



Privacy Policy for emerie.ai

Effective Date: July 7, 2023

Last Updated: April 15, 2025

At **emerie.ai**, we value your privacy and are committed to protecting your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you interact with our conversational AI banking virtual assistant, **emerie** (“**emerie**” or “**Virtual Assistant**”), via web chat or phone channels.

Please read this Privacy Policy carefully to understand our practices regarding your information and how we handle it.

Information We Collect

1. Personal Information

We may collect personal information that you voluntarily provide while using emerie via web chat or phone. This may include:

- Name
- Date of birth
- Phone number
- Financial data, including:
 - Bank account details
 - Credit card information
 - Transaction history

2. Non-Personal Information

We may also collect non-personal information related to your interaction with emerie, including:

- **Usage Data:** Time, date, and duration of your interactions
- **Device Information:** IP address, browser type, operating system
- **Aggregated or Anonymized Information:** Data that does not directly identify you

How We Use Your Information

We use the information we collect to provide you with a personalized and efficient experience when interacting with emerie. Specifically, this includes:

- Responding to your inquiries, requests, and instructions
- Providing relevant information, answers, and suggestions
- Processing transactions and managing your accounts
- Enhancing emerie's performance, functionality, and user experience
- Ensuring compliance with applicable laws, regulations, and industry standards

How We Disclose Your Information

We may share your information with **trusted partners, service providers, or affiliates** who support us in delivering emerie's services. These third parties are bound by strict confidentiality and data protection obligations.

We do **not** sell or disclose your personal information to third parties without your consent, except in the following circumstances:

1. **Legal Requirements:** When required to comply with laws, regulations, legal processes, or government requests.
2. **Business Transfers:** In the event of a merger, acquisition, or sale of company assets, your information may be transferred as part of that transaction.

We are committed to maintaining the confidentiality of your information and ensuring that any third parties we work with uphold stringent privacy and security standards.

Security of Your Information

We employ industry-standard safeguards to protect your information from unauthorized access, disclosure, alteration, or destruction. These measures are designed to ensure the confidentiality, integrity, and availability of your data.

Cookie Handling

emerie may use **cookies and similar technologies** to enhance your experience and collect relevant data when you interact with our web chat or use our services.

Cookies are small text files stored on your device or browser. We may use:

- **Session Cookies:** Deleted when you close your browser
- **Persistent Cookies:** Remain on your device for a defined period

Cookies help us:

- Remember your preferences and settings
- Provide personalized content and recommendations
- Improve performance and user experience
- Facilitate authentication and security

By using emerie, you consent to our use of cookies. You can manage or disable cookies in your browser settings. Please note that disabling cookies may impact certain features or result in a less personalized experience.

Third-Party Links and Services

emerie may contain links to third-party websites or services. We are not responsible for the privacy practices, content, or policies of these third parties. We encourage you to review their privacy policies before interacting with their services.
