

◆ **General Statement**

BOB Finance is committed to safeguarding your privacy. This statement (the "Privacy Policy") explains our online information practices and the choices you can make about the way the information you provide us is collected and used. For easy and direct access, we provide a link to this statement from the footer of our home page and all other pages of the website, which will be referred to as the "Site" in this document.

BOB Finance is the sole owner of, and the only organization that uses the information collected on this Site. We will not sell or rent this information to others under any circumstances. Please see the Service Providers section of this Policy for an explanation of how we share certain information with some approved third party providers for specific services needed to conduct business.

◆ **Browsing Public Area**

When browsing the public section of BOB Finance Website, no personal information is required to be provided from your side. BOB Finance does not monitor or collect any personally identifiable information from you during your use of the public sections of the Website. BOB Finance may collect public data to track the number of users who visit specific sections of the Website or may record the location of your computer on the Internet for systems administration and troubleshooting purposes and to report aggregate information; however these actions will not identify you or reveal your explicit identity and do not directly relate to a person, such as information collected through cookies, browser information, and other technologies, demographic information or any other information.

◆ **What Information We Collect and How We Use That Information**

We do not store our visitors' sensitive information. However, we sometimes request users of the Site to provide personally identifiable information. You may be asked for your contact information, or "Personal Information", such as your name, email address, address, phone nb, pobox nb, when submitting a complaint form or requesting our assistance. Personal Information is linked directly to credentials provided by users (i.e.: email address, phone number), as it is the latter's responsibility to confirm the accuracy of his/her information.

◆ **Accuracy of Information**

Personal and sensitive information you provide through BOB Finance Website should be as accurate, complete and up-to-date as necessary in order to serve its purpose of use. For any additional support required to update your account information that you find inaccurate, incomplete or obsolete, please contact our Contact Center 1262 (from Lebanon) and + 961 5 955 262 (from abroad) or our head office on 961 1 906 666

◆ **Service Providers**

BOB Finance uses certain third-party providers as needed to conduct business and to provide specific services. We may share names, address information, phone, fax, and/or an email address as necessary for the third party to provide these services. These third parties are not allowed to use personally identifiable information except for the purpose of providing these services. We make our privacy policies clear to any providers, and adherence to these policies is required for maintaining a business relationship with BOB Finance. These companies are under contractual obligation with BOB Finance, and do not retain, share, store

or use personally identifiable information for any secondary purposes.

◆ **Advertising & Data Collection**

BOB Finance may advertise on this Website as well as on other affiliated websites. Information collected by BOB Finance or its advertising service providers through cookies and other technologies includes the number of people who surf the site, browsing patterns within the site, and responses to advertisements and promotions on the site and on websites where BOB Finance advertises. This information will be used for statistical purposes.

◆ **Fees**

Fees indicated on the Website are subject to change without prior notice. Fees are valid their posting date and time mentioned with the post. Fees are listed for informative purposes only and do not constitute any engagement from BOB Finance. In all events, fees posted on the Website are of informative nature and must not be used for transaction purposes. BOB Finance will not be responsible for any loss or damage incurred as a result of a transaction or decision based on the information contained on the Website.

◆ **Internet Protocol Address**

We collect an internet protocol ("IP") address from all visitors to our Site. An IP address is a number that is automatically assigned to your computer when you use the Internet. We use IP addresses to help diagnose problems with our server, administer our Site, with the purpose of improving and delivering customized, personalized content. IP addresses may be collected in log files along with information regarding your browser type, internet service provider, referring / exit pages, platform type, date / time stamp, and number of clicks. IP addresses are not linked to personally identifiable information.

◆ **Cookies**

www.bob-finance.com includes cookies that BOB Finance uses to ensure the most effective website possible for its customers and other users of the Website. Cookies are small data files that are sent to and stored on your computer, Smartphone or other device for accessing the internet, whenever you visit a website. Cookies are useful because they allow a website to recognize a user's device. Cookies allow BOB Finance to collect information such as pages visited and time spent on the site.

This information is used for security purposes, to facilitate navigation, display information more effectively, personalize/customize your experience while visiting the site, and recognize your device to allow you to use BOB Finance's online services. Statistical information about the usage of the Website is collected to continually improve its design and functionality.

The browsers of most computers, smart phones and other web-enabled devices are typically set up to accept cookies. If you wish to adjust your cookie preferences for this site, you can do this through your browser settings. Your browser's "Help" function will guide you through it. You can reject these cookies and most browsers offer their own privacy settings for cookies.

You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience when using the Website and some online products and services.

◆ **Security**

We care about the security of your information and apply standard practices and technologies to safeguard your information. We use high-grade encryption and the secure https protocol to communicate with your browser software, which guards against interception of information you give us. We also employ several different security techniques to protect your personally identifiable information from unauthorized access by users inside and outside the organization.

The Web servers for BOB Finance are located in a secure environment, and computer systems are maintained in accordance with industry standards to secure information. You should be aware, however, that "perfect security" does not exist on the Internet, and third parties may unlawfully intercept or access transmissions or private communications.

Should you believe that your Username and/or Password were subject to unauthorized access, you should immediately call BOB Finance Contact Center 1262 (from Lebanon) and + 961 5 955 262 (from abroad) or our head office on 961 1 906 666 to guide you through the appropriate measures to take.

◆ **Forms**

BOB Finance website allows users to complete and submit a complaint form via their website. These online forms are used through format made available through BOB Finance Website and not through email.

◆ **International Users**

If you are visiting the Site from outside of Lebanon, your connection may be made through and to servers located in Lebanon; all information you provide may be processed and maintained in our web servers and internal systems located within Lebanon. The data protection and other laws of Lebanon and other countries might not be as comprehensive as those in your country, but please be assured that we take all reasonable steps to ensure that your privacy is protected. By using our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this Policy. By using the Site, you authorize the export of Personal Information to Lebanon and its storage and use as specified above when you provide such information to us. This Privacy Policy and our legal obligations are subject to the laws applied in Lebanon, regardless of the location of any user. Any claims or complaints must be filed exclusively in the courts of Lebanon.

◆ **Changes to This Policy**

In the event that BOB Finance decides to alter this Privacy Policy, the changes will be added directly to this statement. We indicate the date of the current Privacy Policy below, so you know when it was last updated. Continued use of this Site after any such revision or modification constitutes your acceptance of this Privacy Policy as so revised or modified. By using the site(s), you agree to this change procedure.

◆ **Social Media Activities**

BOB Finance uses social media platforms including, but not limited to, Facebook, Twitter and Instagram to enable online sharing and collaboration among users. Any content you post on official BOB Finance managed social media pages, such as opinions, pictures, comments, or any personal information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies

of those respective platforms. Please refer to them to better understand your rights and obligations with regard to such content. In addition, please note that when visiting any official BOB Finance social media page, you are also subject to the Terms & Conditions of BOB Finance OPS.

◆ **Incoming Links to BOB Finance**

BOB Finance grants a nonexclusive, limited permission to websites to place a text link to www.bob-finance.com containing the exact words " BOB Finance " on their Site to develop a link between their site and BOB Finance Site(s).

◆ **Content Integrity, Link Location**

BOB Finance requests that sites do not use links to <https://www.bob-finance.com/> other than a text link. The materials on the linking site should not imply any association with or in relation to BOB Finance or imply in any way that any materials from our Site are maintained within or originate from the linking website. BOB Finance does not permit any content from our Site to be framed within another site. Material may not be copied from our Site for publication in any form without the BOB Finance's express written permission. Companies advertising products are requested to not link BOB Finance Site from any advertising or marketing pages, or to include any pages that refer specifically to a particular product by brand name through overt logo use or textual reference. BOB Finance shall not be responsible for any loss, damage, liability or expense that may accompany or result from your use of a text link to BOB Finance.

All materials posted on this Site are subject to copyrights owned by BOB Finance. BOB Finance hereby provides limited permission for the user of this Site to reproduce, retransmit or reprint for such user's own personal use (and for such personal use only) part or all of any document on this Site as long as the copyright notice and permission notice contained in such document or portion thereof are included in such reproduction, retransmission or reprinting. All other reproduction, retransmission, or reprinting of all or part of any document found on this Site is expressly prohibited, unless BOB Finance has expressly granted its prior written consent to so reproduce, retransmit, or reprint the material. All other rights reserved.

◆ **Trademark**

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◆ **Errors and Corrections**

BOB Finance seeks to provide accurate information on and through its website, but errors may occur and information may become out of date. BOB Finance does not guarantee the accuracy, completeness, or timeliness of the information available on or through any of our websites. BOB Finance may change the information available on or through the Website at any time and from time to time without any notice or liability to

you or to any other person. Complete and up-to-date information regarding BOB Finance products and services can be obtained by contacting our Contact Center 1262 (from Lebanon) and + 961 5 955 262 (from abroad), or our head office on 961 1 906 666.

◆ **Queries, Complaints and Inquiries**

If you have any queries, complaints and inquiries regarding privacy issues, you are invited to call BOB Finance Contact Center 1262 (from Lebanon) and + 961 5 955 262 (from abroad), contact our headquarters on 961 1 906 666, e-mail us for more information. To ensure that we carry out your instructions accurately, to help us improve our services and in the interests of best security practices, we may monitor and/or record your telephone calls with us.