

## **Privacy Notice**

To provide you with products and services Nedbank (Swaziland) Limited needs to collect, use, share and store personal and financial information about you.

### **What personal information do we collect?**

This information includes but is not limited to details such as name, age, ID numbers, registration numbers, addresses and other contact details, income and payments records, financial information and banking details.

This information may be collected from third parties such as other financial institutions, credit bureaus, fraud prevention agencies or may be derived from your interaction with us or from that with third parties.

We will never disclose any information to any company outside Nedbank except to prevent fraud or similar matters, if required to do so by law or with your consent. This may include tax reporting requirements or when ordered to do so by a court of law. Additionally, Nedbank (Swaziland) Limited will only disclose certain of your as may be required to protect our own interests, or in the interest of public safety such as crime prevention.

### **How do we use your information?**

Personal information collected by Nedbank (Swaziland) Limited may be used in a few ways, for example:

- To provide you banking products and services
- To make lending decisions
- For fraud and crime detection and prevention
- For audit and debt collection purposes
- For statistical analysis
- Meeting our obligations under an agreement with your or in compliance with Legislative requirements.

We may use your biometric information such as voice recognition for identification purposes. We may record and monitor any communications between you and us and use these recordings to verify your instructions to us, to analyse, assess and improve our services to customers, and for training and quality purposes.

Nedbank (Swaziland) Limited will also not sell your information to third parties and will only market to you if we have your consent to do so. We will also utilise those electronic communications media as indicated by yourself, such as email or SMS. Where no electronic communication has been authorised by yourself, we will utilise paper-based communications.

### **To whom will we disclose your information?**

We will never disclose any information to any company outside Nedbank (Swaziland) Limited except to prevent fraud or similar matters, if required to do so by law or with your consent. This may include tax reporting requirements or when ordered to do so by a court of law. Additionally, Nedbank

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