

Privacy Notice



INTRODUCTION:

Salaam Bank Limited is dedicated to safeguarding your personal data. We handle any personal information collected from you in compliance with Data Protection Legislation and the principles outlined in this Privacy Notice. Please review this document carefully to understand how we collect, use, and protect your information.

COLLECTION OF INFORMATION:

We may gather and process your personal data through various channels, including:

- Information you provide, such as completing application forms.
- Interactions via our website, in-person meetings, electronic communications, or phone calls.
- Other engagements necessary to deliver our services to you.

TYPES OF PERSONAL DATA WE COLLECT:

We may collect, store, and process the following types of personal data:

- 1. Contact Details:**
Name, title, address, phone number, and email address.
- 2. Personal Information:**
Passport photos, date of birth, gender, marital status, employment details, and next of kin information.
- 3. Financial Data.**
- 4. Identity Documents:**
Copies of identification cards, passports, or other official documents.
- 5. Third-Party Data:**
Information obtained through verification checks, publicly accessible sources (e.g., Companies Registry), fraud prevention bodies, banks, merchants, and credit reference agencies.
- 6. Additional Information:**
Any other details you or third parties share during interactions with us.
- 7. CCTV Footage and Electronic Records** from our premises.
- 8. IP Addresses and Cookies**, as specified in our Privacy Policy.
- 9. Online Service Usage Data**, including browser details, device information, traffic logs, and location data.

USAGE OF YOUR INFORMATION

We will process your personal data based on your consent or other legal grounds, including:

- Fulfilling contractual obligations or taking steps to enter into an agreement with you.
- Meeting regulatory and legal reporting requirements.
- Delivering our services, managing accounts, and maintaining our relationship with you.
- Addressing your inquiries, complaints, and service requests.
- Providing updates about products and services unless you opt out.
- Detecting, preventing, and investigating fraud and other unlawful activities.
- Verifying your identity to protect your account and assets.
- Conducting risk assessments, statistical analysis, market research, and system testing.
- Enhancing our services and refining business strategies.
- Communicating with you through various channels, incl

AUTOMATED DECISION-MAKING:

We may employ automated processes when assessing applications, including:

- **Credit and Affordability Assessments** to determine eligibility and credit limits.
- **Anti-Money Laundering and Sanctions Screening.**

SHARING OF INFORMATION:

We maintain the confidentiality of your personal data. However, we may share it with:

- Group companies, agents, counterparties, and service providers assisting in service delivery.
- Third-party providers handling administrative, monitoring, or data storage tasks.
- Regulatory bodies, tax authorities, and law enforcement agencies as required by law.
- Entities involved in restructuring, acquisitions, or mergers, provided data is used for its original purpose.
- Approved international data transfers, ensuring adequate security measures are in place.

DATA RETENTION AND DISPOSAL

- Personal data is retained only for as long as necessary to fulfill legal, regulatory, or business obligations.
- Once statutory retention periods expire, data is securely disposed of unless required for fraud prevention, legal, or regulatory reasons.

DATA STORAGE AND SECURITY

- Your information is securely stored on protected servers.
- If you have a password-protected account, you are responsible for safeguarding your login credentials.
- Security measures are in place to prevent unauthorized access, loss, or misuse of data.
- In case of a suspected data breach, we will notify you and the relevant regulator as required by law.

For further details, please review our Data Privacy Policy at: www.salaambank.co.ug

COMMUNICATIONS

- We may contact you via email, post, phone, text, or digital platforms.
- We will never request your password or account details.
- When reaching out to us, we may ask security questions to verify your identity.
- Calls may be recorded for training, quality control, and security purposes.

MARKETING PREFERENCES

- We and our affiliated companies may notify you about relevant services via post, phone, text, email, or electronic channels.
- You can opt out of marketing communications at any time by contacting us.

YOUR RIGHTS

You have the right to:

- Access personal data held about you.
- Object to or restrict the processing of your data unless legally justified.
- Request correction of inaccurate data.
- Request deletion of false or misleading data.

CONTACT DETAILS

For any concerns or questions regarding this Privacy Notice, you may reach us at:

Email: info@salaambank.co.ug

Postal Address: **Salaam Bank Limited, P.O Box 7525, Kampala, Uganda.**

Phone: **+256 312 300 699** or **0200 400 700**