



What are the purpose and the scope of this Statement?

MCB ("MCB" or "We") is committed to safeguarding the personal information that we collect from customers who use the JuicePro By MCB application (app). Accordingly, MCB has developed this Statement to describe how and what type of data will be collected from users of JuicePro and the purposes for which MCB may collect, share or disclose the data. MCB also outlines reasonable precautions, which are taken to keep your data secure.

The terms of this Statement are subject to any additional terms of disclaimers or other contractual terms you have entered into with MCB such as client privacy statements or notices, and any applicable mandatory laws and regulations.

This Privacy Policy may change from time to time and the customer is advised to consult it on a regular basis. The last line of the policy indicates the date at which it has been published or updated.

Links to other websites

This Statement applies to any information obtained by MCB through your use of the JuicePro By MCB application. It is not applicable to any Internet websites controlled by third parties not affiliated with MCB that the JuicePro By MCB app may link to ("Third Party Sites"). Please review the privacy statements of those Third Party Sites as MCB is not responsible for and has no influence on the content or the privacy practices of Third Party Sites.

MCB's JuicePro By MCB app will have access to the following on your mobile phone:

- Device ID or unique identifier
- Device Type
- Files on your device
- Google Service configuration
- Wi-Fi and network connection information
- Phone contact details
- Geo location

What information do we collect?

- Device ID or unique identifier
- Device Type
- Financial and transactional information
- Data about features accessed
- Contact information including email address
- Other information relevant to preferences and interests

How do we use the personal information we collect?

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- For internal record keeping and audit purposes.
- To understand your financial needs and improve our products and services.
- To send promotional email about new products, special offers or other information, which we think you may find interesting, using the email address you have provided
- To contact you for market research purposes. We may contact you by email, phone or mail
- To process transactions including but not limited to financial transactions
- To verify your identity and authenticate your transactions
- To improve the customer experience
- To provide you with location-based services
- To send push notifications

MCB will not sell, distribute or lease your personal information to third parties unless we have your permission. We may use your personal information to send you promotional information about third parties, which we think you may find interesting.

We observe the rights granted to you under applicable privacy and data protection laws and will ensure that queries relating to privacy issues are promptly and transparently dealt with.

What is personal data?

Personal data refers to all information that has been provided by an individual in the context of his personal needs.

Your right to access your personal data

You have the right to request access to the personal data submitted by you to MCB Ltd and to review the personal data we keep about you. A fee might be payable.

With whom is your personal data being shared?

Your personal data may be shared with certain organisations, for purposes necessary to MCB Ltd in the performance of its duties:

- Regulatory authorities and/or any other official authorities;
- Credit reference agencies;
- Any party linked with you or your business' products or services;
- Companies with which we have a joint venture or an agreement;
- Business introducers;
- Independent financial advisors;
- Postal services;
- Companies you ask us to share your data with;
- Lenders – if you have a secured loan or mortgage with us, your personal data may be shared with other lenders who also hold a charge on the property;
- Service-providers – if you have a debit, credit card with us, the transaction details will be shared with companies which help us to provide these services (such as Visa and MasterCard); and
- Any other third parties to whom your personal data is shared upon your request or consent

How does the law protect you?

MCB Ltd collects your personal data for a legitimate purpose with a view to fulfil its duties and responsibilities as your banker. Your personal data will be used only if we have a proper reason to do so. Examples are, amongst others:

- to fulfil any contractual obligation we have with you, or
- it is our legal duty, or
- you consent to it.

Security

We are committed to ensuring that your information is secure. We maintain strict security standards and procedures to prevent unauthorised access of your data by anyone, including our staff; and we use secure technologies including data encryption, firewalls and server authentication to protect the security of your data. We implement and adhere to information retention policies relating to your information and will ensure that your information is securely disposed of at the end of the appropriate retention period. We ensure we have appropriate physical and technological security measures to safeguard and secure the information we collect online.

This Privacy Policy has been updated on December 2019.

The Mauritius Commercial Bank Ltd.

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