

PRIVACY POLICY

Dialog Finance PLC (hereinafter referred to as “us”, “we” or “our”) are committed to protecting all personal information in our custody and providing our customers with the highest level of customer service. This Privacy Policy details the manner in which we shall collect, use and protect your Personal Information provided by you or obtained by us in the course of providing our Products and/or Services to you (the “Policy”).

Our privacy policy explains how we collect, use, share and protect your personal information.

This policy is for your information and is not intended to limit or exclude your and our rights under laws and regulations applicable in Sri Lanka.

This policy should be read in conjunction with the terms and conditions of the products and services offered on the website. In the event of discrepancy between this Policy and such specific terms and conditions, this Policy shall prevail to the extent of such discrepancy.

1. INFORMATION WE COLLECT

1.1. Personal Information

When you visit or use our online services, we may collect personal information from or about you such as your name, email address, mailing address, telephone number(s), account numbers, limited location information, user name and password. We may also collect payment card information, identity card numbers, driver’s license numbers (or comparable) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

1.2. Usage and Other Information

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 or our third-party partners 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.

1.3. Dialog Finance Mobile

For your convenience, we offer you the ability to access some of our products and services through mobile applications and mobile-optimized websites (“Dialog Finance Mobile”). When you interact with us through Dialog Finance Mobile, 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. We may ask your

permission before collecting certain information (such as precise geo-location information) through Dialog Finance Mobile.

1.4. Additional Sources of Information

We may also collect information about you from additional online and offline sources including from co-branded partner sites or commercially available third-party sources, such as credit reporting agencies. We may combine this information with the personal and other information we have collected about you under this Privacy Policy.

2. USE OF INFORMATION

We use the information discussed above in a number of ways, such as:

- Provide you with the website and its contents, and any other information, products or services that you request for from us;
- Carry out obligations and enforce our rights arising from any contracts entered into between you and us;
- To notify you about changes or updates to the website or any services we offer or provide through it;
- To allow you to participate in interactive features on the website;
- Carrying out credit checking and scoring;
- Settling accounts with those who provide related services to us;
- Dealing with requests, inquiries, complaints and other customer care related activities and all other general administrative and business purposes;
- Communicating with you and contacting you through the various and more convenient communication means at our disposal on a need to need basis;
- Including your information in any directory inquiry service provided or operated by us or a third party;
- Carrying out activities connected with the running of our business such as personal training, network monitoring, testing and maintenance of our systems etc.;
- 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;
- Managing your preferences;
- Performing analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view;
- Providing you tailored content and marketing messages;
- Operating, evaluating and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies; and

- For any other purposes that we may specifically disclose at the time you provide or we collect your information.

We may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

3. DISCLOSURE OF INFORMATION

We may share the information we collect from and about you with our affiliates and other third parties. For example, we may share your information with:

- Our parent company, subsidiaries and affiliates;
- Fraud prevention and business scoring agencies;
- Data collection agencies;
- Our third-party service providers;
- Our affiliated websites and businesses in an effort to bring you improved service across our family of products and services, when permissible under relevant laws and regulations;
- Other companies to bring you co-branded services, products or programs;
- Third parties or affiliates in connection with a corporate transaction, such as a sale, consolidation or merger of our businesses; and
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties.

We may share anonymous or aggregated information with third parties to help deliver products, services, and content that are tailored to the users of our online services and for other purposes.

4. DATA AND INFORMATION SECURITY

- We will strive to use the commercially acceptable means to protect your personal information and also constantly review and improve our security measures
- All information provided to us will be stored in our secure servers
- The safety and security of your information also depends on you. You are responsible to keeping confidential all passwords that we may give you. Never share your information in public areas where it may be viewed by any user
- No method of transmission over the internet is 100% secure. Hence, we cannot guarantee its absolute security. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures we provide.

5. DATA INTEGRITY PRINCIPLE

Subject to and to the extent you have made available to us, the Personal Information and any updates thereto, we shall make reasonable endeavors to maintain complete, current, and accurate information about you. Any inaccurate information that is brought to our attention shall be corrected within a reasonable period of time from the receipt of written notification from you of the same. Procedures will be maintained to ensure that any reported inaccuracies are promptly and effectively handled, and that Personal Information remains as accurate, current and complete as possible. Any requested amendments may be subjected to prevailing and applicable laws and regulations

You are responsible for the accuracy and completeness of the personal information provided to us. Failure to provide the same to us, as required, may result in your application for Products and/or Services being rejected, the subscriber agreement being terminated

6. INTEREST BASED ADVERTISING

You will see advertisements when you use many of our online services. These advertisements may be for our own products or services or for products and services offered by third parties. Which advertisements you see is often determined using the information we or our affiliates, service providers and other companies that we work with have about you, including information about your relationships with us (e.g., types of accounts held, transactional information, location of banking activity). To that end, where permitted by applicable law, we may share with others the information we collect from and about you.

Interest Based Advertising (“IBA”) refers to the practice of collecting information from a computer or device regarding a visitor’s web-browsing activities across non-affiliated websites over time in order to deliver advertisements that may be of interest to that visitor based on their browsing history. Through IBA, we hope to deliver advertisements that are most likely to be of interest to you using information about your other web-browsing activities (e.g., the web pages you visit, search terms you enter, and the way you move through our online services on your computer or device) or your personal profile (e.g., demographic or location information). Certain companies we work with may set cookies and use related tracking technologies throughout our online services or in our communications to support these IBA efforts. If you do not want your information collected and used by the companies we work with for IBA purposes, you may configure and personalize your current browser to refuse, reject or delete collection of information for IBA.

7. COOKIES

A cookie is a small text file that a web server may place on your computer when you visit a site. The file uniquely identifies a computer. Information stored in a cookie sent by us can only be read by us or companies we work with to operate this website. These cookies help us understand how visitors interact with our websites by providing information about the areas visited, the time spent on the website and any issues encountered, such as error messages. This helps us improve the performance of our websites.

You can control whether to accept cookies or not. If you decide to not accept cookies, some features and services on our site may not work properly because we may not be able to recognize you.

If you would prefer not to accept cookies, you can:

- Change your browser settings to notify you when you receive a cookie, which lets you choose whether or not to accept it
- Set your browser to automatically not accept any cookies

8. CHANGES TO OUR PRIVACY POLICY

- We reserve the right to update or change this Policy at any time
- If we make any material changes to how we treat your personal information, we will post the new privacy policy on this page
- The date the privacy policy was reviewed is indicated at the top of the page
- You are responsible for periodically visiting this Policy to check for any changes
- By accessing the website or any of its pages, you are agreeing to the terms and conditions set out above
- Further, your continued use of the website or any of its pages after we post any changes and/or modifications to this Policy on this page will constitute your acknowledgement of the changes and modifications and your consent to abide and be bound by the modified privacy policy

9. CONTACT

Any questions with respect to this privacy statement or how we handle personal information can be addressed in our Contact Us form.