



## **Online Privacy Policy**

Bank OZK's Online Privacy Policy (hereinafter referred to as the "Policy") applies to Bank OZK online service (website or mobile application), as well as any interactions you may have while viewing content provided through one of Bank OZK's digital advertising campaigns. This Policy describes how Bank OZK collects, shares, uses, and protects information when you visit or use these online services, and explains how information may be collected and used for advertising purposes. Bank OZK's online services are intended for United States users only.

### **Personal information Bank OZK collects**

When you visit or use Bank OZK online services, Bank OZK may collect Personally Identifiable Information (PII) you provide via forms, surveys, or applications. PII may include your name, email address, mailing address, telephone number, location information (for instance, a zip code entered to find a nearby ATM), or other fields requested and provided by you.

Bank OZK may also collect information about you from other online and offline sources; including social media, (See Linking to other sites and social media sites below for information on social media pages) web browsers, devices, cookies, and pixels. Bank OZK may combine this information with the personal information Bank OZK has collected about you under this Policy.

### **How Bank OZK uses personal information**

Bank OZK may use personal information:

- To respond to questions and requests and communicate with you;
- To deliver ads or offers that may be of interest to you;
- To personalize online services to you;
- To process your applications and transactions for products or services;
- To verify your identity to allow access to your accounts;
- To prevent fraud and enhance the security of your account or Bank OZK's online services;
- To allow you to utilize Bank OZK's online services;
- To evaluate your responses to Bank OZK's emails and the pages and advertisements you view;
- To inform you about changes to terms, conditions, policies, or other important information regarding products or services you are enrolled in or in which you may be interested;
- To allow you to participate in online sweepstakes, surveys, market research, contests, or other promotions;
- To evaluate and improve Bank OZK's products or services;

- To allow you to use financial planning tools;
- To allow you to utilize features within our Sites by granting us access to information from your device such as geo-location when you request certain services;
- To comply with laws and regulations and other legal process and law enforcement requirements;
- For any other purposes Bank OZK may disclose at the time you provide or your information is collected.

### **How Bank OZK shares personal information**

If you are a Bank OZK customer, Bank OZK will use and share any information that Bank OZK collects from or about you in accordance with our [Privacy Policy](#)

### **Other information Bank OZK collects online and how it is used**

Other information is any information that does not reveal your identity or does not relate to an individual. Examples of other information are your Internet Protocol Address (or IP address), device type, browser type, and browsing history on Bank OZK's website. Bank OZK may collect this information in a variety of ways, including:

- **Through your browser or mobile device.** Bank OZK may capture the IP address of the device you use to connect to our online service, as well as the type of browser and device type you use. This information may be used for fraud detection, security purposes, and to ensure functionality. Bank OZK may use your IP address to help diagnose problems, to personalize your experience, for compliance purposes, for advertising, and administrative purposes.
- **Using cookies.** Cookies are stored on the device you are using to connect to the online service. We may capture browser type, pages visited, time spent on the site, and other information through cookies. This information is used to recognize your device each time you visit, to personalize your experience, for security, advertising, and statistical analysis purposes. You can refuse to accept cookies in your browser settings; however, if they are not accepted you may experience issues with online services and functionality.
- **Using web beacons, pixel tags, clear GIFs, or other technologies.** These tracking tools may detect and collect characteristics and settings of the device you use to access online services. This information is used for advertising, fraud detection and prevention, monitoring marketing campaign success and effectiveness of communication, compiling statistics, assessing traffic patterns, for security purposes, in order to personalize your experience, and other uses.
- **Using browser objects.** These objects help Bank OZK recognize your device, are used for online authentication and help you view web content. If Flash objects are disabled, you may not be able to access and use all or part of Bank OZK's website or online services.
- **Through third party widgets.** Bank OZK may allow widgets that enable information to be easily shared on another platform. The third parties that own the widgets may have access to information about your browsing history on the pages of Bank OZK's website.

- **Through third party services.** Bank OZK may use third party servers and the use of cookies and other technologies for verification and fraud detection by collecting computer, device and connection information, such as IP address, browser type and version, operating system and other software installed on your device, mobile platform, and unique device identifier and other technical identifiers, error reports and performance data; usage data, such as the features you used, the settings you selected, your URL click stream data, including data and time stamp and referring and exit pages, and pages you visited while using a Bank OZK online product; and/or for location-awareness of the region, city or town where your device is located in order to provide you with more relevant content for where you are in the world.

### **How other information is shared**

Bank OZK may share other information collected from and about you with other third parties as permitted by law. This may include third party service providers, third parties in conjunction with a corporate transaction, or other third parties to comply with legal requirements. Bank OZK may also use data that we collect on an aggregate or anonymous basis, where permissible.

### **Advertising**

Bank OZK advertises online and offline. Bank OZK may collect information through our advertising service providers using cookies, pixels, IP addresses, and other technologies. Bank OZK may collect information on the pages viewed, browsing activity, links followed, and responses to advertisements. This information is used to deliver advertisements specific to you. Advertisements specific to you may include banner ads and splash ads, email, postal mail, telemarketing, and on sites and mobile apps not affiliated with Bank OZK. Information about your relationship with Bank OZK may be used to help determine which advertisements or offers to present to you.

Bank OZK contracts with advertising companies to advertise our products and services on sites and mobile apps not affiliated with Bank OZK. The information provided by you may be used by these third parties and mobile apps to selectively market our products and services to you, as permitted by law. These third party sites and mobile apps are not subject to Bank OZK's [Privacy Policies](#) available on OZK.com.

### **Linking to other sites and social media sites**

OZK.com contains links to third party sites. These links are provided for convenience purposes and are not under the control of Bank OZK. Bank OZK also maintains a presence on social media sites including, but not limited to, Facebook®, Twitter®, YouTube®, LinkedIn®, and Instagram®. These sites are also not under the control of Bank OZK.

If you choose to link or post on such third party web sites, Bank OZK makes no warranties, either expressed or implied, concerning the content of such sites, including the operations, programming and conduct of transactions over such sites. Bank OZK does not warrant that such sites or content are free from any claims of copyright or other infringement or that such sites or content are devoid of viruses. Bank OZK disclaims all liability of any kind whatsoever arising out of your use of, or inability to use such third party web sites, the use of your information by such third parties, and the security of information you provide to such third parties.

## **Security**

Bank OZK uses physical, electronic, and procedural security measures that comply with applicable federal and state laws, and restrict access of Non-Public Financial Information to employees who need the information to provide products or services to you. These measures may include device safeguards and secured files and buildings. Please visit the [Learning Center](#) for additional information about how we protect your personal information.

## **Protecting children's online privacy**

Bank OZK's online services are not intended for children under the age of 13, and Bank OZK requests that personal information regarding children under the age of 13 not be provided through online services. Information is not knowingly collected from children under the age of 13 without parental consent.

## **Bank OZK Text Messaging Terms**

Bank OZK may use SMS, MMS, and Rich Communication Services (RCS) to deliver messages. Opt-out requests apply across all messaging technologies.

By providing your mobile number, you consent to receive text messages from Bank OZK, including:

- account notifications,
- payment notifications,
- transactional notifications,
- security alerts, and
- service-related messaging.

Message frequency may vary. Message and data rates may apply. Carriers are not liable for undelivered messages. You may opt out of text messages at any time by replying STOP. For help, reply HELP or contact Bank OZK at 800-274-4482.

## **Additional Electronic Communications**

From time to time, we may use electronic communication channels, including text messaging (SMS), email, automated voice messages, or similar technologies, to deliver account notifications, security alerts, and other service-related communications consistent with your preferences and applicable law. These communications may involve the use of limited personal information, such as your mobile phone number and account-related details, and may be delivered through service providers acting on our behalf.

The collection, use, and protection of information used for electronic communications are governed by this Online Privacy Policy, the Bank's Privacy Policy, and applicable federal and state privacy and banking laws. You may withdraw consent for certain electronic communications at any time using the methods provided in the applicable message or by contacting us directly, if applicable.

## **Updates to this Policy**

This Policy may change from time to time. Any changes to this Policy will become effective when we post the revised Policy on OZK.com. Please review it periodically.