

◆ COOKIES

We use data collection devices such as “cookies” on our website and applications. “Cookies” are small files stored on your hard drive that assist us in providing services customized to your requirements and tastes.

You are always free to decline our cookies if your browser permits, although in that case you may not be able to use certain features on our website and application, and you may be required to re-enter your password more frequently during a session. A cookie cannot read data off your hard disc or read cookie files created by other sites. The use of a cookie is in no way linked to any personally identifiable information.

◆ THIRD-PARTY SITES AND SERVICES

Ultimate Microfinance Bank’s websites, products, applications, and services may contain links to third-party websites, products, and services. Our products and services may also use or offer products or services from third parties. Information collected by third parties, which may include such things as location data or contact details, is governed by their privacy practices, and we will not be liable for any breach of confidentiality or privacy of your information on such sites. We encourage you to learn about the privacy practices of those third parties.

◆ DISCLOSURE OF INFORMATION

Due to the existing regulatory environment, we cannot ensure that all your private communications and other personally identifiable information will never be disclosed in ways not otherwise described in this policy. By way of example (without limiting and foregoing), we may be forced to disclose information to the government, law enforcement agencies, our parent and/or subsidiaries, and third parties for the performance of a task carried out in the interest of the public, for the protection of your vital interests, for the performance of a contract to which you are a party, and also where you have expressly given us written consent to disclose the same.

◆ YOUR INFORMATION AND YOUR RIGHTS

You have the following rights:

the right to be told how We use your information and obtain access to your information.

the right to have your information rectified or erased, or to place restrictions on processing your information.

the right to object to the processing of your information, e.g., where the processing is based on our legitimate interests.

the right to have any information you provided to us on an automated basis returned to you in a structured, commonly used, and machine-readable format or sent directly to another organization, where technically feasible (“data portability”).

Where the processing of your information is based on your consent, the right to withdraw that consent is subject to legal or contractual restrictions.

the right to object to any decisions based on the automated processing of your personal data, including profiling, and

the right to lodge a complaint with the supervisory authority responsible for data protection matters.

Please note that if you request a copy of your information, you may be required to pay a statutory fee.

If we have any information about you that is incorrect or if there are any changes to your details, please let us know so that we can keep our records accurate and up-to-date.