

## PRIVACY STATEMENT

Kingdom Bank Limited, (hereinafter "**Kingdom Bank**") is a subsidiary of The Co-operative Bank of Kenya, following its acquisition by The Co-operative Bank of Kenya in August 2020. Kingdom Bank offers superior client service, convenience, and professionalism in our customer relationships.

This privacy statement describes how Kingdom Bank protects the personal data it processes, why and how we collect and use your personal data and how you can exercise your rights in relation to the processing of your personal data. Our focus and commitment to respecting your privacy and safeguarding your personal data remain stronger than ever.

This privacy statement should be read together with the Terms and Conditions of Use for other Kingdom Bank products and services. Where there is a conflict, this privacy statement will prevail.

### 1. DEFINITIONS

"**Kingdom Bank**," "**We**," "**Our**," "**Ours**," and "**Us**," means Kingdom Bank Limited and includes its successors in title and assigns, its affiliates and/or its subsidiaries as may from time to time be specified by Kingdom Bank to you.

"**Personal data**" or "**personal information**" means: Information about you or information that identifies you as a unique individual, such as your name/s and surname combined with your physical address, contact details and/or passport/identity number.

"**Processing**" collectively means handling, collecting, using, altering, merging, linking, organizing, disseminating, storing, protecting, retrieving, disclosing, erasing, archiving, destroying, or disposing of your personal information.

"**Sensitive personal information**" includes data revealing your race, health status, ethnic social origin, conscience, belief, genetic data, biometric data, property details, marital status, family details including details of your children, parents, spouse or spouses, sex or sexual orientation.

"**You**" means:

1. Customer – (which includes personal representatives and assigns) operating an Account held with us and includes (where appropriate) any person you authorize to give us instructions, the person who uses any of our products and services or accesses our websites. "Customer" shall include both the masculine and the feminine gender as well as juristic person.
2. Any agent, dealer and/or merchants who has signed an agreement with us and is recognized as a merchant or agent in accordance with any applicable laws or Regulations.
3. Any visitor that is a person (including contractors/subcontractors or any third parties) who gains access to any Kingdom Bank premises.
4. Any supplier/ service provider who has been contracted by Kingdom Bank.

5. Any external lawyer who has tendered his/her application and/or signed a service level agreement with Kingdom Bank.
6. Any valuer or auctioneer who has signed an agreement with Kingdom Bank.

The word “**includes**” means that what follows is not necessarily exhaustive and therefore the examples given are not the only things/situations included in the meaning or explanation of that text.

## **2. COLLECTION OF PERSONAL DATA**

Kingdom Bank will only collect personal data about you insofar as is necessary to achieve the purposes set out in this privacy statement. We collect your personal information with your knowledge and consent with exception to cases where prior consent cannot be obtained for real reasons and the processing of the data is permitted by law.

Personal data/personal information may be given to or collected by Kingdom Bank in writing as part of a written application form, account opening form, getting into a contract with us (for Loans), through our website, Software App, face-to-face and electronic communication (including telephone conversations) in order to provide our services to you.

We may receive your data from Kingdom Bank Subsidiaries or from other financial institutions in the context of combating fraud, money laundering or terrorism. We may also receive data from others, such as suppliers or other parties we work with, or because you have given another party consent to share data with us.

We may receive data from others, such as public sources like newspapers, public registers and websites.

Kingdom Bank will collect your personal information when you do any of the following:

1. Make an application, buy or use any of our products and/or services or from third parties on our electronic and digital platforms.
2. Use any of our products and/or services online, on a mobile or other device or in any of our branches or with any of our agents or merchants.
3. Ask Kingdom Bank for more information about a product or service or contact Kingdom Bank with a query or a complaint.
4. When you visit, access any of Kingdom Bank buildings and/or premises.
5. Where you've been identified as a next of kin by our customer or employee.
6. Where you have applied for employment at Kingdom Bank.
7. Attend an event by Kingdom Bank or an event sponsored by Kingdom Bank.
8. Make an application to Kingdom Bank or interact with our supplier, agent or dealer.
9. Visit, access or use any of our online platforms/websites.
10. Subscribe to any of our online services, Short Message Service (SMS), email or social media platforms.
11. Respond to or participate in a survey, marketing promotion, prize competition or special offer.

12. We may collect your information from other organizations including credit-reference bureaus, fraud prevention agencies, government agencies and business directories.
13. When you engage our insurance services or as a result of your relationship with one or more of our staff and clients.
14. When we require personal information from you in order to fulfil a statutory or contractual requirement, or where such information is necessary to enter into a contract or is otherwise an obligation, we will inform you and indicate the consequences of failing to do so.
15. When you make an application or engage with Kingdom Bank as a beneficiary in any of our programs.
16. When you engage Kingdom Bank for investment and capital raising needs.

These examples are non-exhaustive, which is reflective of the varied nature of the personal information we may collect.

### **3. WHAT IS PERSONAL INFORMATION AND WHICH INFORMATION DO WE PROCESS?**

Personal information is any information from which you can be identified. The personal information about you that we may collect, store and use includes:

- Your identity information, including your title, name, photograph, marital Status, nationality, occupation, residence, address, location, phone number, identity document type and number, date of birth, age, gender, your email, Facebook and twitter address and Next of Kin.
- Name of your employer, terms of employment and if on contract, expiry of the contract.
- Your estimated monthly income levels.
- If you are a student, your college or university and graduation date.
- Your signature specimen.
- Your credit or debit-card information, information about your bank account numbers and or other banking information.
- Your transaction information when you use our electronic and digital platforms, branches, our agents and/or merchants.
- Your preferences for particular products and services, based on information provided by you or from your use of our network or third-party products and services.
- Name, family details, age, profiling information such as level of education, bank account status, income brackets, etc. collected as part of surveys conducted by us and our agents on behalf of Kingdom Bank.
- Your contact with us, such as when you: call us or interact with us through social media, email (we may record your conversations, social media or other interactions with us), register your biometric information such as your voice, fingerprints etc.
- When you visit any of our buildings/premises.
- Relevant information as required by regulatory Know Your Client and/or Anti Money Laundering regulations and as part of our client intake procedures. This may possibly

include evidence of source of funds, at the outset of and possibly from time to time throughout our relationship with clients, which we may request and/or obtain from third party sources. The sources for such verification may include documentation, which we request from you or through the use of online or public sources or both.

- Closed Circuit Television (CCTV) surveillance recordings. CCTV Devices are installed at strategic locations to provide a safe and secure environment in all our branches, Kingdom Bank premises and ATMs as a part of our commitment to security and crime prevention.
- We maintain a register of visitors in which we collect and keep your personal data such as names, company/institution details, telephone number, vehicle registration details, National ID number and device serial number and model (where you visit our premises with your personal devices e.g laptops). This information is collected for health, safety and security purposes.
- We collect and retain your personal data (name, telephone number, and vehicle registration details) when you request for a parking space in any of our Kingdom Bank premises. We use the data you provide to ensure effective car park management, health and safety compliance, for security purposes and inventory management.
- Information you provide to us for the purposes of attending meetings and events.
- When you visit our website, we collect your ID-type information: cookie ID, mobile ID, IP address which is used for real-time processing in order to generate a visitor ID.
- Information that you provide to us and/or third parties as part of the provision of Services to you, which depends on the nature of your engagement.
- We may collect details of a minor which include name, date of birth, birth certificate number, relationship with the applicant and any other information relevant for the provision of our products and services. We will only process such data where parental or legal guardian consent has been given. We will also ensure that the processing of such data will be done in a manner that protects and advances the rights and best interests of the child.
- Other information about an individual that you or they disclose to us when communicating with us.

#### **4. LEGAL BASIS FOR COLLECTING THE INFORMATION**

We collect, process and store your personal data in accordance with the Data Protection Laws of Kenya and our internal Policies for the purposes of;

- For the performance of a product/service contract which you are party to.
- Where processing is necessary for the purposes of legitimate business interests pursued by Kingdom Bank or by a third party within the confines of the law.
- For the establishment, exercise or defense of a legal claim.
- Compliance with a mandatory legal obligation to which it is subject to.
- With your consent.
- Public interest.
- To protect your vital interest or the vital interests of any person.

## 5. USE OF PERSONAL DATA

We will only use your information where we have your consent or where we have another lawful reason including:

- To carry out our obligations from any contracts entered between you and us or to take steps to enter into an agreement with you.
- Verifying your identity information through publicly available and/or government databases to comply with applicable Know Your Customer (KYC) requirements.
- Assessing the purpose and nature of your business or principal activity, your financial status, and the capacity in which you are entering into the business relationship with us.
- To meet our regulatory compliance and reporting obligations.
- To provide our services to you, manage your accounts and our relationship with you.
- To respond to your queries and complaints to us and any other requests that you may have made to us.
- To Identify your source of income and similar information.
- To carry out credit checks and credit scoring.
- To keep you informed about products and services you hold with us and to send you information about products or services which may be of interest to you unless you have indicated at any time that you do not wish us to do so.
- To prevent, detect, and investigate fraud and alleged fraud practices and other crimes.
- Any purpose related to the prevention of financial crime, including sanctions screening, monitoring of anti-money laundering and any financing of terrorist activities.
- To verify your identity in order to protect you and your assets.
- To evaluate, develop and improve our services to you and other customers.
- To contact you, by post, phone, text, email and other digital methods. This may be for reasons such as to collect any debts owing to us.

Where processing of personal data is carried out on behalf of Kingdom Bank by a Third Party, we have a separate contract with the processor with respect to this processing. This contract ensures compliance with Data Protection Laws and defines sufficient guarantees for the implementation of appropriate technical and organizational measures, which ensure the protection of your rights.

## 6. RELATED LEGAL ENTITIES

Corporate legal entities and clients form part of our client base. These legal entities are not data subjects (i.e., natural persons to whom personal information relates). However, as part of our engagement with these clients, we may receive personal information about individuals which may include but is not limited to:

- Full names.
- birth certificate number, national identity card number or passport number; personal identification number (PIN).
- Date of birth

- Postal and business address.
- Residential address, telephone number and email address.
- Occupation or profession.
- Nature of ownership or control of the company.
- Number of Shares in the company.

These examples are non-exhaustive, which is reflective of the varied nature of the personal information.

We also collect information to enable us to improve the customer experience and market our products and/or services, which may be of interest to you. For this purpose, we collect:

- Name and contact details.
- Other business information, such as job title and the company you work for.
- Products and/or services that interest you.
- Additional information may be collected, such as events you attend.

## **7. SENSITIVE (SPECIAL CATEGORIES) DATA**

We process special categories of personal data where this is permitted by law and consent is acquired, this may include the use of Biometrics, criminal convictions, etc. If you give us consent to record special categories of personal data relating to you, or you have made this information public yourself, we will only process the information if this is necessary so that we can provide our services. If you have given us consent to record special categories of personal data, you may withdraw that consent at any time. To do this, please contact your Relationship Manager or through our official communication channels.

## **8. TRANSFER OF PERSONAL DATA**

Kingdom Bank may transfer your personal information for the purpose of effecting/implementing, administering, and securing any product or service that you have applied for or for other purpose set out in this privacy statement. We also share data with Kingdom Bank controlled affiliates and subsidiaries; with vendors working on our behalf; when required by law or to respond to legal process; to protect our customers; to protect lives; to maintain the security of our products; to comply with regulatory requirements and to protect the rights and property of Kingdom Bank and its customers.

We may transfer or disclose the personal data we collect to regulatory, fiscal or supervisory authority, correspondent banks on transaction enquiries, third party contractors, subcontractors, and/or their subsidiaries and affiliates who provide support to Kingdom Bank in providing its services. The third-party providers may use their own third-party subcontractors that have access to personal data (sub-processors). It is our policy to use only third-party providers that are bound to maintain appropriate levels of security and confidentiality, to process personal information only as instructed by Kingdom Bank, and to flow those same obligations down to their sub-processors.

If we transfer your data to other parties outside the jurisdiction of Kenya, we take additional measures to protect your data.

Any disclosure of your information shall be in accordance with applicable law and regulations. We shall assess and review each application for information and may decline to grant such information to the requesting party.

## **9. ACCESS TO PERSONAL DATA**

Within Kingdom Bank, your personal data can be accessed only by individuals who need to have access owing to their role and for official business purposes. All these people are bound by a duty of confidentiality.

## **10. MARKETING**

We do not use your personal information collected on the data collection modes for marketing purposes but if you apply for products and services on the data collection modes, your information may be used to inform you about other related products and services of Kingdom Bank that may be of interest.

From time to time, we may also use your personal information to contact you for market research or to provide you with information about other services we think would be of interest to you. You may be required to opt-in or give any other form of explicit consent before receiving marketing messages from us. We respect your right to control your personal data depending on which of our products you use. Therefore, at a minimum, we will always give you the opportunity to opt-out of receiving such direct marketing or market research communications. You may exercise this right to opt-out at any time.

## **11. RETENTION OF PERSONAL DATA**

Kingdom Bank will retain your personal data only for as long as is necessary to achieve the purpose for which they were collected. We may retain your personal data and/or information for a period of up to seven (7) years or as may be required by law and maintain specific records management and retention policies and procedures, so that personal data are deleted after a reasonable time according to the following retention criteria:

- Where we have an ongoing relationship with you.
- To comply with a legal obligation to which it is subject.
- Where retention is advisable to safeguard or improve the Bank's legal position.

## **12. JOB APPLICATIONS**

Personal information provided on our data collection modes in connection to an application for employment will be used to determine your suitability for a position at Kingdom Bank. Your information may also be used to monitor our recruitment initiatives and equal opportunities policies. Applicant details may be disclosed to third parties to verify or obtain additional information including but not limited to education institutions, current/previous employers and credit reference agencies. Unsuccessful applications may be retained to match your skills



to future job opportunities. These are usually retained for 12 months or as may be required by law and maintain specific records management and retention policies and procedures, so that personal data are deleted after a reasonable time, but we provide for an opportunity to let us know if you do not wish us to retain your information for this period.

### **13. DATA SECURITY**

All information you provide to us is stored in our secure servers. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our website, account, mobile banking and any other of our products and/or services, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorized way, altered or disclosed. We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

### **14. YOUR RIGHTS**

You have the right (in the circumstances and under the conditions, and subject to the exceptions, set out in applicable law) to:

- Right to be informed that we are collecting personal data about you.
- Right to access personal data that we hold about you and request for information about how we process it.
- Right to request that we rectify/correct your personal data where it is inaccurate or incomplete.
- Right to request that we erase your personal data noting that we may continue to retain your information if obligated by the law or entitled to do so.
- Right to object and withdraw your consent to processing of your personal data. We may continue to process if we have a legitimate or legal reason to do so.
- Right to request transfer of your personal data in [an electronic format].
- Right to request the restriction of the processing of your personal data.

### **15. THE USE OF COOKIES**

We may store some information (using "*cookies*") on your computer when you visit our websites. This enables us to recognize you during subsequent visits. The type of information gathered is non-personal (such as: the Internet Protocol (IP) address of your computer, the date and time of your visit, which pages you browsed and whether the pages have been delivered successfully. We use cookies for storing and honoring your preferences and settings, enabling you to sign in, providing interest-based advertising, combating fraud, analyzing how our products perform, and fulfilling other legitimate purposes.

We may also use this data in aggregate form to develop customized services - tailored to your individual interests and needs. Should you choose to do so, it is possible (depending on the



browser you are using), to be prompted before accepting any cookies, or to prevent your browser from accepting any cookies at all. This will however cause certain features of the web site not to be accessible.

## **16. OTHER DISCLOSURES**

We also may disclose your personal information where required by law, to enforce other agreements, or to protect the rights, property, or safety of our business, our clients, customers, employees, or others.

Kingdom Bank may disclose, respond, advise, exchange and communicate personal data and/or information in the Bank's possession relating to you outside Kingdom Bank whether such personal data and/or information is obtained after you cease to be the Bank's customer or during the continuance of the bank-customer relationship or before such relationship was in contemplation, provided that such personal information is treated in confidence by the recipient:-

- For fraud prevention, detection and investigation purposes.
- To licensed credit reference agencies or any other creditor if you are in breach of your obligations to the Bank and for assessment of credit applications and for debt tracing.
- To licensed credit reference agencies or any other creditor for determining your payment history.
- To the Bank's external lawyers, auditors, valuers, survey agencies, and sub-contractors, software developers or other persons acting as agents of the Bank.
- To any person who may assume the Bank's rights within the confines of the law.
- To debt collection agencies.
- Providing income tax-related information to tax authorities.
- To any regulatory, fiscal or supervisory authority, any local or international law enforcement agencies, governmental agencies so as to assist in the prevention, detection, investigation or prosecution of criminal activities, courts or arbitration tribunal where demand for any personal data and/or information is within the law.
- To the Bank's subsidiaries, affiliates and their branches and offices (together and individually).
- Where the Bank has a right or duty to disclose or is permitted or compelled to do so by law.
- For purposes of exercising any power, remedy, right, authority or discretion relevant to an existing contract with the Bank and following the occurrence of an Event of Default, to any other person or third party as well.

## **17. CONTACTING US/LOGGING A COMPLAINT/ENQUIRY**

If you have any questions concerning the processing of personal data by us, please contact:

Your Relationship Manager or the Kingdom Bank Branch with which you do business. In the case of matters concerning the exercising of your rights and other questions about the



processing of your personal data kindly contact us on [dataprotection@kingdombankltd.co.ke](mailto:dataprotection@kingdombankltd.co.ke) or through our official communication channels.

You may also write to:

Data Protection Officer  
Kingdom Bank Limited  
Kingdom Bank Towers  
Argwings Kodhek Road, Kilimani  
P.O. Box 22741 – 00400  
Nairobi, Kenya

## **18. AMENDMENT TO THIS STATEMENT**

Kingdom Bank reserves the right to amend or modify this privacy statement from time to time and your continued use of our products and services constitutes your agreement to be bound by the terms of any such amendment or variation. You can access the most current version of the privacy statement from <https://www.kingdombankltd.co.ke> and Any amendment or modification to this statement will take effect from the date of notification on Kingdom Bank website.