



**cbl money transfer**  
SDN. BHD.

CBL Money Transfer Sdn. Bhd.(769212-M), Malaysia  
(A Subsidiary of The City Bank Ltd., Bangladesh)

# PRIVACY POLICY

**FOR INTERNAL USE ONLY**

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## INTRODUCTION

CBL Money Transfer Sdn. Bhd (CBLMT), a licensed remittance company, takes your privacy very seriously.

This privacy policy applies for the collection, use, maintenance and disclosure of the information collected from our customers. This privacy policy applies to the site [www.cblmoneytransfer.com](http://www.cblmoneytransfer.com) and all the products and services offered on the site and/or its mobile app of CBLMT.

We are always committed towards the safeguarding of our customers' privacy and security. This privacy statement is meant to explain what kind of personal information we actually collect about you. Along with this it also explains with whom we share this information. Here, personal information refers to information such as name and email that can be used in identifying an individual.

### What Data Do We Collect?

We may collect personal information from you in order to process transactions, provide product and services, and to administer our business. The type of information you might be asked could be your name, email address, and phone number. We may collect above mentioned information at the CBLMT branches, of your visit to our website and/or mobile app, or when you register on our site and/or mobile app, and during other activities we make available on our website and/or mobile app. But the above information is only collected if you voluntarily allow us to do so. Refusal to supply your personal information solely lies upon you, and we do not collect any such information without your consent.

For a better experience, while using our Service, we may require you to provide us with certain personally identifiable information. The information that we request will be retained by us and used as described in this privacy policy.

### Log Data

We want to inform you that whenever you use our Service, in a case of an error in the app we collect data and information (through third-party products) on your phone called Log Data. This Log Data may include information such as your device Internet Protocol ("IP") address, device name, operating system version, the configuration of the app when utilizing our Service, the time and date of your use of the Service, and other statistics.

### Cookies

Cookies are files with a small amount of data that are commonly used as anonymous unique identifiers. These are sent to your browser from the websites that you visit and are stored on your device's internal memory.

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This Service does not use these “cookies” explicitly. However, the app may use third-party code and libraries that use “cookies” to collect information and improve their services. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your device. If you choose to refuse our cookies, you may not be able to use some portions of this Service.

#### Service Providers

We may employ third-party companies and individuals due to the following reasons:

- To facilitate our Service;
- To provide the Service on our behalf;
- To perform Service-related services; or
- To assist us in analyzing how our Service is used.

We want to inform users of this Service that these third parties have access to their Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

#### Security

We value your trust in providing us your Personal Information, thus we are striving to use commercially acceptable means of protecting it. But remember that no method of transmission over the internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

#### Links to Other Sites

This Service may contain links to other sites. If you click on a third-party link, you will be directed to that site. Note that these external sites are not operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

#### Children’s Privacy

These Services do not address anyone under the age of 13. We do not knowingly collect personally identifiable information from children under 13 years of age. In the case we discover that a child under 13 has provided us with personal information, we immediately delete this from our servers. If you are a parent or guardian and you are aware that your child has provided us with personal information, please contact us so that we will be able to do the necessary actions.

#### How We Use the Information?

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We use your personal information in a variety of ways. The purpose of use includes such as for processing your transaction, to improve our site and/or mobile app, to effectively respond to our customer service request and support needs, to solve any problems that may hamper the processing of the transaction, to prevent any illicit activity from occurring, for the process of verification and risk management, and for our own marketing related activities.

How we protect the information?

CBLMT uses appropriate data collection, storage and processing practices to protect against any loss, disclosure, misuse, and alteration of your personal information stored in our database. Sensitive and private data is encrypted with digital signature which is transmitted over secured communication channel. Access to your personal information is restricted only to those authorized personal.

Whom we share the information with?

We do not sell, trade, or rent your personal identification information to others. But we may share the information with our affiliates and our agents to assist us in our business activities. We may also share the information if required by the governing law for the purpose of cooperation with criminal or government investigations. If CBLMT finds your transaction as suspicious, then your information may be shared with the concerned authority of the country, which may further share your information.

Third party websites

You may find advertising or other content on our Site that link to the sites and services of our service partners. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Site. In addition, these sites or services, including their contents and links, may be constantly changing. These sites and services may have their own privacy policies. Browsing and interaction on any other website, including websites which have a link to our Site, is subject to that website and their own terms and policies.

Changes to this privacy policy

CBLMT can update this privacy policy at any time on its own discretion. However, when we do so, we will revise the updated date at the bottom of this page. We encourage you to frequently check this page for any changes in order to stay informed about how we are helping to protect your personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications time and again.

Your acceptance of these terms

By using this Site and/or mobile app, you show your acceptance towards this privacy policy. If you do not agree to this policy, please do not use our Site and/or mobile app. Your continued use of the Site and/or mobile app following the posting of changes to this policy will be deemed your acceptance of those changes.

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#### Contact Us

Should you have any queries, concerns or complaints in relation to this Privacy Notice, do not hesitate to contact us at [info@cblmoneytransfer.com](mailto:info@cblmoneytransfer.com).