

Privacy Policy –SG Ghana Connect

The Bank is bound by professional secrecy. Staff are obligated not to disclose confidential information. The Bank shall however disclose information to individuals, authorities or bodies if the disclosure is required by the law. The subscriber authorizes the Bank to disclose his/her information to the Societe Generale Group (including its specialized subsidiaries) as well as external companies for the execution of subcontracted works.

All measures shall be taken to ensure the confidentiality of transmitted information. In accordance with FATCA regulations for which Societe Generale Group has entered an agreement with the US tax authorities (IRS) on behalf of its subsidiaries, the subscriber who signed a W9 form and the WAIVER Form by which he/she acknowledges that he/she is subject to US taxation expressly authorizes the Bank to disclose his/her information to the Internal Revenue Service of the United States of America.

The subscriber acknowledges that the Bank is required to process personal data relating to him/her in the implementation of this agreement as part of the management of the banking relationship. The purpose of collection and processing of data carried out by the Bank includes among other things the management of account and /or products subscribed, proof of transactions and agreements, subscriber relationship management, risk management, fraud prevention, recovery or assignment of claims and the management of payment incidents, prospecting and conducting of commercial activities, statistical and research studies and compliance with legal and regulatory obligations, the management of operational risk, the fight against money laundering and the financing of terrorism, the specific handling of any incident, false or irregular declaration intended to prevent fraud or any other purpose related to the activity or service offered to the customers.

The subscriber expressly authorizes the Bank to collect, process and transmit personal data to corporate members of Societe Generale Group, supervisory authorities, contractors and subcontractors who work on behalf of its partners, intermediaries, brokers and insurers to the extent necessary for the performance of the services concerned. The subscriber is informed that the processing of such data is done in Europe.

As part of the use of the service via SG Ghana Connect, the processing of the subscriber's personal data will include:

1. Location -authorization to use the subscriber's location data to locate SG Ghana branches and ATMs which are very close to the subscriber.
2. Personal data -use of the subscriber's bank identifier to retrieve his/her account numbers and allow him/her to access the features available on Connect.
3. Multimedia contents - various photos files (access to the files on phone for the recording of documents such as the Bank Details).
4. Phone ID and phone number (access to phone information, including phone number to identify the phone).

The subscriber has the right of access to personal data concerning him/her and may also ask for an update or correct inaccurate, incomplete or outdated data. He/she may also object to the processing of his/her personal data provided that there is legitimate reason for doing so. The subscriber must understand that such objection may result in the bank being unable to provide the service or the closing of his/her account. The Bank shall retain data mentioned above for a period of six years (6) after the termination of the relationship with the subscriber.