



Our Privacy Policy

It is important to us that we provide our clients with the best and most diverse financial services available internationally. In order to do so we rely on you to communicate your needs and provide us with the requisite documentation and pertinent information. It is only through the analysis of this information that we are able identify your needs and provide you with the products and services that best suit you.

We acknowledge the importance of protecting your privacy along with your financial assets, by recognising our obligation to assure the security and confidentiality of the information that you provide to us. We are committed to protect your information within the scope of the guiding laws of our jurisdiction, St. Vincent and the Grenadines.

We will secure the confidentiality of your information by offering you the protection of this policy even in the event that you cease to be our customer.

We collect only the relevant information on our clients as required by law, or by international best practice, and which is necessary to conduct our business. As part of this process we gather certain non-public personal information from, but not limited to the following sources:

- A Notarized or Certified True Copy of the Account Holder's and Additional Authorised Cardholder's (if any) passport or other acceptable ID: we must be able to clearly identify the page with photo and signature
- A notarised or verified copy, or an original Utility Bill or Bank Statement as a proof of address for the Account Holder and Additional Authorized Cardholder (if any): these documents must be not more than three months old
- Our specimen signature form with a separate form completed by each person who is intended to be able to sign on the account
- A Bank Reference Letter for the Account Holder and Additional Authorised Cardholder (if any). The reference letter must be less than three months old and addressed to Loyal Bank

We maintain physical, electronic, and procedural safeguards to protect your information; in addition we have adopted and implemented safety and security practices to ensure that your information remains confidential.

Sharing the Information you give us:

We follow a long – standing precept in English Common Law, established in 1924 and known as the Tournier principles, under which we only will share specific account information or other personal information if one of the following cases applies:

- The disclosure is necessary to protect the interests of the Bank
- The disclosure is necessary to protect the interests of the Public
- We are compelled to do so by the law of our jurisdiction
- You have authorised or consented to the disclosure

Please contact us for more information about this or any other Loyal Bank policies.