

Purpose of this notice

United Bank for Africa (UK) Limited ("UBA UK") is a financial institution, authorised by the Prudential Regulation Authority ("PRA") and regulated by the Financial Conduct Authority ("FCA") and the PRA, to provide wholesale banking services in the United Kingdom.

At UBA UK we take your privacy very seriously and we are committed to protecting your personal data. Personal Data is any information relating to an identified or identifiable individual ("you" or "your"), and it comprises all the details UBA UK holds or collects about you, directly or indirectly, your transactions, transactions you effect, financial information, interactions and dealings with UBA UK, including information received from third parties, the public domain, collected through the use of our website, cookies and our electronic banking services.

This Privacy Notice ("Notice") explains what information UBA UK as data controller collects about you and individuals who are connected to your business, how we will use that information, who we will share it with, the circumstances when we will share it, and what steps we'll take to make sure it stays private and secure. This Notice should be read alongside our banking terms and conditions (or other applicable product or service terms and conditions), as these include sections relating to the use and disclosure of information. It continues to apply even if our business relationship ends.

This Notice covers all banking products or services that we provide including loans, trade finance, invoice financing, asset financing, payment services, accounts and deposit. Sometimes we may need to provide you with separate or further information about specific products and services.

Some of the links on our websites lead to other non-UBA UK websites with their own privacy notices, which may be different to this notice. You will need to make sure you are happy with their privacy notices when using those other sites.

Wherever we have said 'you' or 'your', this means you, any authorised person on your account, and other related people (including authorised signatories, directors, partners, members and trustees). When we say 'we', we mean UBA UK who acts as a data controller in respect of your personal data.

UBA UK as Data Controller

The Data Controller is United Bank for Africa (UK) Limited registered in England and Wales (Company No. 03104974). The registered office is 36 Queen Street,

London, EC4R 1BN. United Bank for Africa (UK) Limited's trading name is "UBA UK".

How to contact UBA UK to make Data Protection enquiries

UBA UK can be contacted through the email address info@ubauk.com

The purpose of data processing and the legal basis used.

UBA UK collects your personal data to provide commercial banking services, including letters of credit, foreign exchange, and Treasury services. All of these require compliance with UK financial services regulations. The legal basis used for processing are performance of a contract and legal obligation.

What personal data UBA UK collects

UBA UK will collect contact details, identification names and numbers, home addresses, and your employer details for the provision of banking services.

To whom does UBA UK send your personal data?

UBA UK will transfer your personal data to partner organisation's to provide your organisation with banking services your organisation is purchasing.

How long has UBA UK kept your personal data?

UBA UK will delete your personal data as soon as the purpose of the process for which it was collected has finished unless there is a regulatory reason to keep the personal data longer. In which case the maximum length of time for retention is 7 years.

Your Data Rights as a Data Subject

As a Data Subject, UBA UK can provide you will all your data rights on demand unless there is a legal reason not to. Those rights are:

Access, Rectification, Deletion, Restriction, Objection and Portability.

How to complain to the Information Commissioner

In the unlikely event of needing to complain the Information Commissioner they can be contacted at this website: <https://ico.org.uk/>.

The statutory or contractual requirements for personal data collection and the consequences of not providing the personal data.

The FCA makes statutory requirements for UBA UK to identify who our clients are, and UBA UK banking services are all provided under contract. If you are

not able to meet the requirements of these requirements UBA UK will not be able to provide you or your organisation with services.

Cookies on UBA UK Website

UBA UK uses the following cookies.

Cookie	Domain	Duration	Type	Description
visid_incap_*	.ubauk.com	1 year	Necessary	Incapsula sets this cookie to provide cloud-based website security services.
incap_ses_*	.ubauk.com	session	Necessary	This is an Incapsula DDoS Protection and Web Application Firewall cookie that is used to relate HTTP requests to a certain session.
ga*	.ubauk.com	1 year 1 month 4 days	Analytics	Google Analytics sets this cookie to store and count page views.
_ga	.ubauk.com	1 year 1 month 4 days	Analytics	Google Analytics sets this cookie to calculate visitor, session and campaign data and track site usage for the site's analytics report. The cookie stores information anonymously and assigns a randomly generated number to recognise unique visitors.
_gcl_au	.ubauk.com	3 months	Advertisement	Google Tag Manager sets the cookie to experiment advertisement efficiency of websites using their services.

ga*	.ubauk.com	1 year 1 month 4 days	Analytics	Google Analytics sets this cookie to store and count page views.
muc_ads	.t.co	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to collect user behaviour and interaction data to optimize the website.
guest_id_marketing	.twitter.com	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to identify and track the website visitor.
guest_id_ads	.twitter.com	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to identify and track the website visitor.
personalization_id	.twitter.com	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to integrate and share features for social media and store information about how the user uses the website, for tracking and targeting.
guest_id	.twitter.com	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to identify and track the website visitor. It registers if a user is signed in to the Twitter platform and collects information about ad preferences.
li_gc	.linkedin.com	6 months	Necessary	LinkedIn set this cookie for storing visitor's consent regarding using cookies for non-essential purposes.

li_sugr	.linkedin.com	3 months	Advertisement	LinkedIn sets this cookie to collect user behaviour data to optimise the website and make advertisements on the website more relevant.
bcookie	.linkedin.com	1 year	Advertisement	LinkedIn sets this cookie from LinkedIn share buttons and ad tags to recognize browser IDs.
lidc	.linkedin.com	1 day	Functional	LinkedIn sets the lidc cookie to facilitate data center selection.
_tz	ubauk.com	never	Other	
topicsLastReferenceTime	ubauk.com	never	Other	
_fbp	.ubauk.com	3 months	Advertisement	Facebook sets this cookie to display advertisements when either on Facebook or on a digital platform powered by Facebook advertising after visiting the website.
__sts	www.ubauk.com	1 hour	Other	No description available.
__stp	www.ubauk.com	1 year 1 month 4 days	Other	No description available.
__stdf	www.ubauk.com	10 days	Other	No description available.
__stgeo	www.ubauk.com	1 day	Other	No description available.
__stbpnenable	www.ubauk.com	7 hours	Other	No description available.
nlbi_*	.ubagroup.com	session	Necessary	The Hotels Network sets this cookie to improve security and provide load-balancing to ensure that a client's requests

				are sent to the same origin server.
visid_incap_*	.ubagroup.com	1 year	Necessary	Incapsula sets this cookie to provide cloud-based website security services.
incap_ses_*	.ubagroup.com	session	Necessary	This is an Incapsula DDoS Protection and Web Application Firewall cookie that is used to relate HTTP requests to a certain session.
elementor	ubauk.com	never	Necessary	This cookie is used by the website's WordPress theme. It allows the website Owner to implement or change the website's content in real-time.
rc::a	google.com	never	Necessary	This cookie is set by the Google recaptcha service to identify bots to protect the website against malicious spam attacks.
ck	ubauk.com	session	Advertisement	The ck cookie is set by AddThis to help in knowing about the users that visit their webpages.
rc::c	google.com	session	Necessary	This cookie is set by the Google recaptcha service to identify bots to protect the

				website against malicious spam attacks.
__utmvc	.ubauk.com	session	Analytics	The __utmvc cookie is installed by Google Analytics to gather data on the user's site usage. This data is then used to compile reports and improve the site.
lastExternalReferrer	ubauk.com	never	Other	
_gcl_ls	ubauk.com	never	Other	
_ls	ubauk.com	never	Other	
_notification_delay	ubauk.com	never	Other	
_stsiteid	ubauk.com	never	Other	
ApplicationGatewayAffinityCORS	www.ubagroup.com	session	Other	
_stutm	ubauk.com	session	Other	
_smtidc	ubauk.com	session	Other	
_stmd	ubauk.com	session	Other	
_pvc	ubauk.com	session	Other	
_la	ubauk.com	session	Other	
_uurl	ubauk.com	session	Other	
_upvc	ubauk.com	session	Other	
_stls	ubauk.com	session	Other	
cookieyes-consent	www.ubauk.com	1 Year	Necessary	Cookie Yes sets this cookie to remember users consent preferences so that their preferences are respected on their subsequent visits to this site. It does not collect or store any personal information of the site visitors

ApplicationGatewayAffinity	.ubagroup.com	session	Necessary	This cookie is set by the Laravel Framework. This cookie is used for managing browsing sessions. It enables keeping the web browser traffic assigned to single server.
_cf_bm	t.co	1 hour	Necessary	This cookie, set by Cloudflare, is used to support Cloudflare Bot Management

_gcl_au	.ubauk.com	3 months	Analytics	Google Tag Manager sets the cookie to experiment advertisement efficiency of websites using their services.
ga*	.ubauk.com	1 year 1 month 4 days	Analytics	Google Analytics sets this cookie to store and count page views.
muc_ads	.t.co	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to collect user behaviour and interaction data to optimize the website.
guest_id_marketing	.twitter.com	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to identify and track the website visitor.
guest_id_ads	.twitter.com	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to identify and track the website visitor.
personalization_id	.twitter.com	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to integrate and share features for social media and store information about how the user uses the website, for tracking and targeting.
guest_id	.twitter.com	1 year 1 month 4 days	Advertisement	Twitter sets this cookie to identify and track the website visitor. It registers if a

				user is signed in to the Twitter platform and collects information about ad preferences.
li_gc	.linkedin.com	6 months	Functional	LinkedIn set this cookie for storing visitor's consent regarding using cookies for non-essential purposes.
li_sugr	.linkedin.com	3 months	Advertisement	LinkedIn sets this cookie to collect user behavior data to optimise the website and make advertisements on the website more relevant.
bcookie	.linkedin.com	1 year	Advertisement	LinkedIn sets this cookie from LinkedIn share buttons and ad tags to recognize browser IDs.
lidc	.linkedin.com	1 day	Functional	LinkedIn sets the lidc cookie to facilitate data center selection.
cookieawinfo-checkbox-necessary	www.ubauk.com	1 year	Necessary	Set by the GDPR Cookie Consent plugin, this cookie records the user consent for the cookies in the "Necessary" category.