

Privacy Policy

National Finance PLC

Effective Date: 1st January 2026

Last Updated: 27 September 2026

1. Introduction

National Finance PLC (“National Finance,” “NFL,” “we,” “our,” or “us”) respects your privacy and is committed to protecting the personal and financial information you share with us.

This Privacy Policy explains how we collect, use, store, protect, and disclose information when you visit our website, use our digital services, contact us, or interact with our financial products and services.

By using our website, you acknowledge that you have read this Privacy Policy. Where applicable law requires consent for a particular activity, we will seek that consent separately.

2. Information We Collect

We may collect the following types of information, depending on how you interact with us:

Personal Information

- Name, address, telephone number, and email address.
- National Identity Card (NID), passport, or other identification information when required for our services.
- Employment, occupation, and business information where relevant.

Financial Information

- Loan and deposit account information.
- Financial statements, income details, repayment history, and credit-related information.
- Transaction and payment information required to provide our services.

Technical Information

- IP address, browser type, device information, and operating system.
- Website usage information, access logs, and security-related records.

- Cookies and similar technologies, where applicable.

Communication Information

- Information submitted through contact forms, emails, customer inquiries, feedback, and complaints.

We collect only information that is relevant to the purposes described in this Policy or otherwise permitted by applicable law.

3. How We Use Your Information

National Finance PLC may use your information to:

- Respond to inquiries and provide customer support.
- Process and manage loan, deposit, and other financial services.
- Verify identity and fulfil applicable Know Your Customer (KYC) and anti-money laundering requirements.
- Improve our website, digital platforms, and customer experience.
- Maintain website security, prevent fraud, and detect unauthorized activities.
- Meet legal, regulatory, audit, and reporting obligations.
- Communicate important service updates, notices, and information about our products, where permitted by law.

We will not use your personal information for purposes that are incompatible with applicable law or the purposes communicated to you.

4. Cookies and Website Technologies

Our website may use cookies and similar technologies to maintain website functionality, improve performance, understand visitor usage, and support security.

You may be able to control cookies through your browser settings. Disabling certain cookies may affect some website functions.

Where required by applicable law, we will provide appropriate notice and obtain consent be