

Areti Bank International Inc.

PRIVACY POLICY

Last Updated: February 01, 2022

This Privacy Policy (Policy) applies to anyone who visits this Areti Bank International Inc. ("Areti Bank"), online interface (i.e., website or mobile application) or any Areti Bank affiliate or subsidiary online interface that links to this Policy (each, a Site, and collectively, Sites).

The term "Areti Bank" or ("Areti," "Bank," "we," "us," "our") in this Policy refer to any affiliates or subsidiaries of Areti Bank that link to this Policy. This Policy describes how the Site may collect, use, and share information from or about you.

This Policy covers Areti Bank's many online services, including the Areti Bank websites, Areti Bank Mobile App, and Areti Bank-branded social media sites or pages, as well as any interactions you may have while viewing content provided through Areti Bank's digital advertising campaigns.

Your use of this Site constitutes your acceptance of this Online Privacy Policy, which we may change or modify at any time at our sole and absolute discretion. By using our services, you are agreeing to the terms and conditions of this Policy. Please read them carefully.

If you have or have had a financial product or service with us, we will use and share any information that we collect from or about you in accordance with our Privacy Notice, which offers you certain choices with respect to the use and sharing of your personal information.

Information Collected. When you visit our Site 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, username and password. We may also collect payment card information, social security 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.

We collect unique identifiers, browser type and settings, device type and settings, operating system, mobile network information including carrier name and phone number, application version numbers, Google Authenticated identifiers, Microsoft unique ID numbers, IP addresses, and personal information for remarketing audiences.

We collect "Online/Mobile Activity Data." Online/Mobile Activity Data includes, without limitation, data such as IP address, browser type and language, and display/screen settings, data about how you use and interact with the Site and mobile advertisements; data about your mobile device; advertising identifiers; geolocation data; social media preferences and other social media data; and other data that may be aggregated and/or de-identified (information that doesn't identify individual consumers or customers).

Other Information We Collect Online. Other Information is any information other than Personal Information that does not reveal your specific identity or does not directly relate to an individual, such as browser information, information collected through cookies, pixel tags and other technologies, demographic information, other information provided by you such as your date of birth or household income and aggregated and de-identified data.

Protecting Children's Privacy Online. The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. The Bank does not knowingly collect, use, or disclose personal information from or to children under age 13 without obtaining written, verifiable consent from parent or legal guardian. Our Site is directed to a general audience, and it may be accessed by the public. The Children's Online Privacy Protection Act ("COPPA") protects children under the age 13 from the online collection of personal information. For more information about COPPA, visit the Federal Trade Commission website: <http://www.ftc.gov>

Why We Collect Information? Areti Bank uses third-party Display Advertising Features to better understand our customers and their needs, to offer the best experience and products, and to take full advantage of Google Analytics and Microsoft Advertising Features for our remarketing audiences.

We may also 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; 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 the development of new products and services; the improvement of existing products and services; 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 aggregated or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

How We Collect Information? Areti Bank and its affiliates may also use various technologies, including cookies, tokens, and other online tracking devices, pixel tags, browser web storage or application data caches, databases, server logs, and clear GIFs (also known as web beacons) to collect Online/Mobile Activity Data from you, depending on your browser settings.

Cookies. Cookies are small amounts of data sent to your browser by a website you visit that capture information about your activity on this Site; they are stored on your computer or device to help track your areas of interest.

You can refuse to accept these cookies by configuring your device and browser settings accordingly. You will need to manage your cookie or token settings for each device and browser you use to access this Site. If you elect not to accept these cookies, you may experience some inconvenience during your use of this Site. You also may not receive personalized advertisements and offers from us that may be relevant to your interests and needs. You may also opt out of having some information collected by visiting the following links:

<https://tools.google.com/dlpage/gaoptout/>
<https://account.microsoft.com/privacy/ad-settings>
https://support.google.com/youtube/topic/9257518?hl=en&ref_topic=9257107,3230811,3256124,

Through Your Browser Or Device. Certain information is collected by most browsers and/or through your device, such as your Media Access Control (MAC) address, device type, screen resolution, operating system version and internet browser type and version.

IP Address. An IP Address is identified and logged automatically in our server log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited.

Enhene You Use Our Social Media Pages. Areti Bank and its affiliates have official pages on social media websites including, but not limited to, Facebook®, Google, Twitter®, Pinterest®, LinkedIn®, Instagram® and YouTube® that enable consumers and customers to discuss their experiences with our banking products and services. We may also partner with companies that operate social media websites through which you may engage with the Bank.

When you interact with us on social media websites, we may collect information such as your likes, interests, feedback, and preferences. When you interact with our partners, you are subject to their terms of use and privacy policies. We may

collect information from our social media partners, but only if you choose to share with them and they, in turn, share such information with us.

Never include sensitive personal, financial, or other confidential information such as your Social Security number, account number, phone number, mailing address, or email address when posting or commenting online. Any posts you make on our official social media pages – including posts that contain pictures, comments, suggestions, opinions, complaints, or personal information – are available to others who use those pages and are subject to the terms of use and privacy policies of the companies that operate the websites on which they appear. Please refer to the policies of those companies to better understand your rights and obligations with regard to such posts. You are also subject to this Online Privacy Policy Statement and our social media guidelines when you visit our official social media pages.

Third-Party Advertising Partners. We may contract with companies to distribute certain online advertisements on websites. These companies may use cookies, and tracking pixels/web beacons to display advertisements of our products to you when you are on other, third-party websites that are affiliated in some way with the advertising partners. We also include web beacons or similar technologies in our electronic communications to determine whether you open and act on them. The information collected and shared via cookies is not anonymous and may contain PII.

You may choose to opt out of the use of third-party marketing cookies through the Network Advertising Initiative. This opt-out is valid only for the computer/browser combination used to opt out. Clearing cookies will remove the opt-out since it is stored in a cookie.

Our Use of Web Beacons and Analytics Services. Some Areti Bank web pages contain electronic tags known as web beacons or tracking pixels that we use to help deliver cookies on our websites and count users who have visited those websites and deliver co-branded products.

Third Party Widgets. Some Areti Bank web pages contain certain widgets (e.g., social share buttons) that enable users to easily share information on another platform, such as a social media platform. The third parties that own these widgets may have access to information about your browsing on those pages of our Sites where these widgets are located. You may wish to review information at the third-party site, such as social media platforms where you have an account, to determine how they collect and treat this information.

Linkage to External Sites. We may provide links to third-party external websites. If you follow links to websites not affiliated or controlled by the Bank, you should review their privacy and security policies and other terms and conditions, as they may be different from ours. The Bank does not guarantee and is not responsible for the privacy or security of these third-party external websites, or for any information represented in these websites.

Using Other Aggregation Sites. If you provide your Site username, password, or other information about your accounts with us to an aggregation website, we will consider that you have authorized all transactions or actions initiated by an aggregation website using access information you provide, whether or not you were aware of a specific transaction or action. If you decide to revoke the authority you have given to an aggregation website, we strongly recommend that you change your password for the Site to ensure that the aggregation website cannot continue to access your accounts.

How We Protect Your Information? It is important to Areti Bank to provide a safe Online Banking experience for our customers. In light of emerging threats and an increasingly hostile environment, we have enhanced our customer education and awareness program. We use reasonable physical, electronic, and procedural safeguards that comply with federal standards to protect and limit access to personal information. This includes device safeguards and secured files and building.

Please note that information you send to us electronically may not be secure when it is transmitted to us. We recommend that you do not use unsecure channels to communicate sensitive or confidential information (such as your social security number) to us.

To protect our customers, only those employees, agents, and contractors who need your information to service your accounts have access to the information you provide us. We also give you information that can help you keep your personal information safe.

Here are some of the ways we protect you:

- We use anti-virus protection to help us detect and prevent viruses.
- Our Firewalls help block unauthorized access by individuals or networks.
- This site's Secure Socket Layer 128 bit (SSL) and 64 bit encryption creates a secure connection with your browser when you login, or fill out an application, or register in online services.
- We don't and will not share your usernames and passwords with anyone.
- We automatically log you out of your secure session after a period of inactivity to help protect against others seeing or using your online accounts.
- We monitor activities for potential fraud.

Updating Your Information. Keeping your account information up-to-date is very important. You may review or update certain account information by logging into your account online. If you cannot change the incorrect information online, or you prefer to request changes offline, please visit the Contact Us option on our Site, or call the number on your account statements, records, or other account materials.

Security. To protect personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. Please refer to our Security Notice for more information.

Changes to This Policy. This Policy is subject to change at any time and from time to time, at our sole and absolute discretion. It is your sole responsibility to review it periodically. If we modify the Policy, we will post the revised statement here and indicate the revision date at the top of the Policy. Any changes to this Policy will become effective immediately upon posting to this Site. Your use of this Site following these changes constitutes your complete acceptance of the revised Policy.