you can manage how your device and browser share certain device data by changing the privacy and security settings on your mobile device.

5. Email or SMS Promotions

Subject to your consent, your personal or other information may be used to send you information on new services or products that may be of interest to you and from time to time we will email or SMS information to you about us and our products and services. If you do not wish to continue receiving this information you may contact us and we will remove you from our mailing list.

6. Third Parties

Third parties will, whenever engaged to provide support services to us, will be bound by our privacy policies as far as they may be required to have access to our Customers' personal information to perform such services.

Our website may contain links to or from other sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the security or privacy practices employed by other sites. We recommend that you always read the privacy and security statements on such sites.

7. When Personal Information will be disclosed without Customer consent

Personal information will not be disclosed to anyone outside Bayport without your permission unless:

1. We are compelled to do so by law or in terms of a Court order;
2. It is in the public interest to do so;
3. It is necessary to protect Bayport's rights; or
4. When processing or recording payment transactions or money transfers were personal information is shared with third parties.

8. Storing Personal Information

Personal information collected via the website is stored in a secure environment and is not available to any person outside Bayport. We generally keep your information as long as reasonably necessary to provide you the services or comply with applicable law, regulations and our data retention policy. However, even after you deactivate your account, we can retain copies of information about you and any transactions or services which you may have participated in for a period of time that is consistent with applicable law.

9. Bayport's Security Practices

We are committed to providing secure online services. We use a range of security measures to keep your information safe and secure which may include encryption and other forms of security. Encryption is used to protect the transmission of your personal information when completing online application forms. We require our staff and any third parties who carry out any work on our behalf to comply with appropriate compliance standards including obligations to protect any information and apply appropriate measures for the use and transfer of information. We have also employed the services of independent security experts to test and advise us on the security of our systems. To ensure that you benefit from our security you should read the security tips we post on our site from time to time.

10. Privacy and Security Statements Applying to Specific Online Services

Different online services may have their own privacy and security policies due to the nature of the service or products that demand a deviation from our general policy. These specific policies will apply to and exclusively govern your use of the particular online service.

11. Right to Amend this Privacy and Security Statement

We reserve the right to amend this privacy and security statement at any time. All amendments to this privacy and security statement will be posted on the website. Unless otherwise stated, the current version shall supersede and replace all previous versions of this privacy and security statement.

If you have any questions about this privacy and security statement, please email us on savings@bayport.co.zm