

# CUSTOMER PRIVACY NOTICE

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## Purpose

This Customer Privacy Notice applies to information we hold about you, as a customer, in relation to the products and services we provide. Sanasa Development Bank PLC is committed to protecting your personal data and ensuring transparency in how we collect, use, and safeguard it.

## Who We Are

Sanasa Development Bank PLC (“SDB bank”, “we”, “our”, “us”) is a licensed specialised bank in Sri Lanka that offers customers with a range of competitive financial products and services. We support the national development of Sri Lanka through greater financial inclusion by nurturing SMEs and supporting progressive entrepreneurs through innovation, particularly in rural areas. SDB bank assumes the role of “controller” and “processor” in relation to personal data.

## What We Collect

We collect personal data such as your name, NIC/passport number, contact details, employment and income information, financial and credit history, guarantor details, and documents relating to your loan or financial service with us. We collect this data when you use our services or express interest in them, including through our mobile applications, over the phone, or when you visit our website.

## Why We Collect It

We process your personal data for the following purposes:

- To assess and manage your loan or financial application



- To comply with legal and regulatory obligations (e.g., Central Bank, CRIB, AML/CFT requirements)
- To manage ongoing customer relationships
- To prevent fraud and ensure security
- To conduct internal audits and risk assessments

The legal basis for SDB bank's use or processing of any personal data collected from customers will primarily be for contractual necessity, as such processing is required to provide our products and services.

## How Long We Keep Your Data

We retain your personal data only as long as necessary to fulfil the above purposes and comply with legal and regulatory requirements. After this period, your data will be securely deleted or anonymised.

## Who We Share It With

Your data may be shared with the following business partners or third parties strictly for legitimate business, operational, and compliance purposes:

- Regulatory authorities when required by law
- Credit information providers (e.g., CRIB) in line with our legitimate business interest and the PDPA
- Internal departments and group companies for internal administration and support
- Third-party service providers (e.g., IT, legal, audit) under strict contractual safeguards
- Law enforcement or statutory bodies when required by law

## Your Rights under the PDPA

You have the right to request access to your personal data, correct or delete inaccurate data, and restrict or object to the processing of your personal data under the Sri Lankan PDPA. You may also withdraw consent for marketing communications at any time.



## Need Help or Have Questions?

If you wish to exercise your rights under the Personal Data Protection Act, or if you have any queries or complaints relating to Customer Privacy Notice, please contact our **Data Protection Officer** at: [dpo@sdb.lk](mailto:dpo@sdb.lk).

View our full Privacy Policy here: <https://www.sdb.lk>

To file a complaint, you may reach SDB bank's call center at 011 5 411 411, the Head Office - Customer Complaint Handling Unit at 011 4 079 405, or contact the Central Complaints Handling Officer via email at [headfcp@sdb.lk](mailto:headfcp@sdb.lk).

For more information on the Complaint Handling Process, please visit our bank's website at <https://www.sdb.lk>.