

AS-MobileBank Privacy Policy

This Policy describes how the AS-MobileBank mobile banking application may collect, use and share information from or about you and explains how the information may be shared or used.

1. **Agreement to Policy**

By using the AS-MobileBank mobile banking application you consent to this Policy which includes your consent to disclose and use information about you in the manner detailed in this Policy.

2. **Gathering, Using and Sharing: Information that we collect**

The Application obtains the information you provide when you download and login the Application. Login is optional. However, please keep in mind that you may not be able to use some of the features offered by the Application unless you login.

When you use the Application, you generally provide (a) your username, password and other information necessary to login, such as one-time passwords; (b) transaction-related information, such as transactions and account numbers when you make payments and transfers; (c) information you provide us when you contact us for help; (d) information you enter into our system when using the Application, such as utility contract information; (e) information resulting from your mobile activity and your location information.

Automatically Collected Information

The Application may collect certain information automatically, including, but not limited to, the type of mobile device you use, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browsers you use, and information about the way you use the Application.

Location tracking

The Application may use GPS technology (or other similar technology) to determine your current location in order to determine the city you are located within and display a location map with relevant information, such as ATMs and Branches. We will not share your current location with other users or partners.

3. **Security Measures**

We are concerned about safeguarding the confidentiality of your information. We protect information you provide us in several ways. We use encryption standards and SSL (Secure Socket Layer) technology to help ensure that information is passed without being intercepted by third parties. UserNames, Passwords and one-time passwords are used to safeguard access to your information through AS-MobileBank. We strongly

encourage you to assist us in that effort by not sharing your AS-MobileBank Usernames and Passwords with anyone.

4. **Changes**

This Policy is subject to change and any changes to this Policy will become effective when posted on this application. Your use of the application following these changes means you accept the revised Policy.