

Privacy Policy

By using and accessing this document, you shall be deemed to have accepted and agreed to be bound by the terms of this Disclaimer.



Legal

Welcome to this document. Throughout it, we want to introduce you to Commercial Banking Applications AS (the expressions "Commercial Banking Applications", "CBA", "we", "us" or "our" in the terms of use and privacy policy means, where the context admits, Commercial Banking Applications AS (CBA), its partners and employees); however, please bear in mind the following points - by accessing this document, you are agreeing to abide by the terms of use and the privacy policy:

- 1. Information on our Web site is provided for general information purposes only, and on an "as is" basis. Despite our efforts, it may not be accurate, complete, up to date or applicable to the circumstances of any particular case. The information on our Web site may relate to products or services that are not available in your country. We make no representations and disclaim all warranties, express or implied, including without limitation warranties of suitability and fitness for a particular purpose or non-infringement. We shall not be liable for any direct, indirect, special, punitive or consequential damages or loss (including but not limited to lost profits or revenues, business interruption and loss or damage of software or data) whether in statute, contract, negligence or otherwise, arising out of or in connection with the use of or inability to use our Web site or any action or failure to act taken in reliance on the information in it or any linked site. We do not warrant or represent that our Web site, its content, downloaded material and any linked site:
 - Will be uninterrupted or error free.
 - That any errors will be corrected.
 - Are free of any type of virus or other harmful code or compatible with any specific computer system or third-party software.
- 2. The content of this paragraph and its disclaimers and exclusions shall apply to the maximum extent permissible by applicable laws. If any part is unenforceable under applicable laws the remainder shall still apply. We reserve the right to change or delete any of the content of the Web site, including these terms of use, at any time and without notice. No information contained in our Web site shall constitute an invitation by or on behalf of us to enter into a contract with you. Nor shall the information



be construed as a license or an advisory or professional relationship between you and us. No information provided on our Web site shall be considered a substitute for your independent investigation. If you use the links in our Web site to access other Web sites, please be aware that the linked sites are not under our control and we are not responsible for and do not endorse their contents. Other terms and conditions may also apply to the access to and use of third-party sites. Copyright notice. © Copyright 2011 CBA. All rights reserved.

3. All intellectual property rights in our Web site and its contents belong to CBA. No part of our Web site may be reproduced or adapted in whole or in part without our express prior written consent. Framing and linking to our Web site in any circumstance without our express prior written permission is prohibited. We will treat all communications you submit via the Web site and/or by email in accordance with our applicable privacy policy, a summary of which you can read below. Please note that we will not analyse the information you send to determine whether it is confidential or proprietary and we do not wish to receive any such information from you. We will assume that any communication you send is not confidential or restricted in any way. By submitting any communication (in whatever form) to us you grant us an unlimited, irrevocable licence to use, reproduce, execute, display, perform, modify, transmit and distribute all or any part of such communication, including any know-how, ideas, techniques or concepts that may be contained therein. Correspondence entered into by email with us and/or our personnel will be subject to automated virus-checking procedures. Please note that such correspondence may be viewed by someone other than the addressee. Information that you send via our Web site to our recruitment department may be processed and retained by us for lawful purposes relating to recruitment. By making any submissions via our Web site, you consent to our retention, processing and transmission of such submissions. If at any time you wish to request the deletion or modification of any information you have submitted, or you have any other questions, please contact us via our website. Your use of our Web site and downloads from it, and these terms of use, shall be governed by the laws of Norway and the EU. The Norwegian courts shall have exclusive jurisdiction over any dispute arising out of your use or non use of our Web site. If you have queries please contact: cba@cba.no

Unitedfintech.com/cba 3



Privacy Policy

We are committed to protecting your privacy. Before providing us with any of your details, please read the following important information which concerns the protection of your personal data. We will hold and process any personal information which you provide via the Site or by submitting emails and/or online forms for our own internal business purposes, including lawful purposes relating to recruitment where information is sent by you via the recruitment part of the Site. We do not pass on or sell online personal information to third parties. We may, however, share information within our organisation. This may include our employees and contractors. Please note that by sending your personal information to us you are explicitly consenting to the processing and transfer of such information in this way.

Given the global nature of CBA's business, we may need to transmit your information to other members of CBA which may involve the cross-border transfer of your information. Please note that by sending your personal information to us you are explicitly consenting to the cross-border transfer of your information.

In addition to the information you submit to us via the Site, we may collect information about visits to the Site. We collect information on the page browser access. This is used within CBA to improve the design and layout of our site. We gather information on the relative popularity of each page, the average number of pages accessed by visitors, the number of emails sent or files downloaded, and the average time spent on the site. None of this information is linked back to you as an individual.

We may provide hyperlinks from the Site to websites of third parties. Please note that this privacy statement applies only to the contents of the Site and not to those web sites to which we may provide a link.

We are willing, on written request from you, to provide details of any personal information which you have provided us with, and/or to cease to make use of your personal information for the purposes described above. We may require proof of identity from you prior to disclosing such information. This is in order to safeguard the security of your information. If any information with which you have provided us becomes inaccurate or out of date, or if you have any queries about this privacy statement, please contact us via our website.

© 2011 Commercial Banking Applications AS (CBA).

Unitedfintech.com/cba