

# **Development Bank of Nigeria (DBN) Plc Data Protection & Privacy Policy**

## **About DBN Plc**

The Development Bank of Nigeria Plc. (“DBN”) was established in September 2014 by the Federal Government of Nigeria (“FGN”) in partnership with several International Finance Institutions namely the World Bank, African Development Bank (AfDB), KfW Development Bank (Germany), Agence Française de Développement (Afd) and the European Investment Bank (EIB), to provide medium to long term financing for the micro, small and medium sized enterprises (MSMEs).

Our objective is to alleviate the financing constraints faced by underserved MSMEs and small Corporates in Nigeria through the provision of financing and partial credit guarantees to eligible financial intermediaries on a market-conforming and fully financially sustainable basis.

## **Your Personal Information**

This Data Protection and Privacy Policy relates solely to information supplied by you on this Website and any other website belonging to DBN. DBN, the Data Controller respects the privacy of your personal information and will treat it confidentially and securely in line with the Data Protection Regulation.

Any personal information provided by you to DBN through different portals, website or other channels would be used for the purpose of providing and operating the products and services you have requested for and for other related purposes which may include updating and enhancing DBN's records, job applications and background checks for employment purposes, understanding your financial needs, conducting credit checks, reviewing credit worthiness and assisting other participating financial institutions to conduct credit checks, advising you of MSME events, products and services which may be of interest to you, for crime/fraud prevention and debt collection purposes, for purposes required by law or regulation, and to plan, conduct and monitor DBN's business. The data collected from you by DBN would be valuable in improving the design and marketing of our range of services and related products. This Policy will not alter or affect any data otherwise provided by you to DBN.

Other than to those individuals and entities listed below, your details would not be revealed by DBN to any external body, unless DBN has your permission/consent, or is under either a legal obligation or any other duty to do so. For the purposes detailed above, your information may be disclosed to:

- Companies in the DBN Group (i.e. DBN, its subsidiaries and affiliates).
- Any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over DBN Group.
- Any agent, contractor or third-party service provider, professional adviser or any other person under a duty of confidentiality to the DBN Group.
- Credit reference agencies and, in the event of default, debt collection agencies;

- Any actual or potential participant or sub-participant in, assignee, novatee or transferee of, any of the DBN Group's rights and/or obligations in relation to you;
- Any financial institution with which DBN has or proposes to have dealings.

DBN shall ensure that parties to whom your details are transferred treat your data securely and confidentially. DBN also pledges its intention to fully meet any internationally recognised standards of personal data privacy protection and to comply with applicable data protection and privacy laws. We may transfer your data if it is necessary to perform our contract with you and by providing details to DBN via this Website or other channels you are deemed to have consented to any such transfers.

### **Your Non-Personal Information**

To improve our services, we sometimes collect certain information during your visits to our website to conduct research and assess your experience, we will not disclose your information to any person outside our organization except as described in this privacy policy.

### **Third-Party Sites and Services**

Our website may contain links to third-party websites, products and services. Information collected by such third-parties which may include such things as location data or contact details shall be governed by the privacy practices and policies of the third-parties, and DBN will not be liable for any breach of confidentiality or privacy of your data on such sites. You are advised to learn about the privacy practices of those third-parties.

### **Where We Store Your Information**

All Personal Information you provide to us is stored on our secure servers as well as secure physical locations and cloud infrastructure (where applicable). The data that we collect from you may be transferred to and stored at a destination outside Nigeria. Whenever your data is transferred to another location, we will take all necessary steps to ensure that your data is handled securely and in accordance with this policy.

### **How Long We Store Your Information**

We retain your data for as long as is necessary for the purpose(s) that it was collected. Storage of your data is also determined by legal, regulatory, administrative or operational requirements.

## **Cookies**

To improve our Internet service, we may use a "cookie" and/or other similar files or programs which may place certain information on your computer's hard drive when you visit a DBN web site. A cookie is a small amount of data that our web server sends to your web browser when you visit certain parts of our site.

DBN may use cookies to improve your experience while on this site or other channels. We would like to let you know a few things about cookies:

- Some cookies are essential to access certain areas of this site;
- We use analytics cookies to help us understand how you use our site to discover what content is most useful to you.

Cookies do not enable us to gather personal information about you unless you give the information to our server. Most Internet browser software allows the blocking of all cookies or enables you to receive a warning before a cookie is stored. For further information, please refer to your Internet browser software instructions or help screen. Alternatively, information on deleting or controlling cookies is available at [www.allaboutcookies.org](http://www.allaboutcookies.org)

## **Internet Communications**

To maintain the security of our systems, protect our staff, record transactions, and, in certain circumstances, to prevent and detect crime or unauthorised activities, DBN reserves the right to monitor all internet communications including web and email traffic into and out of its domains.

## **Your Rights and How to Contact Us**

You may have the right under data protection legislation to request access to personal information about you held by us and to have it corrected and updated where appropriate. If you have that right and you wish to access, correct or delete any of your personal data held by us, or if you have any questions concerning our Data Protection and Privacy Policy please contact the relevant DBN Data Protection representative at [privacy@devbankng.com](mailto:privacy@devbankng.com)

## **Contacting You**

In providing your telephone, facsimile number, postal and e-mail address or similar details, you agree that DBN may contact you by these methods to keep you informed about DBN products and services or for any other reason. If you prefer not to be kept informed of DBN products and services, please contact DBN by E-mail at [info@devbankng.com](mailto:info@devbankng.com)

DBN reserves the right to amend its prevailing Data Protection and Privacy Policy at any time and will place any such amendments as it occurs on this Web Site. This Data Protection and Privacy Statement is not intended to, nor does it create any contractual rights whatsoever or any other legal rights, nor does it create any obligations on DBN in respect of any other party or on behalf of any party.