

Terms of Use

Last Updated: February 2025

1. Acceptance of Terms

By accessing or using the services offered by Danskëë bank through its online banking platform, you agree to be bound by these Terms of Use. If you do not agree with these terms, you must discontinue using the platform immediately.

2. Definitions

- **"Bank"** refers to Danskëë bank, its affiliates, and subsidiaries.
- **"User"** refers to any individual or entity accessing or using the banking services.
- **"Platform"** refers to the Internet banking website and mobile applications.

3. User Responsibilities

- Users are responsible for maintaining the confidentiality of their login credentials.
- Users must immediately notify the Bank of any unauthorised access or suspicious activity.
- Users agree not to misuse the platform for fraudulent or illegal activities.

4. Prohibited Activities

Users must not:

- Engage in any form of cyber attack, including hacking and data theft.
- Use automated tools to access or manipulate data.
- Upload harmful or malicious code to the platform.
- Users are restricted to a maximum of \$50,000 for the first 1 month.

5. Limitation of Liability

The Bank is not liable for any losses resulting from unauthorised access to user accounts or data breaches, except in cases of proven negligence by the Bank.

6. Modification of Terms

The Bank reserves the right to modify these Terms of Use at any time. Continued use of the platform after changes indicate acceptance.

7. Governing Law

These terms are governed by financial laws.

Privacy Policy

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1. Introduction

This Privacy Policy outlines how Danskëë bank collects, uses, and protects your personal information when using our Internet banking services.

2. Information We Collect

- Personal Information: Name, address, email, phone number, and financial data.
- Technical Information: IP addresses, device information, and usage statistics.

3. How We Use Your Information

- To process transactions and maintain your account.
- To improve user experience and platform functionality.
- To comply with legal obligations and regulatory requirements.

4. Data Sharing and Disclosure

We do not share your data with third parties except:

- When required by law or legal process.
- With authorized third-party service providers to facilitate services.

5. Data Security

We implement encryption and secure protocols to protect your data. Users are advised to maintain the security of their personal devices and access credentials.

6. User Rights

Users have the right to:

- Access and update their personal information.
- Request deletion of their data where applicable.
- Opt out of marketing communications.

7. Changes to This Policy

We may update this Privacy Policy periodically. Continued use of the platform signifies your acceptance of any changes.

For questions or concerns, please contact us at support@danskeebaank.com.