



Nedbank Privacy Notice



see money differently

NEDBANK

Nedbank Eswatini Ltd Reg No CB39/1974/TIN1002300000. Authorised financial services provider.



Introduction

Nedbank treats the personal information of its clients with utmost discretion. This is in line with the Constitution, which protects the right to privacy. The Data Protection Act, 5 of 2022 aims to provide for the collection, processing, disclosure and protection of personal data, further strengthens our resolve, and requires us to protect our clients' information appropriately.

The Data Protection Act defines “personal data or information” as information about an identifiable individual that is recorded in any form. Examples of personal information are any unique identifying number, account number, telephone number, email address or physical address.

As part of our commitment to protecting your personal information, and in complying with the law, our processing activities involving personal information are aligned with the Data Protection Act.

Our Privacy Notice sets out how we will use your personal information, and it applies to any information, including personal and special personal information, that you give us or that we may collect from third parties.

It is important that you read our Privacy Notice carefully before giving us any personal information. If you give us your personal information, you consent to us processing your personal information as set out in this notice.

If you do not agree with all the provisions of the Nedbank Privacy Notice, please do not submit any personal information to us and note that, as a result, we may not be able to provide our products and services to you.

What personal information is

- Your gender (as required for statistical purposes or by law).
- Your marital status, nationality, or social origin.
- Your age, physical and mental health and well-being, medical conditions, and disability.
- Your religion, conscience, belief, culture, and language.
- Your education.
- Your financial information (like your income and expenses, loan repayments, investments, assets and financial needs).
- An identifying number or symbol (like account, identity, or passport numbers).
- Your email address, physical address, or telephone number (for communicating with you).
- Your location and online identifiers (this can be internet protocol (IP) addresses or geolocations).
- Your employment history (especially if you apply for credit).
- Your biometric information (like your fingerprints and facial or voice recognition).
- Your personal opinions.

There may be circumstances in which we will collect your special personal information. It may include the following:

- Your race or ethnicity (required for statistical purposes or by law).
- Your health status (e.g. if you apply for life insurance).
- Your criminal behaviour (relating to an offence allegedly committed or proceedings regarding an offence allegedly committed, or the fact that these proceedings took place).

We will collect and process your special personal information only:

- If we have your consent to do so;
- If it is necessary to establish, exercise or defend a right or obligation in law;
- To comply with a law or for historical, statistical or research purposes; or
- If we are otherwise allowed to do so by law.



The aim of our Privacy Notice

The aim of our Privacy Notice is to guide you and our stakeholders on how we collect, use and protect personal information. Our Privacy Notice sets out the following:

- Verify your identity.
- Assess the risk of fraud and money laundering.
- Enter a banker–client or a banker–third-party relationship with you.
- Contractually engage with you in terms of loans and credit.
- Understand your financial needs to offer you the best services and products.
- Develop suitable products and services to meet your needs.
- Market relevant products and services to you.
- Do market research and conduct client satisfaction surveys.
- Search for, update or place your records at credit reference bureaus and government agencies.
- Assess your ability to receive credit or to give collateral of any kind, including guarantees or suretyships.
- Offer other related banking and insurance services to you.
- Record and monitor communication between you and us and use these recordings to verify your instructions in order to analyse, assess and improve our services to you, as well as for training and quality purposes.
- Communicate with you about products that may be of interest to you via post, phone, SMS, email and other electronic media, including social media platforms, our ATMs, mobile applications and online banking services.
- Assess how you use our digital channels so we can offer enhanced services and client experience.

You have the right to refuse to give us your personal information, but your refusal may limit our ability to provide the required financial services to you.

We will collect from you only information that is necessary and relevant to the services or products that we offer. And we will collect and use your personal information only if we are lawfully allowed to do so.

We may send you direct marketing, but you can unsubscribe at any time by opting out on the relevant internet-based platform or by informing us directly by sending an email to helpdesk@nedbank.co.sz. If we use third-party data providers, we will ensure that they are lawfully allowed to share your information with us.

If we process your information, it will be because:

- We have your consent to do so;
- We have an obligation to take action in terms of a contract with you;
- We are required by law to do so;
- Doing so will protect your legitimate interest; and/or
- We, or a third party, have a legitimate interest to pursue.

Processing children's information

We will collect and process the personal information of children only with the consent of a competent person (whether a parent, legal guardian or other person) or if we are lawfully allowed to do so.

How we collect your personal information

We collect your personal information in the following ways:

- Directly from you when you complete a product application form on paper.
- Indirectly from you when you interact with us electronically. When you are browsing our website or using our mobile applications, we may collect information from you, like your IP address and server logs.
- From other sources, for example public databases, data aggregators and third parties (or indirectly through your interactions with third parties), as well as other financial institutions, credit bureaus and fraud prevention agencies.
- Through agents or third parties who collect information on our behalf.
- Through other entities in Nedbank Group or divisions or clusters within Nedbank Group.



Third parties we may collect your personal information from, may include the following:

- Law firms.
- Other financial institutions and service providers.
- Data brokers.
- Business partners.
- Insurance companies.
- Credit bureaus.
- Payment associations,
- Social media platforms.
- The Royal Eswatini Police Service.
- Local or foreign regulators.
- Public or government entities.
- Media publications.
- Tracing agents.

Whom we share your information with

Protecting our interests may sometimes require sharing specific client information with third parties, for example, if a payment failed because there was not enough money in an account. Also, if it is required to protect the public interest, we may share information about a client's debt with credit bureaus or debt collection agencies.

Entities and third parties we may share your information with may include the following:

- Banks and other financial institutions.
- Regulatory authorities, including the Information Regulator.
- Industry bodies and ombudsmen.
- Law firms and auditors.
- Insurers.
- The Royal Eswatini Police Service.
- The Payments Association.
- Other third parties (contractually, by law, or for protecting a legitimate interest).

When sharing your information with recipients in other jurisdictions, we will ensure compliance with applicable laws.

We will not sell your information to third parties and will market to you only in line with applicable laws and your marketing preferences, using your preferred communication method if it is practicable.

How we protect your information

We are committed to ensuring that your information is secure. To prevent your information from being accessed or shared without authorisation, we have reasonable physical, electronic and managerial procedures in place to protect the information we collect.

All online transacting sessions are encrypted, and your personal information is stored in line with internationally accepted banking information security practices.

How long we keep your information

We will keep your information only for as long as we need it for lawful business purposes or as required by law (including tax legislation) and any other statutory obligations (including requirements relating to anti-money-laundering and combating the financing of terrorism). We may keep your personal information for longer than required if you have agreed or if we are lawfully allowed to do so.

If we need to keep your personal information for longer than required, and more specifically for historical, statistical or research purposes, we will do so with the appropriate safeguards in place to prevent the records from being used for any other purpose.



Depending on regulatory requirements, we may keep your information for varying periods once our relationship with you has ended. When it is not necessary for us to have your information, we will take all reasonable steps to destroy or de-identify it.

Your data protection rights

You have the right to ask us to confirm whether we have any information about you. If we do, you may also request a record of that personal information, as well as information about all third parties with whom we have shared your personal information. Once we have given the information to you, you may ask us to:

- Correct or delete your personal information that we have or control if it is inaccurate, irrelevant, excessive, outdated, incomplete or misleading or has been obtained unlawfully;
- Destroy or delete our record of your personal information that we are no longer authorised to keep in terms of regulatory requirements; or
- Stop or start sending you marketing messages by informing us in writing or through our branch network, call centres or website.

If you want to verify the information we have about you or want us to update, change, or delete it, you can:

- Call the **Nedbank Contact Centre** on **+268 2408 1251 / +268 3278 1999**
- Go to a Nedbank branch.

Complaints

You can submit complaints about the processing of your personal information by phoning the Nedbank Contact Centre on **+268 2408 1251 / +268 3278 1999** or sending an email to **Privacy@nedbank.co.sz**

If you are not satisfied with the way we have dealt with your complaint, you can contact the Central Bank of Eswatini Ombudsman by calling **+268 2408 2274** or emailing **ombudsman@centralbank.org.sz**.

Our contact details

The contact details of our Cluster Privacy Representative.

Cluster Privacy Representative:

Bawinile Shongwe

Physical address:

3rd Floor NedCentre Building
Corner Sozisa & Dr. Sishayi Road
Mbabane
Eswatini

Tel: **+268 2408 1000 / +268 3278 1999**

Email: **Privacy@nedbank.co.sz**

Website: **www.nedbank.co.sz**

Cookies

We use cookies to personalise your repeat visits to our website by determining how you use the site. Cookies are small text files that may be stored on your computer or mobile device when you visit a website, enable images, or click on a link in an email.

We use cookies to identify which pages on our website are being used. This helps us analyse data about web page traffic and improve our website to meet your needs. We use this information for statistical analysis purposes only, after which the data is removed from our system.

Overall, cookies help us give you a better website by enabling us to monitor which pages you find useful. A cookie does not give us access to your computer or any information about you other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers accept them automatically, but you can modify your browser settings if you prefer to decline cookies. However, this may prevent you from taking full advantage of our website.

About us

Nedbank Eswatini Limited is incorporated in the Kingdom of Eswatini and our registration number is CB39/1974/TIN1002300000. Our ordinary shares are listed on the Eswatini Stock Exchange.

We offer a wide range of Wholesale and Retail banking services. These services are offered via frontline services:

- Wholesale Banking
- Retail Banking
- Global Trade
- Treasury
- Asset-based Finance

