



Oman Arab Bank

Privacy Policy



1. PRIVACY POLICY	3
2. LEGAL DISCLAIMER	4
3. INFORMATION	4
4. UPDATE AND CHANGES	4
5. SECURITY.....	4
6. NO WARRANTIES.....	4
7. LIMITATION OF LIABILITY	5
8. COOKIES.....	5
9. EMAIL & SOCIAL MEDIA.....	6
10. TRADE MARKS AND COPYRIGHT.....	6
11. ILLEGAL USE.....	6
12. GOVERNING LAW.....	6



1. PRIVACY POLICY

Keeping our customer's personal information secure and confidential is a top priority, ethical and legal obligation in Oman Arab Bank. We take appropriate measures to protect the security of your personal information and prevent unauthorized access to such information. Protecting sensitive customer's information is a fundamental operation principal in our services.

Oman Arab Bank realizes the importance for the Bank's customers to know how personal and financial information are handled. Oman Arab Bank appreciates that you may be concerned about your privacy and about the confidentiality and security of information we may collect. Oman Arab Bank is committed to keeping your information secure.

Accessing and using Oman Arab Bank's website indicates an acceptance to the Oman Arab Bank Terms and Conditions, Privacy Statement and Security Statement.

Oman Arab Bank's may change the content or services on its website at any time without notice. Therefore, our Privacy Statement may change from time to time. Your continued access to, or use of, the website means that you agree to and accept the changes we make. Please periodically review the Privacy Statement for changes or whenever you visit the bank's website.

Privacy provisions may be available on the Bank's website, which apply to certain sections of the bank's website, services provided to you, which will operate in addition to the provisions of this Privacy Statement. In the event of any inconsistency between the provision of this Privacy Statement and other specific and additional provisions, the specific and additional provision will prevail.

Oman Arab Bank safeguard information that is received online from visitors who interact with our website. We maintain physical, electronic and procedural safeguards to guard your information. However no data transmission over the internet can be guaranteed to be totally secure.

Once Oman Arab Bank receives your information, Oman Arab Bank will take all reasonable steps to protect the information it holds in its own system.

We will not collect any information about you except where you knowingly provide it to us through our website. The information we collect about you will depend on how you use the facilities offered by the website.



The information about you / our customers is not sold or shared with unaffiliated third parties for their independent marketing purposes.

We will not reveal information about our customers to any external organization unless we have your authority or by law or the order of a competent authority.

We will always be committed to protect our customers' privacy.

2. LEGAL DISCLAIMER

By accessing this website, you agree to be bound by these terms and conditions. If you do not agree, please do not access this site.

3. INFORMATION

The information or the site's contents is for information purposes only. Oman Arab Bank does not hold itself out as providing legal, financial or other advice via the website.

4. UPDATE AND CHANGES

The information, material and content provided in the pages of the Bank's website may be updated or fundamentally changed at any time without notice. Changes may be made to these Terms and Conditions by the Bank at any time without notice to you by updating the posting of the Terms and Conditions.

5. SECURITY

We are committed to protecting your privacy. All information gathered from you in connection with your use of the Site will be maintained in accordance with the applicable privacy policies disclosed for the website.

Oman Arab Bank's customers are strongly advised to visit our website, read and follow the security tips and stays protected against cyber security breach and fraud attempts.

6. NO WARRANTIES

The contents of the site are distributed to you without any warranty of any kind. We disclaim any and all warranties and information on the site is provided on an "as is", "as available" basis and to the fullest extent permitted by law. We do not give or make any warranty or representation of



any kind, whether express or implied in respect of such information in respect of the website. Your use of the website is at your sole risk.

We do not warrant the accuracy, adequacy, completeness or timeliness of the information, material, products and services or the error-free use of the site. We do not represent or warrant that the site will be available or that it will meet your requirements, that access will be uninterrupted, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system.

You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties.

7. LIMITATION OF LIABILITY

In no event shall Oman Arab Bank be liable for any damages, losses or liabilities including without limitation, direct or indirect, special, incidental, consequential damages, losses or liabilities, in connection with your use of the bank's website or your reliance on or use or inability to use the information, materials and services on the site, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus, malware, phishing or line or system failure, even if you advise us of the possibility of such damages, losses or expenses.

8. COOKIES

A "cookie" is a small file that holds data transferred to a computer hard drive by a webpage server which will be the Oman Arab Bank's webpage server in this case. Web browsers are required to initially accept cookies from the Oman Arab Bank's webpage server. However, you can choose if and how a cookie is accepted by configuring your browser accordingly. The cookie stores information about the use of site such as customer's preferences and can be retrieved by the webpage server for the Bank to analyze for the purpose of improving the website services and the customer's experience. The cookie relates to what's happening in Oman Arab Bank website and the accessed information will not be used for marketing on an individual basis.



9. EMAIL & SOCIAL MEDIA

Do not use unsecure channels such as personal e-mail and social media to communicate sensitive personal or confidential information to the bank or any other parties. E-mail or other electronic messages sent over the internet may be intercepted, lost or altered. We are not responsible for such messages and will not be liable to you or anyone else for any damages in connection with any messages sent by you to us using ordinary e-mail.

10. TRADE MARKS AND COPYRIGHT

This site includes material, trademarks, logos, slogans and products. We do not grant you any license to use them whether they belong to Oman Arab Bank or any third party intellectual property rights. Oman Arab Bank and its logo is registered in the Sultanate of Oman. You are prohibited to copy or use Oman Arab Bank logo or any service products or any third party products without the prior written permission of the legal owner.

11. ILLEGAL USE

You are prohibited to use the Site for any purpose which is illegal, abusive, libelous, obscene or threatening.

Usage of the information and materials available on Oman Arab Bank website in an illegal or unauthorized manner is prohibited. This includes, but not limited to, inappropriate, harmful or unauthorized entry into the Bank's website, misuse of passwords, misuse or wrong representation of any information available on the website or any illegal activities. The access to any or all website services from a specific location may be restricted by the Bank at the bank's discretion.

The contents available on the website such as the logos, pictures and brands are copyrighted and owned by Oman Arab Bank. None of these may be modified, reproduced, copied, downloaded, transmitted or used for commercial or public purposes without written consent from the Bank's authorized representative.

12. GOVERNING LAW

The access and the use of the Bank's services provided through Oman Arab Bank website shall be governed by the laws of the Sultanate of Oman and no other country. The Omani court has the right to clarify, explain, and interpret the clarification in accordance to the applicable laws in the Sultanate of Oman, even if the transactions are performed from outside the Sultanate of Oman.



Oman Arab Bank site can be accessed through the internet by a customer in other geographical locations (physical or logical) other than Oman shall not be interpreted to imply that the laws of that location govern these terms and conditions and/or the operations of the Bank's services. However, a customer will be legally responsible for adhering to the law of the country from which he/she use the Bank's services shall the Bank's services or the Omani law conflict with that country's law. The Bank accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than the Sultanate of Oman.