



## Internet Banking Client Charter

Warwyck Private Bank Ltd (the “**Bank**”) is committed to offer a high level of security and quality of Internet Banking services to its customers. Our policies relate to all matters of Internet Banking services developed in compliance with the relevant governmental authorities.

With the convenience of Internet Banking services, we shall be able to deliver our financial services more effectively in terms of speed, reliability and quality through our Internet Banking services.

### Secure and Safe Transactions

The Bank is committed to protect the security of operations of Internet Banking. Strict policies and procedures are in place to ensure that the security infrastructure of our Internet Banking services meet or surpass current industry standards. Security measures such as data encryption, dual authentication and firewalls, combined with our strict internal security procedures and policies, are some of the security measures that we employ to ensure that you may use our Internet Banking Services securely and safely. These measures are continuously being monitored and reviewed in our endeavour to benefit from the latest security technologies available.

### Quality Service and Reliability

The Bank is committed to maintain customers’ best interest at all times. The design is user friendly and follows normal flows and standard use of terminologies in line with customers' Internet Banking experience. The systems and technology we invested in are designed to be as robust and reliable as possible with adequate backups in the event certain components fail. To provide reliable and quality services, we will ensure that all personnel and staff involved in providing these services have the necessary expertise and skills.

### Privacy and Confidentiality of Customer’s Data

We adopt a strict policy in regulating the way customers’ data are used. We respect every customer’s right of privacy and security of information. We assure you that your data will not be used for any unauthorised, unlawful, unethical manner or in any way detrimental to you. Your data will not be divulged in any manner to unauthorised parties unless specifically permitted or authorised by you. We are well aware of our customer's online privacy concerns and as such, adopt responsible privacy standards to provide our customers with privacy protections in the online environment. We take all reasonable precautionary measures to protect your personally identifiable information from loss, misuse or unauthorised access.



## **Transparency of Products and Services**

We ensure that all information, terms and conditions relating to our products and services offered are accurate and not misleading. We do not engage in purposefully deceptive, misleading or false representations with regards to the products and services that we provide. We ensure full compliance with the governing authorities in the imposition of fee and charges, where applicable. It is our policy that our customers are always given the option of not accepting any products and services or to opt out at any time you choose. We are also committed at all times, in ensuring that any disclosure of our products and services is fair and accurate.

## **Enquiries and Complaints**

We endeavor to maintain the highest level of services and welcome feedback which will help us identify weaknesses in the services that we provide. In an effort to address any concern or answer any questions our customers may have, we strive to ensure that we have trained staff to provide a prompt and satisfactory response. Our complaints procedure is available on our website [www.warwyckprivatebank.com](http://www.warwyckprivatebank.com).