



## **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.

## **OZK Cards**

Bank OZK Cards (the "App") – powered by Fiserv – helps you control your credit and debit cards through your mobile device, making it easy to manage your finances on the go.

The App allows you to:

- turn your credit cards on and off;
- establish transaction controls for dollar amount limits, merchant categories and geographic locations;
- receive alerts when your credit card is used, approved or exceeds the transaction controls set by you;
- stay informed of potential fraud with alerts on attempted and declined transactions; and
- get real-time balances for your accounts.

This Privacy Policy, in combination with other relevant privacy notices that we provide to you (e.g., pursuant to financial privacy laws), inform you of the policies and practices regarding the collection, use and disclosure of any personal information that we and our service providers collect from or about users in connection with the App's website and mobile application (the "Services").

## **THE TYPES OF INFORMATION WE COLLECT IN THE APP**

Through your use of the Services, we may collect personal information from you in the following ways:

### **(a) Personal Information You Provide to Us.**

- We may collect personal information from you, such as your first and last name, address, e-mail, telephone number, and social security number when you create an account.
- We will collect the financial and transaction information necessary to provide you with the Services, including account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.
- If you provide feedback or contact us via email, we will collect your name and email address, as well as any other content included in the email, in order to send you a reply.
- We also collect other types of personal information that you provide voluntarily, such as any information requested by us if you contact us via email regarding support for the Services.

**(b) Personal Information Collected from Third Parties.** We may collect certain information from identity verification services and consumer reporting agencies, including credit bureaus, in order to provide some of our Services.

**(c) Personal Information Collected Via Technology.** We and our service providers may automatically log information about you, your computer or mobile device, and your interaction over time with our Services, our communications and other online services, such as:

- Device data, such as your computer's or mobile device's operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (e.g., WiFi, LTE, 3G), and general location information such as city, state or geographic area.
- Online activity data, such as pages or screens you viewed, how long you spent on a page or screen, the website you visited before browsing to the Service, navigation paths between pages or screens, information about your activity on a page or screen, access times, and duration of access.
- Cookies, which are text files that websites store on a visitor's device to uniquely identify the visitor's browser or to store information or settings in the browser for the purpose of helping you navigate between pages efficiently, remembering your preferences, enabling functionality, and helping us understand user activity and patterns.
- Local storage technologies, like HTML5 and Flash, that provide cookie-equivalent functionality but can store larger amounts of data, including on your device outside of your browser in connection with specific applications.
- Web beacons, also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked.

- Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect your location information when you use the Services; for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

## **HOW WE USE YOUR INFORMATION COLLECTED IN THE APP**

(a) General Use. In general, we use your personal information collected through your use of the Services to respond to your requests as submitted through the Services, to provide you the Services you request, and to help serve you better. We use your personal information, in connection with the App, in the following ways:

- facilitate the creation of, and secure and maintain your account;
- identify you as a legitimate user in our system;
- provide improved administration of the Services;
- provide the Services you request;
- improve the quality of experience when you interact with the Services;
- send you administrative e-mail notifications, such as security or support and maintenance advisories; and
- send surveys, offers, and other promotional materials related to the Services.

(b) Compliance and protection. We may use your personal information to:

- comply with applicable laws, lawful requests and legal process, such as to respond to subpoenas or requests from government authorities;
- protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims);
- audit our internal processes for compliance with legal and contractual requirements and internal policies;
- enforce the terms and conditions that govern the Service; and
- prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.

(c) Creation of Non-Identifiable Data. The App may create de-identified information records from personal information by excluding certain information (such as your name) that makes the information personally identifiable to you. We may use this information in a form that does not personally identify you to analyze request patterns and usage patterns to enhance our products and services. We reserve the right to use and disclose non-identifiable information to third parties in our discretion.

## **DISCLOSURE OF YOUR PERSONAL INFORMATION**

We disclose your personal information collected through your use of the Services as described below.

(a) In Accordance with Our Other Privacy Notices. Other than as described in this Privacy Policy in connection with the App, this Privacy Policy does not apply to the processing of your information by us or third parties with whom we share information.

(b) Third Party Service Providers. We may share your personal information with third party or affiliated service providers that perform services for or on behalf of us in providing the App, for the purposes described in this Privacy Policy, including: to provide you with the Services; to conduct quality assurance testing; to facilitate the creation of accounts; to optimize the performance of the Services; to provide technical support; and/or to provide other services to the App.

(c) Authorities and Others. Regardless of any choices you make regarding your personal information, The App may disclose your personal information to law enforcement, government authorities, and private parties, for the compliance and protection services described above.

## **LINKS TO OTHER SITES**

The App may contain links to third party websites. When you click on a link to any other website or location, you will leave the App and go to another site and another entity may collect personal and/or anonymous information from you. The App's provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Privacy Policy do not apply to these outside websites. We encourage you to read the privacy policy of every website you visit.

## **YOUR CHOICES REGARDING YOUR INFORMATION**

You have several choices regarding use of information on the Services.

(a) How We Respond to Do Not Track Signals. Some web browsers transmit "do not track" signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they receive these signals. We currently do not take action in response to these signals. If and when a standard is established, we may revise its policy on responding to these signals.

(b) Access, Update, or Correct Your Information. You can access, update or correct your information by changing preferences in your account. For additional requests, please contact us.

(c) Opting Out of Email or SMS Communications. If you have signed-up to receive our email marketing communications, you can unsubscribe any time by clicking the "unsubscribe" link included at the bottom of the email or other electronic communication. Alternatively, you can opt out of receiving marketing communications by contacting us at the contact information under "Contact Us" below. If you provide your phone number through the Services, we may send you notifications by SMS, such as provide a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the Services.

(d) Opting Out of Location Tracking. If you initially consented to the collection of geo-location information through the Services, you can subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the App.

## **SAFEGUARDS AND RETENTION**

We implement reasonable administrative, technical and physical measures in an effort to safeguard the information in our custody and control against theft, loss and unauthorized access, use, modification and disclosure. Nevertheless, transmission via the internet is not completely secure and we cannot guarantee the security of your information.

#### **A NOTE ABOUT CHILDREN**

The Services are not directed towards individuals under the age of 18, and we do not, through the App, intentionally gather personal information about visitors who are under the age of 18. If a child under 18 submits personal information to us through the App and we learn that the personal information is the information of a child under 18, we will attempt to delete the information as soon as possible.

#### **PRIVACY POLICY UPDATES**

This Privacy Policy is subject to occasional revision. We will notify you of any material changes in its collection, use, or disclosure of your personal information by posting a notice on the Services. Any material changes to this Privacy Policy will be effective thirty (30) calendar days following notice of the changes on the Services. These changes will be effective immediately for new users of the Services. If you object to any such changes, you must notify us prior to the effective date of such changes that you wish to deactivate your account. Continued use of the Services following notice of any such changes shall indicate your acknowledgement of such changes.

#### **CONTACT US**

If you have any questions or complaints about this Privacy Policy or The App's data collection or processing practices, or if you want to report any security violations to The App, please contact The App by email or mail at:

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