

BANK IBK INDONESIA PRIVACY POLICY

Privacy Policy on the E-Banking services is a policy that covers Mobile Banking and Internet Banking service products provided by PT BANK IBK INDONESIA Tbk. Bank IBK Indonesia's Mobile Banking and Internet Banking services are an integral part of E-Banking services that cannot be separated.

“We”, “Bank”, or “BANK IBK INDONESIA” are PT BANK IBK INDONESIA Tbk and “You” or “Customer” are Customers or potential users of E-Banking services provided by PT BANK IBK INDONESIA, Tbk. This Privacy Policy describes BANK IBK INDONESIA's commitment to protect the security of Customer data. We will always provide optimal service and use Customer data under secure and efficient control in accordance with Customer protection guidelines.

Customer's personal information which acquired by us

“Personal Information” is data that can be used to identify the Customer. Some of the Personal Information that the Bank collects consist of:

1. Information on individual and corporate Customer data.
 - a. Individual: Name, address, date of birth and/or age, telephone number and name of biological mother.
 - b. Corporation: Name, address, telephone number, composition of the board of directors and commissioners including identity documents, as well as the composition of shareholders.
2. Specimen of the Customer's signature;
3. Financial details such as Income, expenses, and/or credit history.
4. Job details.
5. Information on risk profiles such as investment or transaction objectives.
6. Banking information such as account numbers and banking transactions.

Information that the Customers Provide Directly

1. Customers are required to provide their full name and mobile number when registering for E-Banking services provided by BANK IBK INDONESIA.
2. When the Customer uses the services of E-Banking from BANK IBK INDONESIA, the Bank will also process the Customer's technical data such as IP address, Identity (ID) or Device address, and information about the manufacturer, model, and operating system of the Customer's mobile device. The data is used by the Bank to deliver service functions, resolve technical difficulties and provide the correct and latest version of the Application.

Purpose of use of Customer's Personal Information

Bank IBK Indonesia uses Customer Personal Information for business and/or operational purposes such as:

1. The Bank will use the Customer's name and mobile number to send financial transaction information and several activities such as activation, change of mobile number, and other activities through E-Banking services.
2. Marketing information such as product or service offerings, as well as other matters related to the Bank's activities.
3. Manage infrastructure and business operations in accordance with the Bank's internal policies and procedures.
4. Handle or investigate complaints, claims or disputes.
5. Assess and process Customer requests.
6. Personal Information utilized for the Bank's needs is used without setting aside the regulations related to the confidentiality of Customer data.
7. Required by the law, regulations, authorized government agencies and the Financial Services Authority to disclose the Customer's Personal Information.

Maintenance and period of use of Personal Information

1. The Bank only collects important data related to the Customer and retains the Customer's data for as long as it is necessary to fulfill legal obligations or as long as the data is related to the purpose of the transaction. The privacy policy of the Bank to maintain the confidentiality of the Customer's Personal Information also follows the policies of the applicable laws and regulations, except when the Bank is required by the law to disclose Personal Information to third parties who have the authority such as the government or other government agencies with legal orders.
2. The Bank will not provide information on the Customer's Personal data to third parties, unless the Customer gives written consent, or required by the law and regulations or requested by an authorized institution based on the applicable laws and regulations.
3. In the case above, the Bank may provide the Customer's Personal Data Information with the obligation to ensure that the third party does not provide and/or use the Customer's Personal Information for purposes other than those agreed by the Bank and the third party.

Technical measures to protect personal information

In regards to protecting Customer's Personal Information, the Bank has installed a firewall system designed to anticipate interference from outside the system as well as detection instructions to always monitor unsecure access. In addition, the Bank ensures that systems and data are archived and managed consistently as a precaution against disturbances/disasters in order to keep the Bank's services secure and stable.

Managerial measures to protect personal information

The Bank limits the number of personnel responsible for managing Customer Personal Information in an effort to maintain privacy by installing an internal security system that monitors the responsibilities of authorized employees. In addition, the Bank also emphasizes compliance with the security guidelines mentioned above by always providing education programs to employees.

Cookie Management

Banks operate some cookies to provide better service. Cookies represent a small amount of information that the Bank sends to the user Customer's web browser to maintain basic setting information on the Customer's website. The Customer can choose and manage all cookies within the web browser options and identify whether the cookies are allowed to be stored. However, the Customer's disallowance of cookies may cause certain services, features, and functions of the Bank's website to be inaccessible.

Other personal information protection

The Customer's Personal Information is protected by a Password, therefore the Customer must be careful of the breach of User ID, E-Banking Password, and other confidential information. For the convenience and security of transacting on E-Banking services, pay attention to the following points:

1. Maintain the confidentiality of User ID, PIN-OTP E-Banking Password, or M-OTP Number, and do not share with others, except for certain transactions that require confirming the User ID.
2. Do not give your PIN-OTP or M-OTP Number to other people, including employees of BANK IBK INDONESIA.
3. Do not save E-Banking User ID and Password on your web browser.

E-Banking Service Privacy Policy changes and updates

The Bank may change this Privacy Policy at any time so that this policy is consistent with any developments in applicable Bank regulations or changes to the law in the use of your Personal Information. We will inform or socialize any changes and updates that will take effect through the Bank's website (www.ibk.co.id) and at our branch offices no later than 30 (thirty) working days before the changes take effect. All information and transactions with the Bank must comply with the latest version of the policy in effect at that time.

Customer Recognition and Approval

By using the E-Banking service application from BANK IBK INDONESIA, the Customer acknowledges that the Customer has read, understood and agreed to the terms of use, practice, processing and transfer of Customer's Personal Information by the Bank as stated in this Privacy Policy.

The Customer also states that they have the right to share all information that has been provided to the Bank and gives the Bank the right to use and share the Personal Information with the Service Provider.

The Customer acknowledges and agrees that the Bank, in accordance with the applicable regulations regarding Customer Personal Information, may disclose the Customer's Personal Information to the Bank's affiliates and third parties in order to carry out the interests as stated above.

For every disclosure as mentioned above, we will ensure in any way that the Personal Information that we disclose to these parties will be kept confidential and secure.

The Bank does not sell or disclose any information related to the Customer. All banking transactions and information related to the Customer are kept confidential. The Bank is required to store all Customer data in accordance with the prevailing laws and regulations in Indonesia.

Any breach of information that occurs due to the negligence of the Customer resulting in the breach of Personal Information to other parties is the personal responsibility of the Customer and the Customer releases the Bank from all forms of lawsuits and/or claims that occur in the future.

Contact us

If you have further questions regarding the privacy and security of your Personal Information and plan to update or delete your data then please visit our branch office or contact BANK IBK INDONESIA Call Center 1500978 for further information.