



Terms of Use

Licence

AgriBank plc is a public limited liability company registered under the Laws of Malta and authorised by the Malta Financial Services Authority to provide the services of a credit institution.

Initial Message (Internet Banking)

This system is for the sole use of authorised AgriBank plc customers. All activities are monitored and recorded. Unauthorised use of this system could lead to legal action being taken by AgriBank plc. The AgriBank plc internet banking system is available for viewing purposes only to its customers. AgriBank plc shall not accept any liability or responsibility for any unauthorised access by third parties.

Security Notice

Please ignore any form of communication (telephone, email or otherwise) asking you to divulge internet banking confidential details, such as User ID and passwords. Such emails or phone calls are fraudulent in nature. It is important not to click on any links provided in such emails or give away confidential details like your username and password.

Online Security Notice

In accessing this Site, you accept that electronic mail and other transmissions passing over the internet may not be free from interference by outside parties and may, therefore, not remain confidential. Consequently, although we have made every reasonable effort to make our system secure, we cannot guarantee the privacy or confidentiality of any information passing over the internet. Unless otherwise expressly allowed in a particular page of the Site, transmissions to us shall not be considered as instructions, requests to purchase or obtain any product or service, or complaints by customers relating to such products or services.

Online Security Recommendations by AgriBank plc

AgriBank plc is committed to helping you protect yourself against fraud.

The following are the Security Recommendations as suggested by AgriBank plc:

- ✓ Use only computers that are protected by an antivirus or firewall software.
- ✓ Do not reply to emails that claim to be from AgriBank plc or any other company, requesting your account information or personal details. No registered bank is ever likely to approach you this way to ask for personal information.
- ✓ Never send or disclose the AgriBank plc username or password by email or other unsecured communication.
- ✓ When accessing the AgriBank plc website, type in the address www.agribankplc.com yourself in the address bar of your browser. Do not access the website via an e-mail or a link.
- ✓ Be wary of emails including attachments, or offering free software from unknown sources. You could unwillingly end up exposing your computer and the information on it to third parties.
- ✓ Do not store personal information and bank account numbers and passwords on your mobile phone.

Kindly contact us straightaway if you think your AgriBank plc username and password have been exposed to an unwanted source.

Data Protection and Privacy Policy

This policy has been developed because we want you to feel confident about the privacy and security of your personal information. Please read it carefully:

We do not provide any third parties with any information regarding a customer's financial transactions/accounts unless obliged to do so by law, by court order or with your specific consent.

According to law, we may be required from time to time to disclose your information to Governmental bodies, agencies or our Regulators, but we will only do so under proper authority.

We only collect information that we believe to be relevant and required to understand a customer's present or future financial needs, or the needs of our customers in general, to fulfil our anti-money laundering and compliance obligations and in general to conduct our business.

Market research using customer information is only carried out for internal purposes, so that we may understand our customers' needs and business trends in order to develop and/or improve the products and services that we offer.

It is our policy to send direct marketing material related to our financial products or from carefully selected third parties that may provide products or services to us, or our customers, at preferential rates or conditions. Customers have a right to request not to receive direct marketing material by informing us in writing.

All reasonable efforts are made to keep customer information up-to-date. Please help us take prompt and efficient action by informing us of any changes to your personal information. Please write to us if you want to know exactly what personal information we hold on you. If it transpires that the information held is inaccurate, we will make the necessary amendments and confirm to you that these have been made.

We strive to invest in the latest security technologies available and maintain strict information security policies designed to prevent unauthorised access to your information by anyone, including our staff.

All our staff and all authorised third parties (eg support services) with permitted access to your information are specifically required to comply with AgriBank plc's Information Security Policies.

When using the public portion of the website, you may be required to provide us with your personal information, however this information is only used for the purpose for which it is collected e.g. to send the requested product information, unless you specifically choose otherwise. If you provide us with your email address, we will treat it just as securely as other personal information. We will not send you unsolicited email messages or junk mail.

Cookie Policy

What are cookies and why do we use them?

AgriBank PLC (the 'Bank'), is committed towards protecting your data when using the information, we collect about you online. This Policy informs you on how we use cookies on our website. An alert, which refers to this Policy, reading as follows should appear when you access the Bank's main website:

"This website uses cookies so that we can provide you with a better service. By continuing to browse this site you are automatically accepting our cookies. For more information, including how you can change your cookie settings please read our Cookie Policy."

Cookies are small text files which are stored on a user's computer for record keeping purposes to provide you with the best possible experience on our website. Cookies allow you to do many things such as log on to Internet Banking, have us 'remember' your log-in preferences, apply for products and services online and use financial tools like calculators. By using our website and agreeing to this Policy you consent to our use of cookies in accordance with the terms of this Policy. Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies. They contain no name or address information or any other information that will enable anyone to contact you via telephone, email or any other means. When using links to other websites, you will be subject to third party cookie policies which will in turn govern the use of any information you submit. We suggest that you read the relative privacy policies as we cannot be held responsible or liable for third party privacy practices. We will not share any personal information gathered through the cookies on this website with third parties.

What type of cookies do we use and how do they make our website safer?

We use the following types of cookies:

Third party and analytics cookies that anonymously remember your computer or mobile device when you visit our website. They keep track of browsing patterns and build up a profile of how our users make use of the website. These cookies are anonymous, meaning they cannot identify individuals and are only used for statistical purposes to help us work out what users like and don't like and how we can improve things for you.

Service cookies that help us make our website work as efficiently as possible, remembers registration and login details and remembers setting preferences.

Deleting Cookies

You can choose to delete or disable some or all cookies from your computer by changing the privacy and security settings of your browser. However, keep in mind that certain features of the website may no longer be personalised should you disable cookies. Disabling cookies may also stop you from saving customized settings like login information.

Links which we provide to third-party websites are clearly marked and AgriBank plc is not responsible for the content of such websites or their privacy policies.

We may record telephone conversations to offer additional security or resolve complaints.

According to law, all our staff is personally responsible for maintaining customer confidentiality.

Unless otherwise stated in specific terms and conditions of use of any part of our website, we may change the content or services found on our website at any time without notice, and consequently our privacy policy may change at any time in the future.

Changes to the Policy

If we change our Policy, we will post the changes on this page. Please check the website regularly for any changes to this Policy.

You agree to revisit this page regularly and your continued access to or use of our website will mean that you agree to any and all changes.

In this policy, "we" and "us" refers to AgriBank plc and its subsidiaries, and "our" shall be construed accordingly.

If you have any questions regarding privacy issues, you may call our offices on telephone (00356) 2092 6000 for more information, or send us an email on info@agribankplc.com

Communications

All data exchanged in the Internet Banking environment is processed in a secure session (SSL – Secure Socket Layer) and encrypted using 128-bit technology, Verisign certified), protecting you against any

attempted access by third parties. This technology does not require you to possess any additional software.



SSL (Secure Socket Layer)

Standard protocol ensuring security and privacy in internet communications. The protocol supports client and server authentication. The SSL negotiates the opening of a secure session and the exchange of public keys before the exchange of data between the parties involved.

Approved Browsers

Access to internet banking is limited to browsers that meet the minimum-security standards and support data encryption at 128 bits. Internet Banking must therefore be accessed through preferably Google Chrome Browser.

No Offer

The information on this website are for information purposes only and do not constitute an offer of the relevant products or services. Information on this website shall not be taken as expert advice and AgriBank plc does not make any representations or warranties and accepts no liability as to its accuracy and completeness. AgriBank plc and its directors, officers or employees shall not accept any liability resulting from the use of the contents and information on this website. Viewers should therefore seek independent advice where necessary.

No Warranty for Errors

Due to the nature of electronic media, AgriBank plc makes no warranty that, and accepts no responsibility for, the functions contained in this website will be uninterrupted and are error-free. Neither AgriBank plc nor its directors, officers or employees shall accept any liability for any direct or consequential loss or damage from any use of this website or information herein, including any harm or defect caused to your device as a result of access and use of the server that make this website available.

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Governing Law

AgriBank plc is subject to the Laws of Malta and any applicable regulations issued by the Malta Financial Services Authority, and any reference to “law/s” and “regulation/s” shall be construed accordingly. All persons, including persons accessing this website from outside Malta, should therefore be aware of and observe local legislation and any relevant restrictions.

Severance

The various provisions hereof are severable and if any provision hereof shall be held to be invalid, null or unenforceable by any court of competent jurisdiction then such invalidity, nullity or unenforceability shall not affect the enforceability of the remaining provisions of this Agreement.

Contact Us

Should you wish to make a request to access your data, or you would like to correct data or information that we hold about you, kindly write to us and deliver your request to:

AgriBank plc
SkyParks Business Centre,
Malta International Airport,
Luqa LQA 4000,
Malta