

PRIVACY NOTICE



South Birim Rural Bank Plc
Privacy Notice/Policy
Telephone: +233-501-291771
Address: Box 60, Akim Oda
Eastern Region, Ghana
Working Days: Monday – Friday
Working Hours: 8:30a.m. – 5:00p.m.

Last updated: 1st January, 2026 – Vol. 001

1. General Overview of the Privacy Policy

Your privacy is essential to us and we are devoted to ensuring the protection of your privacy whenever you interact with us. This notice/policy applies to personal information/data you provide to South Birim Rural Bank Plc. It sets out how the Bank applies and complies with the data privacy principles in processing the personal data of customers, staff, vendors, visitors, and even third parties that interact with the Bank.

It also explains the purpose for which we collected the data and how we will process the same in compliance with the Data Protection Act 2012 (Act 843). For personal data of individuals, this notice/policy also highlights their rights and covers the data subject(s) whose personal data is collected and processed, in compliance with the Data Protection Act 2012 (Act 843).

This privacy notice/policy describes why and how we collect and use personal information about our customers, vendors, and visitors (data subjects). It also highlights with whom we might share personal information and how long we keep it. It also makes data subjects aware of their rights under the regulation.

2. Who we are?

South Birim Rural Bank Plc is the data controller for the information we process unless otherwise stated and its key management is ultimately responsible for the implementation of this notice/policy.

The Bank's Data Protection Supervisor (DPS) is responsible for ensuring the accuracy of this notice and that it is up to date. The DPS also ensures that data subjects are duly notified prior to the collection and processing of their personal data by the Bank, including data collected via the Bank's website.

All employees of the Bank who interact with personal data must also follow the provisions in this policy document.

3. Policy Statement

South Birim Rural Bank Plc is devoted to protecting the privacy and security of your personal data.

We are responsible for determining how we hold and use personal information about our data subjects.

According to the Ghana Data Protection Act (DPA), South Birim Rural Bank Plc must notify data subjects of the information contained in this document.

4.0 How We Obtain Your Personal Data?

The nature of the data we collect is dependent upon the nature of your interaction with us. SBRB Plc obtains personal information from you when you interact with us through the following channels;

- When you request to open an account with the Bank.
- When you apply for a job with the Bank.
- When you apply for credit facility from the Bank.
- When you apply for our ATM, E-zwich cards
- When you apply to be a Director of the Bank.
- When you make a complaint and or give feedback.
- When you make an inquiry or request information from the Bank.
- When you purchase investment product (fixed deposit, Treasury Bills) from the Bank.
- When you subscribe to our equity shares.
- When you engage in contract to provide services, goods and works for us as a vendor/contractor.
- When you visit any of our branches that have CCTV cameras installed. This take videos and images of you.
- And through any other interaction that you have with the Bank.

5.0 What Personal Data We Collect?

We only collect personal information that is necessary, relevant, and not excessive for the purpose of processing. The type of personal information that we may collect and process about you when you interact with us includes the following:

Data Type	Description of Data
Identity Data	Full Name, maiden name, marital status, title, date of birth, gender, address, employment history and citizenship.
Contact Data	Address, Email Address and Telephone Numbers, Digital address.
Financial Data	Bank account information and bank statements, income and expenditure, financial position, credit history, debit or credit card information and account number.
Transaction Data	Information regarding the products and services a data subject may have benefited from by using the Bank, transactional information in respect of products purchased.
Biometric information	Such as your image, fingerprints and other biometric information required to identify you.
Profile Data	Includes username and password.
Job Application Data	Data submitted throughout the recruitment process e.g. name, email address. Any personal information you provide to the Bank as part of the recruitment process.
Usage Data	Includes information about how data subject uses our website, products, and services.
Marketing and Communications Data	Information about data subject communications with the Bank. Preferences in receiving marketing e-mails and consents given by data subject to the Bank.

Where the personal data we need to collect falls under a special category of sensitive personal data, the bank's lawful basis of processing will be at the explicit consent of the individual, or, where applicable, compliance with a legal obligation, or for legal proceedings/advice.

6.0 Why We Collect Your Personal Data?

- The Bank uses customer information to identify the customer and to offer better services.
- Your data is also relevant to enable the Bank to contact you in the event of any query.
- Your data helps to bring to your attention details of the Bank's other services and products.
- The more we know about you, the better we can serve you.

7.0 Legal Basis for Processing Your Personal Data

South Birim Rural Bank Plc identifies, establishes, defines, and documents the specific purpose of processing and the legal basis for processing personal data (including any special categories of personal data processed) before any processing operation takes place under:

- Consent obtained from the data subject.
- Performance of a contract where the data subject is a party.
- Legal obligation that the Bank is required to meet.
- Protect the vital interests of the data subject, including the protection of rights.
- Official authority of the Bank or to carry out the processing that is in the public interest.
- National law, such as biometric data.

In addition, every processing purpose has at least one lawful basis for processing to safeguard the rights of the data subjects, as listed below:

Purpose of Processing	Lawful Basis of Processing
------------------------------	-----------------------------------

Account creation, Identity verification Maintenance of records	Contract
--	----------

Vendor validation/information processing	Contract
--	----------

Employment	Contract
------------	----------

8. Processing of Personal Data Based on Consent

Where applicable, South Birim Rural Bank Plc will require the explicit consent of customers, visitors, and other relevant stakeholders to process collected personal data.

Visitors to the Bank's website are expected to read and understand the website privacy notice and then agree to the website's terms of use. By consenting to the privacy policy, data subjects are permitting South Birim Rural Bank Plc to use or process their personal data specifically for the purpose identified before collection.

On this ground, if any data subject (customer, client, visitor, vendor, staff, or third party) does not agree to the Bank collecting and processing his/her personal data, such individual is not allowed to enjoy the Bank's service(s) where applicable.

If, for any reason, the Bank is requesting sensitive personal data from its stakeholders (external and internal), the individuals will be rightly notified of why and how the information will be used.

To ensure the confidentiality and security of personal information, the Bank has implemented industry-standard encryption protocols during the transmission, processing, and storage of such data. This includes both at-rest and in-transit encryption methods to safeguard against unauthorized access or disclosure.

Where processing relates to a child under 18 years old, as in the case of DPA, the Bank shall demonstrate that consent has been provided by the person who holds parental responsibility over the child.

The Bank shall demonstrate that reasonable efforts have been made to verify the age of the child and establish the authenticity of the parental responsibility, taking into consideration available technology.

8.1 Withdrawal of Consent

Regardless of the initial consent given, an individual can withdraw his/her consent at any time by making a withdrawal of consent request.

South Birim Rural Bank demonstrates the data subject (customer, client, visitor, vendor, staff, or third-party) has withdrawn consent to the processing of his or her personal data with written instruction from the data subject.

For child consent, the Bank shall demonstrate that the holder of parental responsibility over the specified child has withdrawn consent via written instruction from the parent. The Bank will also demonstrate that reasonable efforts have been made to establish authenticity of the parental responsibility when withdrawing consent for the specified child, considering available technology.

Where applicable, the Data Protection Supervisor (DPS) will inform the relevant process owner of this change, and the processing activities that relied upon the consent will be stopped immediately, in accordance with the relevant process.

9.0 Whom We Might Share Your Personal Data

The only instances in which the Bank is permitted to disclose customer information is when it is;

- Required by law or statutory duty requires us to do so:**

This most often relates to government tax reporting requirements or in terms of a court order or if required in terms of legislation.

- Necessary to protect SBRB PLC interest:**

The basic procedures that protect the Bank's interest sometimes lead to the disclosure of specific customer information to third parties, for example, dishonoring a cheque due to insufficient funds in an account.

- In the Public Interest:**

Sometimes the Bank is asked to disclose customer information for matters of public interest. E.g. to aid in the prevention of crimes. Before adhering to these requests, the Bank takes every precaution to ensure the authorities involved have legitimate grounds to make such a request.

- Credit Reference Agencies:**

Information about a customer's personal debt owed to the Bank may be disclosed to Credit Reference Agencies, where the customer has fallen behind with payments and has not made proposals satisfactory to the Bank for repayment of debt following formal demand.

- Our internal team members including internal auditors and compliance officers:** who need the information in the course of their roles to administer a services as required by the SBRB Plc.

- Our other data recipients including employees:** Only for the purposes of administering services to you or responding to your request. This will only be shared on a strictly need-to-know basis.

- Disclosure to Third Parties**

We will only share your information with third parties that we have either contracted to perform services for us and ensure that we put the necessary security and third-party contracts and agreements in place.

10.0 How We Safeguard Your Personal Data?

The most important responsibility of South Birim Rural Bank Plc is to keep customers financial information secured. This policy governs the behaviour of employees with regards to accuracy, confidentiality and security of all customer information. We believe we have appropriate technical and organizational security measures and controls to protect your information.

You should be aware that there are many information security risks that exist and take the appropriate steps to protect your own information as well by:

- Not sharing your password with anyone.
- Changing your password regularly.
- Remembering to sign off after an online banking session.
- Not leaving your computer or electronic device unattended while conducting online transactions.
- Reporting lost or stolen cards.
- Helping the Bank maintain accurate records by letting us know when changes occur in your situation so we can update our records accordingly.
- Not sending any confidential information through non-encrypted e-mail.
- Not supplying your personal and financial information to any site you do not know or trust.

11.0 Retention of Records

We will not retain your data for a period longer than is necessary to achieve the purpose for which we process your data and in line with our retention policy. This retention period is verified and established with special consideration to the following areas:

- The requirements of the bank
- The type of personal data
- The purpose of processing
- Lawful basis for processing
- The categories of data subjects

When the personal data is no longer needed or beyond the stipulated retention period, the Bank will delete or destroy it from its systems and records or take steps to securely archive it while protecting your identity and privacy rights.

12.0 Your Rights as a Data Subject:

The Data Protection Act 843 provides some basic rights to data subjects. These are

- Right to be informed
- Right of access to personal data
- Right to give and withdraw consent
- Right to amend,(Rectification, blocking, erasure, and destruction)
- Right to prevent processing
- Right to freedoms from automated decision making
- Right to prevent processing for direct marketing
- Right to compensation
- Right to complain

13.0 Notice to Exercise Rights:

You can at any time give notice in writing to us to exercise your rights. We will within ***twenty-one (21) days after receipt of a notice***, inform you in writing that we have complied or intend to comply with the notice or the reasons if we cannot comply with the request.

If you would like to exercise this right, please contact as set out below.

14.0 Complaints

If for any reason a vendor or contractor, customer, or staff member wishes to make a complaint about how the Bank (or any of the Bank's third parties) handles or has handled their personal data, or how their complaint has been handled, they have the right to complain directly with:

The supervisory authority

Name Data Protection Commission

5th & 6th Floors of the Ministry of Communication Office Complex

Abdul Diouf Road, Rigde, Accra

Address Adjacent to Kofi Annan ICT Centre of Excellence

Digital Address: GA-079-0539

P.O. Box M38, Accra, Ghana

Telephone +233 (0) 256301533, +233-303-3982838, +233-303-3982839

Email info@dataprotection.org.gh

And South Birim Rural Bank Plc

Name The Data Protection Supervisor (DPS)

Address Post Office Box 60,
Akim – Oda,
Eastern Region - Ghana

Telephone +233 (0) 501584890

Email manti@southbirimruralbank.com

15. Changes to Privacy Notice

We are constantly trying to improve our website and services, so we may need to change this privacy notice from time to time as well.

We will alert you to material changes by, for example, placing a notice on our websites and/or by sending you an email or text message when we are required to do so by applicable law.

The Data Protection Commission regulates data protection and privacy matters in Ghana.

They make much information accessible to consumers on their website, and they ensure that the registered details of all data controllers, such as ourselves, are available publicly.

Contact: dataprotection@infogovgh.com

16.0 Contact Us

Telephone: +233-501-291771

Email:sbrb@southbirimruralbank.com

Or visit any of the following branches closest to you

Aperade.....Opposite Aperade Roman Catholic School

Achiase.....Opposite Achiase A.M.E Zion Church

Oda.....Adjacent to Magdalena Hotel

Asene.....Near the Asene Funeral Ground

Asamankese.....Behind the Asamankese main lorry station

Akwatia.....at the Akwatia new Station-Zongo

New Abirem.....Near the New Abirem new station

Micro-Finance Unit.....Opposite Oda Total Fuel station