

# User Agreement

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## 1. General Terms

Welcome to Republic Bank. By using our services, you agree to abide by these terms and conditions. This agreement defines the relationship between Republic Bank and you, the user.

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## 2. Account Usage

- Users must provide accurate, truthful, and up-to-date information during registration.
  - Maintaining the confidentiality of account credentials is the user's responsibility.
  - Accounts are not to be used for unlawful activities.
  - Users may be required to undergo additional identity verification if their transactions are flagged as suspicious.
  - Republic Bank reserves the right to request deposits as part of compliance verification under KYC/AML regulations.
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## 3. Prohibited Activities

Users agree not to:

- Engage in fraud, money laundering, or security breaches.
  - Attempt to bypass our security protocols.
  - Use services for unauthorized or illegal purposes.
  - Provide false or misleading information during registration or verification processes.
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## 4. Limitation of Liability

Republic Bank is not responsible for:

- Data breaches caused by user negligence.
  - Losses resulting from unauthorized account access.
  - Errors in transactions resulting from user input.
  - Any financial obligations incurred due to compliance verification procedures.
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## **5. Account freezing and suspension**

- Republic Bank reserves the right to freeze or suspend accounts linked to suspicious transactions or potential fraudulent activities.
  - Users must provide supporting documentation to validate the legitimacy of their funds when requested.
  - Failure to comply with verification requirements may result in permanent account termination.
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## **6. Amendments to the Agreement**

This agreement may be updated periodically to reflect changes in operations or legal requirements. Notifications of significant changes will be sent 30 days in advance. Continued use of services constitutes acceptance of updated terms.

# Privacy Policy

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## 1. Information Collection

- Personal Data: Full name, email address, phone number, and identity verification documents.
  - Financial Data: Payment information, transaction history, account details.
  - Technical Data: IP address, browser type, and device information.
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## 2. Data Use

Your data will be used for:

- Providing banking services efficiently.
  - Fraud prevention and regulatory compliance.
  - Improving user experience through analytics.
  - Ensuring compliance with KYC/AML regulations, including verifying the legitimacy of transactions.
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## 3. Data Sharing

We do not share your information with third parties unless:

- Required by law or regulatory authorities.
  - Necessary to complete financial transactions.
  - Permitted by explicit user consent.
  - Needed for compliance checks with financial crime prevention agencies.
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## 4. Data Security

We implement industry-standard encryption and multi-layered authentication to protect your information. However, users are advised that complete security cannot be guaranteed in digital environments.

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## 5. Retention and Deletion

- Data is retained only as long as necessary to provide services or fulfill legal obligations.
  - Users may request the deletion of their data, provided no legal restrictions apply.
  - Data related to suspicious or fraudulent activities may be retained for investigative and legal purposes.
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## **6. Policy Updates**

This Privacy Policy may be revised periodically. Users will be notified of any changes that affect their rights or obligations.