



BANK OF MONTSERRAT ON-LINE PRIVACY POLICY STATEMENT

OVERVIEW - Privacy and Security Statement

This Privacy and Security Statement contains important information about your personal and financial information.

Customer Privacy Policy

The Bank of Montserrat Ltd is committed to ensuring your privacy is protected and understands your concerns regarding the confidentiality and security of any personal information you provide to us. The Bank will therefore maintain strict standards to ensure your privacy and security at all times. This privacy and security policy outlines our principles and procedures regarding the privacy, confidentiality and security of your personal and financial information.

Disclosure Agreement Online Banking

For your convenience, we offer you the ability to access some products and services through our online banking services. Through the use of our online banking services, information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location and analytical information about how you use your mobile device may be collected.

Collection of personal and financial information

Your personal and contact information that we may collect from you includes details such as your name, address, date of birth, phone and fax numbers and e-mail addresses. Financial information such as your use of financial products and services with us may also be collected. In all instances, the information collected shall be treated with the highest degree of confidentiality.

Use and disclosure of personal and financial information

The primary use of your personal and financial information is to provide you with financial products and services. Your personal and financial information may be disclosed to regulatory bodies in the course of carrying out the laws of the land and to third parties that partner with us in the delivery of services. Confidentiality agreements with third parties ensure that all information provided shall be used solely to carry out the business of the bank. Other uses of your personal and financial information may include research and product development, performance reporting, and planning. The Bank of Montserrat Ltd will never sell your personal and financial information to any individual or companies.

Storage and security of your personal information

The Bank of Montserrat Ltd shall take reasonable steps to keep your personal information secure, accurate and up-to-date. Your personal information shall be stored in secured systems that are protected in controlled environment. All our employees and authorized agents are obliged to respect the confidentiality and privacy of any personal information held by the bank.

Proper Use of Passwords

- Do not under any circumstances share your passwords with anyone, including family members
- Never give your password to a third party such as a payment service provider as this places your financial information at risk
- Don't use passwords that are obvious like your name, names of family members, your address, date or birth or any other information that might be found in your purse or wallet
- Try to avoid passwords that are real words. Choose passwords that are difficult for others to guess. Such passwords may contain a combination of letters, numbers or symbols
- Avoid using the same password for several accounts or services. Try to use unique passwords for different web sites and purposes
- Change your passwords frequently
- If you suspect that someone knows your password, change it immediately. In the meantime, ensure that your information has not been compromised

Phishing

Identity thieves use this method to get hold of your personal information. They pretend to be financial institutions and use spam, pop-up messages or e-mails to encourage you to reveal your personal information such as your password, bank account and credit card details and Personal Identification Number (PIN). These fraudulent messages will be very convincing. They will ask you to validate or update your financial or personal information. Remember that ***The Bank of Montserrat Ltd will never send you an e-mail asking you to validate or update your personal details.***

Pharming

This is an illegal practice in which the perpetrators 'pharm' for information by hacking into DNS server software. (DNS servers are the giant computers that 'run' the Internet). These perpetrators or Internet hackers identify areas of vulnerability in the DNS software through which they can acquire the domain name of a website. They then re-direct traffic from that website to another fraudulent or bogus website.

Protect yourself from 'phishing' and 'pharming' by following these simple but essential guidelines:

- **DO NOT** provide your personal or financial information into any pop-up window, even if it appears to be legitimate.
- **NEVER** respond to e-mails that ask you to confirm, validate or verify your personal information.
- **DELETE** without opening any e-mail from a financial institution of which you are not a member.
- **BE SUSPICIOUS** of e-mails containing grammatical or spelling errors as well as words that convey urgency such as 'now' or 'immediately'.
- **BE WARY OF** suspicious websites. Always be certain that the website you are on is legitimate. Before entering your personal information, you should also ensure that the website is secure by looking for the small closed-lock symbol in the lower corner of the web browser window. (This symbol might be slightly different depending on the search engine) You may also look for the letters 'https://'" at the beginning of the website address in the web browser. If you suspect any fraud, leave the website immediately without following any instructions on that site.
- **Beware** of businesses asking about merchandise that you did not order.

Update to this Policy

From time to time, it may be necessary for us to review and update the entire website or specific pages. We reserve the right to amend the content, layout or general format of any of our web pages at any time. We will however seek to notify through any suitable medium of our choosing.

Privacy concerns or complaints

If you have any questions about our Privacy Policy, the way we manage your personal information, or If you have concerns or wish to make a complaint regarding the treatment of your personal information obtained via our website, please contact our Customer Service Representative for assistance.



BANK OF MONTSERRAT
YOUR BANK - YOUR FUTURE