

Online Banking Policy

“This Online Banking Policy governs the use of RBC Royal Bank (Suriname) N.V. Online Banking Solution (NetBank).

This Policy sets out the terms and conditions applicable to the use of this website and provides information on data gathering, exclusion of liability, the use of cookies, RBC ROYAL BANK contact information and how you can assist in protecting your personal data. When you visit this web site RBC ROYAL BANK may collect personal data about you, either directly (where you are asked to provide the data) or indirectly. However, RBC ROYAL BANK will only use these personal data in accordance with the purposes set forth in this Policy.

Purposes of Information Gathering

RBC ROYAL BANK collects and processes information about customers and visitors to its web site to conduct its business, to inform, to develop and make available products and services that may be of interest to you and for the development of web statistics. The information you provide will be used to contact you when necessary, e.g. to notify you about functionality changes to the web site and to provide information on services that you may find helpful (provided you have not opted out to receive such services).

Sensitive Data

RBC ROYAL BANK does not seek to collect sensitive personal data (such as data revealing political opinions, religious beliefs or data concerning health or sex life) through this site. If RBC ROYAL BANK does seek to collect such data, your prior consent hereto will be asked. Please note that, by providing RBC ROYAL BANK with sensitive personal data you consent to our using that data for the purposes mentioned above.

Security and Privacy

RBC ROYAL BANK has taken all reasonable steps to ensure the security of personal information transmitted and transactions conducted. These include encryption, filters and firewalls. Also, our Online Banking service requires you to change your password every sixty (60) days. Notwithstanding, there will always be a remote possibility that data security violations may occur. New advances in security technology frequently occur and RBC ROYAL BANK diligently reviews and evaluates its online security measures in that regard. However, complete confidentiality is not yet possible over the internet.

How You Can Help Protect Your Privacy

- 1) Do not share your account information, passwords or code words with others.
- 2) Never provide confidential information to unknown callers.
- 3) When conducting business over the Internet, always use a secure browser and exit online applications as soon as you finish using them.
- 4) Protect your account records.
- 5) Avoid writing down passwords.
- 6) Avoid the use of birthdays and anniversaries as passwords
- 7) If you are a victim of fraud or identity theft, please contact your home branch at (597) 471555 immediately so that the bank may place the necessary restrictions on your account(s) to put holds on your accounts

Cookies

Cookies are tiny electronic messages a web server (for example, our www.demobank.com server) provides to your web browser. The message contains information that is then stored on your computer and sent back to the server when your browser requests pages from the server.

RBC ROYAL BANK may gather and analyse information regarding usage of this web site, including domain name, the number of hits, the pages visited, previous/subsequent sites visited and length of user session. This information may be gathered by using a cookie. A cookie will make the use of this web site faster and easier.

Why we use cookies

We use cookies for a number of reasons: To make your browsing experience more convenient; to personalize your online session (for example, to customize pages based on the information contained in the cookie); and to track your activity on our web site so we can quickly respond to your service needs.

Caution with automatic cookie functionality

Browsers e.g. Microsoft Internet Explorer has a functionality that prompts you to allow the browser to store passwords and logon IDs so you don't need to enter this information every time you access a web site. **RBC ROYAL BANK strongly urges you NOT to use this functionality to prevent unauthorized use of your online banking access code(s).**

Disallowing cookies

You may disallow cookies by making the appropriate selection from your browser options. However, please keep in mind that certain services require cookies for effective delivery. When this is the case, you'll receive a notice that you will need to allow cookies to receive the service. In addition, if you do allow cookies, RBC ROYAL BANK will always treat the information supplied through these cookies with the same security and privacy protection as any other customer information we receive.

Third Party Sites

Please note that this Privacy Policy does not extend to third party sites linked to this web site.

How to Contact RBC ROYAL BANK

If you have any questions about this Privacy Policy or our data processing activities, you can contact us via through our Telephone Service Centre at (597) 471555

Changes to our Internet Privacy Policy

RBC Royal Bank (Suriname) N.V. reserves the right to make changes to this policy and related procedures at any time. Where the Bank intends to make any change to this agreement, a notice period of thirty days (30 days) will be given prior to making such change(s). If we make any changes to our Internet policy, we will outline those changes on our web site. We reserve the right to make changes to this policy and related procedures at any time.

DISCLAIMER

General

The terms of this disclaimer (hereinafter referred to as "Disclaimer") apply to this web site (<https://sr.rbcnetbank.com>) of RBC Royal Bank (Suriname) N.V. (hereinafter referred to as "RBC ROYAL BANK"), with its principal place of business located at Kerkplein 1, P.O. Box 1836, Paramaribo, Suriname.

Please read this Disclaimer carefully.

By accessing this web site and or using the information provided on or via this web site the customer agrees to be bound by this Disclaimer. In the event of any conflict between the terms and conditions of specific products and services and this Disclaimer, the conditions specific to such products and services shall prevail.

Use of this Web Site

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Third Party Information, Products and Services

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Communication on line

RBC ROYAL BANK advises that internet security cannot be guaranteed. Communication over the World Wide Web is susceptible to interception, misuse and or modification by a third party.

Exclusion of liability

Neither RBC ROYAL BANK nor any of its agents or subcontractors shall be liable for any damages, losses and expenses, whether they be direct, indirect, special, incidental, consequential, punitive, or exemplary damages, including but not limited to financial losses, lost profits or breach of the brand image (even if RBC ROYAL BANK is advised of the possibility thereof) arising in any way from, including but not limited to, (i) any defects, viruses, or other malfunctions caused to any equipment and other software in connection with access or use of this web site, (ii) the information provided on or via this web site, (iii) the interception, modification or misuse of information transmitted to RBC ROYAL BANK or transmitted to you, (iv) the functioning or non-availability of this web site, (v) the misuse of this web site, (vi) losses consequent on security violation breaches (vii) the loss of data, (viii) downloading or use of any software made available by this web site, or (ix) claims of third parties in connection with the use of this web site or (x) the transmission of confidential or sensitive information or (xi) unauthorized reproduction or use of this Work whatsoever. The exclusion of liability is also made for the benefit of directors and employees of RBC ROYAL BANK.

Applicable law

This web site and its Disclaimer shall be governed by and construed in accordance with the laws of Suriname. All disputes arising out of or in connection with this Disclaimer shall be submitted to the exclusive jurisdiction of the courts of Paramaribo.

Amendments

RBC ROYAL BANK reserves the right to change the information provided on or via this web site, including the terms of this Disclaimer, at any time, upon the expiration of thirty days (30 days) notice of such a change(s). It is recommended that you review the information provided on or via this web site, including the terms of this Disclaimer, periodically for changes.