

EBNA BANK, N.V.
Privacy Policy

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We value your business and the trust you place in all of us at EBNA Bank, N.V.

Because we care about protecting our customers, especially regarding the privacy of your information, EBNA Bank, N.V. wants you to understand what information we collect and how we use it. This is our policy for the collection, processing, use, retention and security of your nonpublic personal information.

THE INFORMATION WE COLLECT

We obtain nonpublic personal information about you when we provide a financial product or service to you. Nonpublic personal information may include your account balance, payment history and overdraft history. We may also collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us or others; and
- Information we receive from third parties such as credit bureaus.

THE INFORMATION WE DISCLOSE

The law allows us to disclose nonpublic personal information about you to third parties under certain circumstances, including that:

- We do not disclose nonpublic personal information about you to anyone, including our affiliates and nonaffiliated third parties, except as permitted by law.
- We may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to legal servings such as subpoenas, and to credit bureaus.
- We may disclose the information we collect, to companies that conduct marketing services on our behalf.
- We also disclose this information to other financial institutions with which we have established joint marketing agreements.
- If you close or inactivate your account(s), we will continue to adhere to our privacy policy presented in this Privacy Notice.
- During your use of the Internet Banking system, we will pass a "cookie" to your browser to identify you. We do not (and cannot) use our cookies to obtain new information about you. A "cookie" is a string of security data given to a browser by a web server and returned by the browser on subsequent transmissions to identify the user and encryption information. When you log onto the system, this cookie enables us to process multiple transactions during the session without you having to provide your Login ID and password for each individual transaction.

THESE ARE OUR SECURITY SAFEGUARDS

We take several steps to safeguard your customer information:

- We provide restricted access to your personal/account information to those of our employees who need to know and handle that information in order for us to provide products or services to you.
- We maintain procedural, physical, electronic and operational safeguards that comply with federal standards to guard your nonpublic personal information.

TO HELP PROTECT YOU FROM IDENTITY THEFT...

You should be aware of a type of Internet fraud through which the perpetrator may send a bank's customer e-mails claiming to be from a legitimate organization involved in transactions with the customer's bank. These e-mails claim to "need to verify the customer's personal, confidential information". This type of fraud is commonly known as "**Phishing**".

These "Phishing" e-mails typically ask the customer to update personal security information that is then used to make online financial transactions, defrauding the bank's customer. The bank's customer is usually asked to reconfirm Social Security numbers, credit card account numbers, a relative's maiden name, Personal Identification (PIN) Numbers, passwords, account balances, etc. The fraudulent e-mail notice requests that the customer, the innocent victim, validate his/her account information in this manner. The e-mail will then provide a link to click to make these so-called required changes.

WE VALUE YOUR RELATIONSHIP

Keep in mind that at EBNA Bank, N.V., we will never call and ask you for personal account information we already know. If you call us, we will ask to confirm personal information to establish your identity before we release information about your account.

To protect you and your account at EBNA Bank, N.V.:

- Never give out account information, credit card or social security numbers, mother's maiden name or other personal information to someone you do not know, unless you initiate the contact.
- Contact us to report any unusual or suspicious request for confidential information from someone who claims to be a bank employee or representative.
- If you receive one of these requests, **do not** give out the information. Ask the caller for their name and telephone number, hang up and call us to confirm the identity of the caller; and
- If you suspect someone has unauthorized access to your account or to any PIN or credit card information, notify us immediately. Our telephone/contact information is listed at the bottom of this notice.
- Your best defense with protecting your information on any online service is to make sure you sign-off and close the browser on your PC once you have completed transacting business.

WE DO CARE ABOUT YOUR PRIVACY Very Much

If you have any questions or if you need more information, please call us at or write to us at:

EBNA Bank, N.V.
Attn: eBank Administrator
WILLEMSTAD - CURAÇAO
NETHERLANDS ANTILLES

Phone: 5999 - 4619186
4619187

Fax: 5999 - 4656811

E-mail ebank@ebnanv.com

Or visit us on the web at www.ebnanv.com