Dhofar Islamic
(BANKDHOFAR SAOG)
INTERNET BANKING PRIVACY POLICY

IMPORTANT: By accessing this web-site and any of its pages you are agreeing to the terms set out below. On login to Dhofar Islamic-BD Online Internet Banking, your details such as Domain Name, Server, part of your e-mail address and of the pages visited will be recorded by Dhofar Islamic-BD in order to generate reports on the overall logins, and statistics of usage of our services.

The collection of customer information will also enable us to deliver high standards of customer service. Such information will be available only to our authorized and trained employees of Dhofar Islamic-BD. Such information may also be accessed and processed by agents of Dhofar Islamic-BD on instructions of the Bank to do so, for a specific purpose. These agents may be service providers to Dhofar Islamic-BD providing services in the fields of Information Technology, Computers and software, telecommunication or any other related scope of work.

We may collect personal information from customers and non-customers who visit our website. Such information will be collected only on consent of these visitors. This information may be used to conduct marketing campaigns, market research and similar activities.

We may share and exchange such information for the purposes of credit and risk management with authorities for credit rating, Central Bank of Oman, the Clearing House and any other similar competent bodies. Dhofar Islamic - BD will strive to protect data against unauthorized access or accidental access, unauthorized modification or accidental modification and erasure.

It will be the Bank's decision to destroy any information or data about customers, non-customers and excustomers, which it deems fit and within the purview of legality.

Information updation

It is our endeavour to keep customer information up-to-date. We may encourage our customers to update their information in our records from time to time.

Use of Information and Materials

The access and usage of Dhofar Islamic-BD Online products, services, information and materials are restricted to the jurisdiction where they are legally offered by Dhofar Islamic-BD. They may not be accessed and used by anyone who is residing or located in jurisdictions which restrict the usage of such products, services, information and materials.

More information about such access may be obtained by visitors from a competent authority in such locations and jurisdictions, and visitors are wholly responsible for their actions in case they do not adhere to the same.

The information and materials in Dhofar Islamic-BD Online, terms and conditions, products and services, descriptions and customer service pages are subject to change at the convenience of Dhofar Islamic-BD with or without any prior notification.

Usage of the information and materials available on Dhofar Islamic-BD Online in an illegal or unauthorized manner is prohibited; this includes unauthorized entry into the Dhofar Islamic-BD website, Dhofar Islamic-BD Online Internet

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Limited Liability

Dhofar Islamic-BD is not liable for any direct or indirect damages, incidental or consequential damages, losses or expenses
arising in connection with the usage of Dhofar Islamic-BD Online related to failure of Internet Services, errors or omissions,
technical faults, disruption of services phishing, system failure or otherwise.

Governing Law

The use of the services provided through Dhofar Islamic-BD Online shall be governed by the laws of the Sultanate of Oman and no other country. The Omani court has the right to clarify/ explain / interpret the clarification in accordance to the applicable laws in the Sultanate of Oman, even if the transaction is done outside Oman.

The Bank accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than the Sultanate of Oman. The mere fact that the Dhofar Islamic-BD Online can be accessed through Internet by a Customer in a country other than Oman shall not be interpreted to imply that the laws of the said country govern these terms and conditions and/or the operations in the Internet accounts of the Customer and/or the use of Internet Banking.