

My Business

Legal notices

EDITOR

My Business, web portal for remote management of bank accounts and financial operations, (hereinafter referred to as "the Platform") is the property of Union Internationale de Banques, a public limited company with a capital of 172,800,000 dinars, whose registered office is at 65, Avenue Habib Bourguiba, Tunis, Fiscal Number 2708Q/P/M/000, registered in the National Register of Companies under the Unique Identifier 0002708Q:

- Legal Representative: Mr. Raoul Labbé de la Genardière - Chief Executive Officer
- Hosts: Union Internationale de Banques
- Webmaster contact : l'Union Internationale de Banques

RESPONSIBILITY AND CONTENT OF THE PLATFORM

Union Internationale de Banques makes every effort to ensure to the best of its ability the accuracy and updating of the information published on this Platform, the content of which it reserves the right to correct at any time and without notice. However, it cannot guarantee the completeness or the absence of modification by a third party (intrusion, virus). In addition, UIB declines all responsibility (direct or indirect) in case of delay, error or omission as to the content of these pages and the use that could be made of them by anyone, as well as in case of interruption, malfunction of any kind or unavailability of the service and any direct or indirect damage that would result in any way from a connection to the Platform.

As such, the UIB cannot be held liable in the event of consequential damages such as - without this list being exhaustive - losses arising from an interruption of service, increased costs of access and processing of information . Likewise UIB shall not be liable for elements beyond their control and for damages and incompatibility with the application that may be suffered by your technical environment and in particular, your smartphones, tablets, software, network equipment (modems, telephones...) and any equipment used to access or use the Platform and/or the information

Even if Union Internationale de Banques makes its best efforts to optimize compatibility, it cannot guarantee the functioning of the Service with all existing terminals, any dispute or litigation that may arise between the client and his telecommunication operator or any other operator or intermediary or supplier of the equipment, any malfunction of the PC, Smartphone or tablet, or of the access mode belonging to the customer, of the Internet network and of the accesses to this network, whatever the cause or origin, cannot be the responsibility of UIB, if it results in difficulties in transmitting and routing the customer's instructions within the normal time limits.

The connection of any person to the Platform is under his/her sole responsibility. Access may be interrupted at any time by UIB for maintenance, security or other technical reasons.

The subscriber is responsible for the protection of his equipment and data, the use he makes of the Platform or its services as well as compliance with the terms and conditions. Finally, UIB does not guarantee and is in no way responsible for the sequence, the accuracy, the absence of errors, the veracity, the current character, the

fair and marketable quality, the quality, the accuracy, the non-infringing nature and the availability of the information contained on this Platform.

COPYRIGHT AND INTELLECTUAL PROPERTY

The Platform is governed by international and national legislation on copyright, trademark law and intellectual property in general, both with respect to its form (choice, layout, arrangement of materials, means of accessing data, organization of data, etc.) and with respect to each of its content elements (text, images, etc.). Such content on the interfaces of this Platform is the exclusive property of UIB. You agree not to use such content or allow anyone else to use such content for illegal purposes and to use the information contained on this Platform for personal, non-commercial purposes. As an exception, certain content (texts, images) are the property of their respective authors.

Any reproduction, representation, modification, reuse, transmission, distribution or redistribution for purposes other than personal and private use for non-commercial purposes, of the partial or entire content of this application on any medium or by any process whatsoever (in particular by means of caching, framing) as well as any sale, resale, retransmission or provision to third parties in any way whatsoever are prohibited. Failure to comply with this prohibition constitutes an infringement, as defined by law, for which the infringer may be held civilly and criminally liable.

The use of the Platform does not constitute recognition of any right, and generally does not confer any intellectual property right, to any of the elements, which remain the exclusive property of UIB.

The user is prohibited from introducing data to the Platform that would alter or be likely to alter its content or appearance.

HYPertext LINKS

The hypertext links established in the direction of other sites cannot engage the responsibility of the UIB, in particular with regard to the content of these sites.

UIB is not responsible for hypertext links pointing to this Platform and prohibits anyone from setting up such a link without its express and prior authorization.

PERSONAL DATA AND CONFIDENTIALITY

UIB provides its customer with personal access settings, which are strictly personal and must not be disclosed to third parties. Access to the Service is protected by a personalized security device that the subscriber agrees to protect. Logging out after the end of use of the Platform must be systematic in order to preserve confidentiality.

In case of theft of the client's login or theft of his computer equipment (PC, Smartphone or tablet), UIB cannot be held responsible for any transaction made from the Platform or access to and/or disclosure of the subscriber's personal or confidential information.

UIB is not responsible for the intrinsic characteristics of the Internet, in particular those relating to the lack of reliability and security of the information circulating on it. Indeed, it is the responsibility of each Internet user to take all appropriate measures to protect his or her own data and UIB disclaims any criminal liability for fraudulent use of the remote subscription platform.

The UIB is not responsible for illegal content or activities using its Platform, without its prior knowledge.

In order to better meet your expectations and when consulting the Platform, we may collect information about you that may be subject to automated processing. This personal information, collected within the framework of this Platform, is mandatory for the processing of your request. They are intended, as well as those which will be collected later, for UIB which, in the absence of opposition on your part for legitimate reasons, is authorized, by express agreement, to keep them in computer memory, to use them, as well as to communicate them for the same purposes to its brokers and insurers, or even to third parties or subcontractors for management purposes. We may also install 'cookies' in your computer equipment. A

"cookie" records information relating to access to the Platform via your terminal (the sections consulted, the date and time of consultation, etc.) which we can read later.

To oppose the recording of 'cookies', you must configure your browser accordingly.

You can object, free of charge, to your data being used for prospecting purposes, particularly commercial.

The rights of access, rectification and opposition can be exercised with your Agency.

PERSONAL DATA

In strict compliance with the legal provisions in force, the Bank is required to process personal data, whether or not by automated means, when concluding and executing the Contract, as well as in the context of managing the banking relationship. The personal data collected or produced in this way shall be used primarily for the purposes of managing, studying and granting loans, identifying risks, preventing fraud, collecting, assigning or transferring receivables, managing payment incidents, and to enable the Bank to comply with its legal and regulatory obligations, in particular with regard to operational risk management and the fight against money laundering and the financing of terrorism.

These data may also be used for the purposes of prospecting and commercial animation and, as necessary by derogation from banking secrecy, be communicated for this purpose, as well as if necessary for the other purposes mentioned above, or in for the pooling of resources and the presentation of products and services to legal entities that are members of the Bank group, as well as to their partners, intermediaries, brokers and insurers within the limit necessary for the performance of the services concerned.

This data may also be communicated to beneficiaries or assignees who are subrogated to the Bank's rights of claim in the context of securitization operations or assignments of claim within the limits necessary for the implementation of the rights transmitted to them.

Subject to the authorisation of the Personal Data Protection Authority, the Bank hereby informs the Customer that the processing referred to above involves transfers of personal data to third countries, which the Customer hereby authorises in advance:

- In particular because of the international dimension of the Bank's group, the measures taken to ensure the security of computer networks and transactions, the use of international payment networks
- or within the framework of the pooling of resources or IT maintenance operations, including to countries whose legislation on the protection of personal data is not recognised as adequate by the National Data Protection Authority.

In this case, the Bank implements the necessary means to ensure the protection and security of such data, which may nevertheless be communicated, at their request, to official bodies and to the authorized administrative or judicial authorities of the country concerned, particularly in the context of the fight against money laundering and the financing of terrorism.

The individuals concerned by the processing have a right of access to the personal data concerning them and may also request that inaccurate, incomplete or outdated data be rectified, updated or deleted. They may also object, provided they can prove a legitimate reason, to the processing of their personal data. Each person may also object, without having to justify their request, to this data being used or transmitted to third parties for commercial prospecting purposes. These rights can be exercised with the branch where the account is opened.

In the event of a dispute, the Customer may refer the matter to the National Authority for the Protection of Personal Data.



GROUPE SOCIETE GENERALE

APPLICABLE LAW AND JURISDICTION

UIB's purpose is the practice of banking operations, on its own behalf, on behalf of third parties or in participation, in the Tunisian Republic or abroad in accordance with the legal provisions.

UIB complies, in the exercise of its activity, with the obligations arising from the regulations set by the Central Bank of Tunisia.

This Platform is subject to Tunisian law.

The General Conditions of Use are governed by Tunisian law.

In case of dispute and in the absence of amicable agreement, the dispute will be brought before the Court of First Instance Court of Tunis I.

CONTACT

For any question or request for information concerning the Platform, the user may contact his usual UIB contact person in his branch or business center or by contacting the UIB assistance team by phone at 71 219 725 or 71 219 497. The user may also contact the UIBContact Customer Relations Center at 81 10 25 25.