

## **Privacy Policy of ePay**

BDBL ePay is committed to protecting your privacy. This Privacy Policy how your personal information is collected, used, and disclosed by ePay. This Privacy Policy applies to our application named ePay. By accessing or using our service, you signify that you have read, understood, and agree to our collection, storage, use, and disclosure of your personal information as described in this Privacy Policy and our terms of Service.

### **Definitions and Key terms**

To help explain things as clearly as possible in this privacy Policy, every time any of these terms are referenced, are strictly defined as:

- **Company:** When this policy mentions “Company”, “we”, “us” or “Our”, it refers to Bhutan Development Bank limited, Thimphu that is responsible for your information under this Privacy policy.
- **Country:** Where the ePay is based is in Bhutan.
- **Customer:** refers person that signs up to use the ePay services.
- **Device:** Android and IOS devices can be used to avail ePay services.
- **Personal Data:** Any information that directly, indirectly, or in connection with other information- including a personal identification number- allows for the identification of a natural person.

### **What Information Do we collect?**

We collect information from you when you avail our service and register

- Phone Number
- MPIN
- TPIN
- Device ID

We also access the following features for better use experience and convenience.

- **Phonebook (Contacts list):** your contacts list allows our service to be much more easy to use by the user, since accessing your contacts from the app makes your save tons of time.
- **Camera:** Granting permission allows the use to scan and Pay.

### **Is the information collected through our service secure?**

We take precautions to protect the security of your information. We have physical, electronic, and managerial procedures to help safeguard, prevent unauthorized access, maintain data security, and correctly use your information. However, neither people nor security systems are foolproof, including encryption systems. In addition, people can commit intentional crimes, make mistakes or fail to follow policies. Therefore, while we use reasonable efforts to protect your personal information, we cannot guarantee its absolute security. If applicable law imposes any non-disclaim able duty to protect your personal information, you agree that intentional misconduct will be the standards used to measure our compliance with that duty.

## **Governing Law**

The laws of Bhutan shall govern this Agreement and your use of our service.

**Where and when is information collected from customers and end users?** We will collect personal information that you submit to us which are necessary for registration and using our services. By using our service, registering an account, or making a purchase, you consent to this Privacy Policy.

## **The rights of Users**

Users may exercise certain rights regarding their Data processed by the BDBL.

In particular, Users have the right to do the following:

- **Access their Data.** Users have the right to learn if Data is being processed by the BDBL, obtain disclosure regarding certain aspects of the processing and obtain a copy of the Data undergoing processing.
- **Verify and seek rectification.** Users have the right to verify the accuracy of their Data and ask for it to be updated or corrected.
- **Have their Personal Data deleted or otherwise removed.** Users have the right, under certain circumstances, to obtain the erasure of their Data from the BDBL.

## **Legal action**

The User's Personal Data may be used for legal purposes by the BDBL in Court or in the stages leading to possible legal action arising from improper use of this Application or the related Services.

The User declares to be aware that the BDBL may be required to reveal personal data upon request of public authorities.

## **Changes to this privacy policy**

The BDBL reserves the right to make changes to this privacy policy at any time by notifying its Users on this page and possibly within this Application and/or - as far as technically and legally feasible - sending a notice to Users via any contact information available to the BDBL. It is strongly recommended to check this page often, referring to the date of the last modification listed at the bottom. Should the changes affect processing activities performed on the basis of the User's consent, the BDBL shall collect new consent from the User, where required.

## **Contact Us**

You can contact us by emailing to [mobileapp@bdb.bt](mailto:mobileapp@bdb.bt) if you have any enquires or want clarification on above terms.