



PRIVACY POLICY

Asia Green Development Bank ("AGD") respects the privacy rights of our customers and we are committed to protecting the personal information collected about you. To further this commitment, we have adopted this Privacy Policy ("**Privacy Policy**") to help you make an informed decision about whether to use or continue using the products and services of AGD. This Privacy Policy will inform you about AGD's policies and procedures regarding the collection, use and disclosure of your personal data.

In this Privacy Policy, "AGD", "we", "us" and "our" refer to AGD, which owns the products and operates the services, while "you", "your" or "User" refers to you.

By using the AGD Products and Services, you signify your assent to this Privacy Policy.

This Privacy Policy may be revised periodically. If we make material changes to this Privacy Policy, we will provide you with additional notice of such changes by updating the description in the applicable product and services or by providing in www.agdbank.com. Your continued use of the AGD products and services shall constitute your agreement to this Privacy Policy and any future revisions.

1. TYPE OF INFORMATION COLLECTED

- (a) Information collected by or through the AGD products and services includes all information you provide when you use the AGD products and services and register for a user account, such your name, email address, phone number and password.
- (b) The AGD also receives and stores transactional-related information, such as when you sign up and use AGD products and services or respond to any offers, and your location when you use the services offered. Please note that certain products and services may be unavailable to you insofar as you do not furnish relevant information to us.
- (c) In addition, the AGD may collect certain information automatically, including, but not limited to, the type of device you use, your devices unique device ID, the IP address of your device, your operating system, the type of Internet browsers you use, and information about the way you use the AGD products and services.

2. USE AND DISCLOSURE OF INFORMATION

- (a) Information collected are used for purposes such as allowing you to set up a user account which will be associated with your email and/or your phone number and be used to process inquiries/requests made by you as well as to render the AGD services to you.
- (b) We may compile and consolidate information collected on the AGD products and services for the purpose of providing you with customer information tailored exactly to your individual needs. This process will encompass an evaluation of your information for the purposes of creating a personalised customer product with individual product and service offerings. You can then receive appropriate customised information (e.g. offers on new products and services).
- (c) Information collected may be used for marketing and communicating with you in relation to products and services offered by us, and to contact you for product or customer satisfaction surveys and market research.
- (d) We may disclose your information:
 - (i) to law enforcement agencies and to governmental authorities, as required by all applicable law;



- (ii) to our legal advisors and other professional advisors for establishing, exercising or defending our legal rights;
- (iii) where we believe in good faith that disclosure is necessary to prevent a threat to life, health or security of an individual or corporate entity, investigate suspected unlawful activity, such as fraud, privacy and infringement of intellectual property; and
- (iv) to our trusted service providers, agents, business partners and sub-contractors who work on our behalf, who do not have an independent use of the information we disclose to them, and have agreed to adhere to the rules set forth in this Privacy Policy.

3. SECURITY

- (a) We employ technical and organizational security measures to protect the information you give to us from any deliberate or undeliberate manipulation, loss, destruction or access by unauthorized persons. Our security measures are improved and adapted on a regular basis.
- (b) However, although we endeavor to provide reasonable security for information we process and maintain, please be aware that no security system can prevent all potential security breaches.

4. DATA RETENTION; MANAGEMENT OF YOUR INFORMATION

- (a) We will retain your information for as long as you use the AGD products and services and for a reasonable time thereafter.
- (b) You have the right to demand information regarding your personal data from us. If you have any queries, require further explanations or wish to obtain information on your data stored by us or if you wish such data to be corrected, blocked or deleted, please contact:

AGD Bank
Sule Pagoda Road
No.73/75, Kyauktada Township,
Yangon, Myanmar

Contacts: contact@agdbank.com, +95 (0) 12399333

- (c) We shall be entitled to charge you a reasonable administrative fee in allowing you to access your data insofar as this is permitted by law and the system. Please note however, that we may refuse to allow you access to your data (including its modifications) when an investigating authority or government institution objects to us complying to your request or when data is collected in connection with an investigation of a breach of contract, suspicion of fraudulent activities or contravention of law or if such data is not readily retrievable and the burden or costs of retrieving such information would be unreasonable due to the nature or value of the information or disproportionate to your interest, or if your request is otherwise frivolous or vexatious. Further, you acknowledge that your data may continue to reside in our systems even after deletion due to automatic backup systems.

5. OPT-OUT RIGHTS

You may withdraw your consent to the collection, storage and use by us of your information by discontinuing the use of AGD products and services, and by contacting us at the address and/or contact number set out above.