



**PRIVACY POLICY OF THE TERMS AND CONDITIONS OF USE OF
SAFE@WEB SERVICE**

This Privacy Policy is an integral part of the Terms and Conditions of the Use of Safe@Web (as Clause 4) and should always be read together. The relevant definitions included in this Privacy Policy are found in the Terms and Conditions of Use of Safe@Web Service.

1. PRIVACY POLICY

- 1.1 The Bank processes personal data of Cardholders in accordance with the Processing of Personal Data (Protection of Individuals) Law of 2001 (L.138(I)/2001), as it will be amended from time to time, incorporating into Cyprus law the European Directive 95/46/EC on the protection of individuals with regard to the processing of personal data and on the free movement of such data and as provided in relevant regulations, procedures and documentation of the Bank and in accordance with the document/s in relation to the processing of his/her personal data by the Bank which were signed and/or made known to the Cardholder for the issuing of a Card and/or opening an account with the Bank and that remain valid and binding and apply, where appropriate, with regard to registration with and/or use of Safe@Web by a Cardholder.
- 1.2 For the purposes and/or in the context of Safe@Web, the Bank will ask Cardholders to provide certain personal data, which the Bank already lawfully processes or anyway will process before registration with and/or use of Safe@Web by the Cardholder in accordance with the relevant regulations and procedures of the Bank including, without limitation, the provisions of any document/s in relation to the processing of personal data by the Bank which were signed by the Cardholder, that remain valid and binding.
- 1.3 A Cardholder's personal data requested for the purposes and/or in the context of Safe@Web will be further and lawfully processed by the Bank for the purposes and/or in the context of Safe@Web including, without limitation, lawful disclosure to any third party/ies, as provided in Law 138(I)/2001 and/or Directive 95/46/EC.
- 1.4 Specifically, but without limitation to sub-clause 1.3 above and without prejudice to subclause 1.1 above, the Bank may need to and in such cases will transfer, transmit or otherwise make available a Cardholder's personal data to third party/ies providing service/s to and/or acting as agent/s of the Bank and/or to any subsidiary and/or affiliate company/ies of the Bank for the purposes and/or in the context of Safe@Web.
- 1.5 The Bank will not transfer, transmit or otherwise make available a Cardholder's personal data to Participating Merchants except where and as provided in Law 138(I)/2001 and/or Directive 95/46/EC.
- 1.6 Upon acceptance of these Terms and Conditions the Cardholder agrees and gives his/her express consent to the processing of his/her personal data as provided in these Terms and Conditions for the purposes and/or in the context of Safe@Web.