



Processing of Personal Information Customer Consent Form

Introduction

CBZ Holdings collect, record, use, share and store financial information during the development and provision of financial services or products. Such information may include personal data which is sensitive and non-sensitive as may be defined by the Cyber and Data Protection Act [Chapter 12:07] (as may be amended, replaced or re-enacted from time to time) and any other law or regulation governing data protection.

Sources of Information

The financial information processed by CBZ Holdings is:

- i. obtained from you or from third parties, such as employers, joint account holders, credit reference agencies, fraud prevention agencies, intermediaries who refer you to us and who have collected your information from you as part of that referral process, intermediaries who facilitate communication of information relating to your account between us and you, or other organizations or other parties associated with you, when you apply for an account or any other product or service, or which you or they give to us at any other time; or
- ii. Obtained from the way you use and manage your account(s), from the transactions you make such as the date, amount, currency and the name and type of supplier (e.g. supermarket services, medical services, retail services) and from the payments which are made to your account.

Uses of Personal Information

CBZ Holdings processes personal information which includes sensitive and non-sensitive to manage your account(s), give you statements, provide our products and services, for assessment and analysis purposes (including credit and behavioural scoring and market and product analysis), for administration purposes, to prevent and detect fraud, money laundering and other criminal or prohibited activity, to carry out regulatory checks, meet our obligations to any relevant legal or regulatory authority and to develop and improve our services to you and other customers and protect our interests.

Sharing of Personal Information

We may share your information with other companies in the CBZ Holdings Group, service providers, debt collection agencies and with our third-party partners who have referred your business to us. The sharing of information may also extend to third party intermediaries who facilitate communications and delivery of products and services between us in relation to your account and the provision of the products and services which we offer. To fulfil legal obligations and other legitimate purposes CBZ Holdings may also share your information with any statutory, governmental or regulatory body including credit agencies. Minimum information which is only necessary to achieve the purpose is only shared.

Transfer of Data outside Zimbabwe

CBZ Holdings shall not transfer personal data outside Zimbabwe unless there is adequate assurance that the personal data is safe in the destination country. If it becomes unavoidable that information is transferred to another country, we will take steps to obtain an agreement that ensures that the same levels of protection as we are required to apply are adhered to by the destination country.

Rights

You have the right to request us for access to your personal information and to instruct us to amend and/or delete any personal data or to object to us processing your personal information. You can also advise us if you want us to stop or to limit how we use your personal information. If you do not agree with how we use your personal information, you can lodge a complaint with us on groupcompliance@cbz.co.zw. You can access our Privacy Statement on our website or at the nearest Branch.

Declaration by Customer

1. I/We understand that it is necessary for the CBZ Holding’s legitimate interests to process personal information for the purposes of assessing my application form.
2. I/We understand that my data is stored on secure systems within CBZ Holdings premises and with providers of secure information storage facilities in Zimbabwe. The data will be retained for a period as defined by regulatory / legal requirements the institution is subject to.
3. I/We understand that as a global business CBZ Holdings may transfer my data outside Zimbabwe or to any other Country where the institution operates subject to the prevailing laws and regulations.
4. I/We understand that CBZ Holdings may share my personal data with, credit reference agencies, regulatory agencies, law enforcement agencies and fraud prevention agencies for use in verifying my identity, credit decisions, regulatory requirement, legal investigation, fraud and money laundering prevention.
5. I/We understand that CBZ Holdings will update me/us on required changes regarding servicing my/our account. CBZ Holding will communicate to me/us about the banking transactions through phone/mobile number or e-mail provided by me/us.
6. I/We understand that CBZ Holdings will process my data for market research including statistical analysis of user behaviour which CBZ may disclose to third parties in aggregated form.
7. I/We understand that where I/We have provided consent I/We have the right to withdraw the consent at any time and that such withdrawal will not affect the data processing carried out prior to such withdrawal.
8. I/We understand that, CBZ Holdings may send Newsletter or information about features, products and services, events and special offers related to their products and services I/we may be entitled to or about products and services available from CBZ that may be of interest to me/us.
9. I /We prefer following mode of communication as indicated below (please tick the relevant boxes)

Email	SMS		Phone	Not interested
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10. I/We understand that, I / We can find a full description of what personal data CBZ collects and the purpose of collecting and processing in privacy notice hosted on CBZ Holdings website <https://www.cbz.co.zw/>
11. I/We understand that where I/We provide personal and financial information relating to others (e.g. dependents, employees, third parties or joint account holders) for the purpose of opening or administering your account and/or any other services, I/We confirm that you have their consent, or you are otherwise entitled to provide this information to us and for us to use it in accordance with the terms set out herein.
12. I /We hereby acknowledge that I/We have read, understood, and do consent to the terms of the Privacy Policy as provided in CBZ Holdings Website and I/We hereby also authorize CBZ Holdings and/or its service providers and/or affiliates to use my/our data, personal data and/or sensitive data as stipulated above.

Signed by Data Subject (Customer)					
Account Name(s):					
Account Number(s):					
Signature(s):					
Date:					
Office Use					
Received By:		Signature:		Date:	