

## PRIVACY NOTICE

Equity Bank (Kenya) Limited is committed to protecting your personal data. We collect and processes your information in line with the Kenya Data Protection Act, 2019, and applicable regulations, as may be amended from time to time (the “Data Protection Act”).

This notice explains what data we collect, why we collect it, how we use it and the rights available to you.

1. We only collect what is necessary to open your account, verify your identity, and keep your access secure. During onboarding, we will collect the following data:

- Full Name: to identify you and set up your account.
- ID/Passport Number: for identity verification in compliance with Know Your Customer requirements.
- Mobile number and/or Email address: for communication and sending authentication codes (One Time Password).
- Username: for secure login.
- Fingerprint scan: for authentication and security verification.
- Facial image: used for facial identification (for liveness detection and ID/Passport matching).

2. We use your personal data:

- To create and manage your digital banking profile.
- To verify your identity when you log in, including through facial recognition and fingerprint authentication.
- To prevent and detect fraud.
- To communicate with you on service-related matters.
- To enhance security (e.g. OTP authentication).
- To comply with legal and regulatory obligations.

We **do not** sell your personal data.

3. We may share your data with authorised service providers, Equity Group affiliates and regulators where required by law. If your data is transferred outside Kenya, we apply the appropriate safeguards required under the Data Protection Act to keep it protected.

4. We use technical and organisational measures to protect your data safe from unauthorized access, loss, or misuse. We retain your information only for as long as necessary to deliver the service and meet legal, regulatory, and operational requirements. After this, your data is securely deleted or archived.

5. You have the right to:

- Access your personal data.
- Correct any inaccurate or incomplete information.
- Request deletion or restriction of processing (in some cases).
- Object to certain uses of your data.
- Withdraw consent (where applicable).

Some rights may have limitations depending on legal or operational requirements.

Need help? Please reach out through:

✉ [dpo@equitybank.co.ke](mailto:dpo@equitybank.co.ke)

🌐 <https://equity.custhelp.com/app/ask>

View our comprehensive Privacy Policy: <https://equitygroup Holdings.com/privacy-policy>, which forms part of this Privacy Notice.

By tapping “Accept”, you confirm that you have read and understood this Privacy Notice and consent to the processing of your data as outlined above.