

Online Neo Privacy Notice

This Online Privacy Notice applies to NEO's website. The notice describes and explains how this site may collect, use and share information from/about you.

1- Social Media

neo by Bank Audi may use social media platforms to enable online sharing and collaboration among users. Any content you post on official neo by Bank Audi managed social media pages, such as opinions, pictures, or any personal information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies of those respective platforms. Please refer to them to better understand your rights and obligations with regard to such content and be aware of such terms, without any responsibility on Bank Audi. In addition, please note that when visiting any official neo by Bank Audi social media page, you are also subject to the present Terms & Conditions of neo by Bank Audi Online Privacy Notices.

2- Security Measures

In line with Lebanese laws and regulations, personal and sensitive information is protected by security safeguards matching the sensitivity of the information. Safeguards against loss, theft, unauthorized access, copying, use or modification is addressed, including physical security measures (locks, restricted access areas, etc.), organizational measures (security clearances, authorization processes, etc.) and technological measures (passwords, encryption, multifactor authentication, etc.).

Please make sure you keep your Username and Password confidential and log off from the online banking platform when your session is complete to prevent unauthorized access to your information. If you believe that your Username or Password were subject to unauthorized access, you should immediately call neo by Bank Audi Help Desk and/or your branch manager.

Please avoid using regular email (Hotmail, Gmail, yahoo, etc.) to share personal or confidential information with the Bank, as neo by Bank Audi will not be responsible for any violation, breach of any data transmission.

Regular email messages sent online may be intercepted or altered since they travel in clear text.

3- Other Sites

neo by Bank Audi may provide links to third party websites, such as merchants or service providers. If you follow links to websites not affiliated or controlled by Bank Audi, you should review their privacy and security policies and their terms and conditions, as they may be different from those of the Bank's sites. neo by Bank Audi is not responsible for and does not guarantee the security or privacy of these websites, including the completeness, accuracy, or reliability of the information published thereon.

4- Notice, Updates & Changes

This Online Privacy Notice may be subject to change without prior written notice. Changes to the notice will become effective immediately. Using the site subsequent to posting these changes means that you agree to the revised notice.

5- Information neo by Bank Audi may Collect Online

neo by Bank Audi may collect Information that does not reveal your explicit identity or does not directly relate to a person, such as information collected through cookies, browser information, and other technologies, demographic information and other information that you provide.

The Bank may collect and use information in a variety of ways, including but not limited to:

Browser: Some information is collected by the majority of browsers, such as your Media Access Control (MAC) address, operating system version, internet browser type and version as well as your screen resolution. neo by Bank Audi may use this information to ensure that the site is functioning properly and for security reasons as well.

Cookies: Cookies are small text files that are sent to and stored on your computer, Smartphone or other device for accessing the internet, whenever you visit a website. Cookies are useful because they allow a website to recognize a user's device. Cookies neo by Bank Audi uses do not hold or capture unencrypted personal information. Cookies allow the Bank to collect information such as pages visited and time spent on the site. This information is used for security purposes, to facilitate navigation, display information more effectively, personalize/customize your experience while visiting the site, and recognize your device to allow you to use the Bank's online services. Statistical information about the usage of the site is collected to continually improve its design and functionality.

The browsers of most computers, Smartphones and other web-enabled devices are typically set up to accept cookies. If you wish to adjust your cookie preferences for this site, you can do this through your browser settings. Your browser's "Help" function will guide you through it. You can reject these cookies and most browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience when using the site and some online products and services. For example, neo by Bank Audi will not be able to recognize your device and you will need to answer a security question each time you log on.

IP Address: Your Internet Protocol (IP) address is a number that is automatically assigned to your device by your Internet Service Provider (ISP). Your IP Address is recognized and logged on the Bank's servers whenever you visit the site. The time of the visit and the page(s) that were visited are also logged. IP Addresses are used for purposes such as calculating site usage levels, diagnosing server problems, for compliance and security purposes and for administering the site.

Pixel tags, web beacons, or other technologies: These may be used to measure the effectiveness of neo by Bank Audi communications, compile statistics about usage and response rates, evaluate the success of marketing campaigns etc.

Combined Data: Combined Data is data that neo by Bank Audi may create or combine from various sources, including but not limited to accounts and transactions. This information, which does not identify individual account

holders, is used for business purposes, which may include research, marketing or analyzing market trends, offering products or services, and other purposes consistent with the applicable laws and regulations.

6- Collection and Usage of Your Personal Information

Personal data collected may include but not limited to: name and family details, contact and address information, identification information (such as photos, passport, ID card, etc.) financial and tax information, and transaction history, usage and device information (IP address, browser type, device used, etc.) as well as cookies and similar technologies. Bank Audi collects personal and sensitive information in the normal course of business to provide services to clients, and do not store them. This information may be used:

- to communicate with you;
- to process your requests and ensure that the financial relationship with you is accurate and up-to-date;
- to verify your identity in order to allow access to your accounts;
- to make transactions and maintain measures aimed at preventing fraud and protecting the security of your account and personal information;
- to respond to your inquiries;
- to send you important information regarding the site, changes to the Online Banking Privacy Notice and Terms & Conditions, or any other administrative matter;
- to allow you to participate in surveys and promotions;
- for data analysis, audits, developing and enhancing the Bank's products and services, and developing the site;
- for identifying usage trends and determining the effectiveness of promotional campaigns;
- for risk control, and fraud detection and prevention;
- to comply with applicable laws and regulations;
- to send you marketing communications that may be of interest to you.

7- Recipients of your Data

In compliance with the purpose for which your data have been collected and in accordance with Lebanese laws and regulations, we would like to inform you that your Personal Data may be transmitted or processed to the shareholders, outsourcing parties, sub-processors, business partners, suppliers of the Bank, correspondent banks, auditors, professional advisors and consultants whether in Lebanon or abroad for the purposes mentioned above, in addition to regulators or any competent authorities as required by law.

Disclosure of your personal data to statutory bodies, judicial bodies and any other governmental authorities or departments, among others, will take place only if required by law and regulation, judicial body or government authority and in accordance with their requirement

8- Advertising

neo by Bank Audi may advertise on this site as well as on other affiliated websites. Information collected by neo by Bank Audi or its advertising service providers through cookies and other technologies includes the number of people who surf the site, browsing patterns within the site, and responses to advertisements and promotions on the site and on websites where the Bank advertises without identifying individual account holders.

9- Third Party Sites

neo by Bank Audi may contract with advertising companies to promote products and services on websites not affiliated with the Bank. It may use combined data and information provided by you to these third party websites to select which advertisements or offers may appeal to you, display them to you and monitor your responses. Third party websites are not subject to the neo by Bank Audi Online Privacy Notice. Please visit the individual websites for additional information on their data and privacy practices.

neo by Bank Audi may advertise products and services on this website, including offers of credit. These advertisements may take the form of splash ads (ads that appear as you sign on or sign off of your online accounts), banner ads, etc.

neo by Bank Audi also resorts to advertising service providers to be able to determine which advertisements are most likely to be of interest to you, using certain information such as web pages visited, search keywords entered, or your activities on the site, all of which without identifying individual account holders. The Bank limits access and collection of information to specific purposes for advertising service providers.

In no event will neo by Bank Audi or any of the other entities of the Audi Group, their affiliates, directors, officers, employees, consultants or agents be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with the Services or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, fraud, hacking, phishing, computer virus or line or system failure.