

Midland Bank “midland online” Internet Banking Privacy Policy

Our Privacy Promise

- To keep your data safe and private
- Not to sell your data
- To give you ways to manage and review your marketing choices at any time

This Internet Banking Privacy Policy (“Policy”) applies to users of Midland Bank Internet Banking “midland online” and its mobile Application (“App.”) through Midland Bank. The term “MDB”, “Bank” or “we”, “us” or “our(s)” in the “midland online” we own and control and, in this Policy, refers to Midland Bank Limited.

Midland Bank is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to safeguard the confidentiality of any information that is transmitted through its Internet Banking web and mobile application. This online privacy policy explains how we collect, share, use and protect information when you visit or use these channels. The confidentiality of your personal and private information matters to Midland Bank. We feel an obligation to keep information about you secure and confidential. It is important for you to know that we do not sell or share customer information with marketers outside of MDB.

Through the “midland online”, you may use your Eligible Mobile Device or any web browser to view balances and recent transactions for each of your Accounts; make transfers of funds; and access additional services that may be available through a Mobile Application.

As you review this “midland online” Privacy Policy, here are a few general principles to keep in mind:

1. By enabling Internet Banking account for “midland online” and downloading Midland Bank Mobile Internet Banking App. on your mobile device, you confirm your affirmative consent to all the terms of this Policy detailed below and comply with any other security procedures that we may establish from time to time.
2. The Customer would be required to cooperate with Midland Bank in order to ensure the security of the information, and it is recommended that the Customers necessarily choose their passwords carefully such that no unauthorized access is made by a third party. To make the password complex and difficult for others to guess, the Customers should use combination of alphabets, numbers and special characters (like !, @, #, \$ etc.). The Customers should undertake not to disclose their password to anyone or keep any written or other record of the password such that a third party could access it.
3. Information that we may collect about you through “midland online” includes information that you voluntarily disclose, such as your name, address, phone number, email address and other contact information, along with transaction information, information resulting from your “midland online” activity and your location information. We may also gather additional information associated with your mobile device through cookies and other technologies.
4. In addition to the personal information described above, we may collect certain information about your use of our online services. For example, we may capture the IP address of the device you use to connect to the online service, the type of operating system and browser you use, and information about the site you came from, the parts of our online service you access, and the site you visit next. We may also use cookies, web beacons or other technologies to collect and store other information about your visit to, or use of, our online services. In addition,

we may later associate the usage and other information we collect online with personal information about you.

5. For your convenience, Midland Bank offers you the ability to access some of our products and services through mobile banking applications. When you interact with us through Midland Bank Mobile Internet Banking App., we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location, and analytical information about how you use your mobile device.
6. There may be certain information transmitted to us regarding your location when you request information through applications on your mobile device, such as your physical location while accessing the App. Location Data we collect from your mobile device will assist us in mitigating against any potential breaches or unauthorized access to customer information.
7. We use the information discussed above in a number of ways, such as:
 - Processing applications and transactions
 - Verifying your identity (such as when you access your account information)
 - Preventing fraud and enhancing the security of your account or our online services
 - Responding to your requests and communicating with you
 - Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies
8. We may share the information that we collect from and about you as well as information about your Accounts or the transactions you make, with our affiliates within Midland Bank, with credit reference agencies and with any third parties with whom we have signed Non-Disclosure Agreements. However, we will disclose information to third parties about your account or the transactions you make, and you authorize us to do so, ONLY in the following situations:
 - In order to comply with the requirements of the law or with court orders
 - In order to address, rectify, ameliorate or mitigate fraud, security or technical issues
 - With our trusted service providers (when required) who work on our behalf and do not have an independent use of the information we disclose to them, and have agreed to adhere to the rules set forth in this Privacy Policy
9. Our operational systems will store user-provided data for as long as you use the related feature of the “midland online”. Please note that some or all of the user-provided data may be required in order for the “midland online” to function properly, and we may be required by law to retain certain information. If you close your profile established for “midland online”, we will retain certain data for a reasonable time to facilitate any request to reopen your profile.
10. You may be able to review your account information through “midland online”.
11. Protecting the confidentiality of your information is very important to us. We have established appropriate physical, electronic, and procedural safeguards to protect information we collect from or about our users. For example, we limit access to this information to authorized employees and contractors who need to know that information in order to operate, develop or improve our Mobile Application.
12. User IDs and Passwords are used to help safeguard against unauthorized access to your information through the Mobile Application or Web. As always, we strongly encourage you to assist us in that effort by not sharing your midland online User ID and Passwords with anyone.

13. We take 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.
14. If you are located outside of the Bangladesh, please be aware that information we collect through the App will be transferred to and processed in Bangladesh. By using the App or providing us with any information, you fully understand and unambiguously consent to this transfer, processing and storage of your information in Bangladesh.
15. If you have any questions about this Policy or our privacy practices, please contact our 24/7 contact centre number at 16596, (+88) 096170 16596, (+88) 096110 16596 OR email us at contactcentre@midlandbankbd.net.

The policies and practices described in this disclosure are subject to change, and shall replace all previous notices or statements regarding this subject. Your use of “midland online” following these changes means you accept the revised Policy.