

# **ONLINE PRIVACY POLICY**

**MARCH 2026**

Your privacy is important to us. This Online Privacy Policy explains how we collect, share, use, and protect information when you visit or use this online service and any other online services offered by the banking and non-banking affiliates and subsidiaries of The Bank Of The Bahamas (“the bank”, “we”, “us” or “our”) that link to or reference this policy (collectively, our “online services”).

This policy covers the bank’s many online services, including the bank’s websites, mobile services, and branded social media sites or pages, as well as any interactions you may have while viewing content provided through one of our digital advertising campaigns.

As you review this Online Privacy Policy, here are a few general principles to keep in mind:

- Our online services and the privacy policy applicable to those services are provided to assist you in understanding how your information will be treated and safeguarded.
- Our online services are not intended for children under the age of 18.
- If you have a financial product or service with us, we will use and share any information that we collect from or about you in accordance with the Bahamas Data Protection Act 2025, which offers you certain choices with respect to the use and sharing of your personal information.

## **Information We Collect**

### **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), and account numbers. We may also collect government-issued identification numbers, such as your NIB or driver’s license, where reasonably required for ordinary business purposes.

### **Usage and Other Information**

In addition to the personal information described above, we may capture the IP address of the device you use to connect to the online services, the type of operating system and browser you use, and information about the sites you visit before and after ours. We may use cookies, web beacons, or other technologies to collect and store information about your visit.

### **BOB Mobile Services**

Our mobile services allow you to access your account balances, make transfers, and pay bills using your mobile device. This Online Privacy Policy applies to any personal information or other information that we may collect through our mobile services.

- **Device Identification:** We may collect technical information about your mobile device, including device identifiers and operating system details, to verify your identity and ensure the security of your sessions.

- **Biometric Authentication:** If you choose to use biometric features (such as fingerprint or facial recognition) provided by your device to sign in, please note that this data is stored locally on your device and is not transmitted to or stored by the bank.
- **Geolocation:** With your explicit consent, we may use geolocation data to provide location-based services, such as helping you find the nearest ATM or branch.

### **Additional Sources of Information**

To comply with our legal and regulatory obligations, we may collect information about you from additional sources:

- **Public Records:** We may access public records or registries as part of our "Know Your Customer" (KYC) and Anti-Money Laundering (AML) due diligence.
- **Credit Bureaus:** We may receive information from credit reporting agencies to evaluate your eligibility for credit products.
- **Affiliates and Partners:** We may receive information from our affiliates or business partners to offer you integrated financial solutions, subject to your communication preferences and the Data Protection Act.

### **Use of Information**

We 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.
- Automated Processing & AI: Performing data analytics and using automated systems (including Artificial Intelligence) to improve our business, evaluate creditworthiness, and enhance fraud detection.
- Complying with and enforcing applicable legal requirements, relevant industry standards, and our policies.

### **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:

- Third-party service providers who perform services for the bank.
- Other companies to bring you co-branded services or programs.
- To address fraud, security, or technical issues; to respond to an emergency; or otherwise to protect the rights and safety of our customers.

- Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us under the Data Protection Act.

### **Your Rights**

In accordance with the Data Protection Act, you have specific rights regarding your personal data:

- **Access and Rectification:** You may request a copy of the personal data we hold about you or request that we correct inaccurate information.
- **Erasure:** You may request the deletion of your data when it is no longer required for its original purpose or to comply with legal obligations.

### **Security**

We use reasonable physical, electronic, and procedural safeguards that comply with banking and security-industry standards to protect and limit access to personal information. We recommend that you do not use unsecure channels to communicate sensitive or confidential information (such as your NIB or Account numbers) to us.

### **Updating Your Information**

Keeping your account information up-to-date is very important. You may review or update certain account information by logging in and accessing the “Settings” section. You may also speak to one of our branch representatives or contact our Call Center.

### **Changes to this Online Privacy Policy**

We may change this Online Privacy Policy from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page with a new “Last Updated” date.

### **Contact Us**

If you have questions or concerns about our Online Privacy Policy or data privacy, please contact us using the information below

Bank Of The Bahamas Limited

Attention: Information Security Officer

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Shirley & Charlotte Streets

Nassau, Bahamas

Telephone: (242) 397-3000

**Email:** bob.infosec@bankbahamas.bs