

PERSONAL DATA PROCESSING CONSENT FORM

In order to provide you and/or your organization with our products and services, we need to collect, record, use, share and store personal and financial information about you ("Information"). Your Information may include Personal Data and Sensitive Personal Data as defined in the Nigeria Data Protection Regulation 2019 ("NDPR") (as may be amended, replaced or re-enacted from time to time). Our use of such information is governed by the Regulation, and we, FIRST BANK OF NIGERIA LIMITED is the Data Controller in respect of such information. This includes information which are:

- a. obtained from you, your organization or from third parties, such as employers, joint account holders, credit reference agencies (who may search the electoral register), fraud prevention agencies, intermediaries who refer you to us and who have collected your information from you as part of that referral process, intermediaries who facilitate communication of information relating to your account between us and you, or other organisations or other parties associated with you, when you apply for an account or any other product or service, or which you or they give to us at any other time; or
- b. obtained from the way you use and manage your account(s), from the transactions you make such as the date, amount, currency and the name and type of supplier (e.g. supermarket services, medical services, retail services) and from the payments which are made to your account.

You will be considered to have given your consent to us for the processing of your Personal Data and Sensitive Personal Data when you execute, accept or consent to the content of this form. By digitally appending your signature, or by clicking/selecting a button or icons such as "Accept", "Proceed" or any other similar words which connote acceptance or agreement to something or by proceeding or continuing with and/or completing the Account Opening process on any Digital Channel ("Digital Acceptances", or "Digital Acceptance"), you confirm that having read the terms of Data Processing Consent Form, and having had the opportunity of obtaining legal, financial and other professional advice of your choice, you fully understand the nature of the document, and have accepted the terms voluntarily

We will process your Information including your Personal Data and Sensitive Personal Data on the terms detailed below;

- A. We and other companies in the FBN Holdings Plc Group will use your information: to manage your account(s), if you are a signatory to a registered or corporate entity's account to provide product or any services to such registered or corporate account holder, give you or the entity statements, provide our products and services, for assessment and analysis purposes (including credit and behavior scoring and market and product analysis), for administration purposes, to prevent and detect fraud, money laundering and other criminal or prohibited activity, to carry out regulatory checks, meet our obligations to any relevant legal or regulatory authority and to develop and improve our services to you and other customers and protect our interests.
- B. Where you provide personal and financial information relating to others (e.g. dependents or joint account holders) for the purpose of opening or administering your account and/or any other services, you confirm that you have their consent, or you are otherwise entitled to provide this information to us and for us to use it in accordance with these terms.

- C. In order to provide our services, collect and manage debts, and for ourselves and our third-party partners to carry out assessment and analysis of the services provided to you, we may share your information with other companies in the FBN Holdings Plc Group, service providers, debt collection agencies and with our third-party partners who have referred your business to us or who otherwise provide services to us in connection with any product or services which we offer. In order to provide our services, we may also share information with third party intermediaries who facilitate communications and delivery of products and services between us in relation to your account and the provision of the products and services which we offer. We will only share the minimum amount of your information necessary for us to achieve these purposes.
- D. We may also share your information with any statutory, governmental or regulatory body, as required by law or for other legitimate purposes. We will share your Personal Data and Sensitive Personal Data with credit reference and fraud prevention agencies. We and other organisations may access and use this information to make credit assessments and to prevent and detect fraud, money laundering and other crimes.
- E. You agree that should a member of the FBN Holdings Plc Group be required by law or by agreement with tax authorities to provide information about you (including information regarding your account) to any tax authority whether in the Nigeria or elsewhere, we may do so and irrespective of whether the tax authority in question requires the information for its own purposes or for the purposes of passing that information on to the tax authorities in another country where you may be subject to tax. Should we need any further information or documents from you in order to comply with our obligations or to answer any information requests received from a tax authority, you agree to provide us with any such information and documentation no later than 30 days from us sending a request to you.
- F. Other parties (including other companies in the FBN Holdings Plc Group) with whom we may share information may be located in countries that might not have equivalent laws in place to protect information relating to you. If we transfer your information in accordance with these terms to a person, office, branch or organisation located in another country, we will take steps to obtain their agreement to apply the same levels of protection as we are required to apply to your information.
- G. Information held about you may already be linked to records relating to your partner or members of your household where a financial association has been created. Another person's record will be "associated" with yours when:
 - a. you make a joint application;
 - b. you advise us of a financial association with another person; or
 - c. if a credit reference agency has existing linked or associated records.
- H. We will retain information about you after the closure of your account, if the banking business relationship has terminated, if you withdraw your consent, or if your application is declined or abandoned for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.
- I. You can ask for a copy of the information we hold about you by writing to us.
- J. We will treat your information as confidential and will not use it for any purpose incompatible with those outlined in these Terms. Reasonable measures will also be taken to safeguard against

unauthorized or unlawful processing and accidental loss or destruction or damage to your information.

- K. You will find our detailed Privacy Policy at <https://www.firstbanknigeria.com/wp-content/uploads/2019/08/PrivacyPolicy.pdf> if you wish to withdraw your consent or have concerns relating to the processing of your personal information, you may do so at any time by contacting the Data Protection Officer on;

Telephone: 01-4485500; 0700-34778-2668228

Email: firstcontact@firstbanknigeria.com

Address: First Bank of Nigeria Ltd

35 Marina,

Lagos

We will respond to your concerns within 30 days of receiving your notice

Please confirm your acceptance of these terms by clicking the Accept button below. You understand and agree that by proceeding beyond these terms and/or completing the Account Opening process, you accept, consent to and authorize us to process your Information in the manner described above.