

NIFTeTRUST PRIVACY POLICY

National Institutional Facilitation Technologies Pvt. Ltd. (NIFT) is an Affiliate Certification Authority of VeriSign Inc. of USA, and is subject to compliance with VeriSign Trust Network Certificate Policies and its own Certificate Practice Statement. As such NIFT has drafted and approved this Privacy Policy taking into consideration VeriSign PKI standards, in accordance with its functions in the Certificate Practice Statement.

NIFT is committed to providing you with excellent service for all of our products and services. Because we respect your right to privacy, we have developed this Privacy Statement to inform you about our privacy practices for the entire NIFTeTRUST.com site.

NIFT is a licensee of VeriSign and is authorized to use the VeriSign Secured™ Seal and is an organization whose mission is to build users' trust and confidence in the Internet by promoting the principles of disclosure and informed consent.

NIFT discloses its privacy policy, practices and have them reviewed and audited periodically.

This document sets out our policies for managing personal information for the NIFT services in Pakistan under the service mark NIFTeTRUST. The privacy of individuals, including our customers and clients, is important to NIFT and is balanced with the administrative and business needs to provide you with efficient, secure and legally compliant service. This includes information or opinions about you that we collect and record, which reasonably could be used to identify you. We want you to be aware of what kind of information we obtain from you, how we use this information. By using this site you consent to this Privacy Policy.

In keeping with NIFT's Privacy Program, this Privacy Statement will inform you of:

What personal information our site gathers about you

How we use and with whom we share the personal information we gather

Your ability to opt-out of future notifications

What security procedures we have in place to protect your personal information from loss, misuse, or alteration

How you can correct or update your personal information

Questions regarding this Privacy Statement should be directed to practices@niftetrust.com. Please specify "Privacy Statement" in the subject line of your e-mail. You may also call us at +9221 111-112-222. The NIFTeTrust Privacy Policy covers only information that is collected through this Web site, and does not cover information that may be collected through software downloaded from this Web site.

Overview

Privacy is of great concern to most users of the Internet, and is a critical part of an enjoyable and satisfactory user experience. We at NIFT are acutely aware of and sensitive to the privacy concerns of our subscribers and other visitors to our Web site. Whether you are a customer of our various products and services or a visitor to our site, we assure you that we do not collect personal information from you unless you provide it to us. If you are enrolling for a NIFT digital certificate ("Digital ID"), you may be asked to provide certain personal information. Please note, however, that we are asking for this information for the limited purposes of creating your Digital ID, providing the services that may be part of your Digital ID, and authenticating your identity in order to issue you a Digital ID.

Purpose of Collection

NIFT collect and store personal data for purposes including the following:

- Proving individuals' identities before issuing a digital certificate to them.
- Publishing information in a digital certificate about an individual for access by a community of people who may place trust in the certificate.
- Archival of information to support subsequent confirmation of certificate and digital signature validity.

- Undertaking administration of operations, such as communicating with customers and billing for services, including statistical and marketing purposes.

You should be assured that we do not provide or sell personal information about our customers or site visitors to vendors that are not involved in the provision of NIFT's public certification and other services.

This Privacy Statement applies to the niftetrust.com site. Our other unit and subsidiaries maintain their own privacy policies that may be viewed on their Web sites.

Please note that our site contains links to other sites. NIFT is not responsible for the privacy practices, privacy statements, or content regarding these other sites.

Privacy Policy Enforcement

In order to ensure compliance with its Privacy Program, NIFT monitors this site from time to time by conducting initial and periodic reviews. NIFT also relies on online users to report violations of posted privacy statements or specific privacy concerns.

If you feel that we are violating this Privacy Statement, please contact us at practices@niftetrust.com. Please specify "Privacy Statement" in the subject line of your e-mail. You may also call us at +9221 111-112-222.

Personal Information

We do not collect any personal information from a visitor to our site unless that visitor explicitly and intentionally provides it. Under no circumstances do we collect any personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, health, or sex life.

Information will only be obtained from third parties with the knowledge and consent of the applicants. In all cases, the following distinction shall apply for the processing of personal data:

Summary Information

The basic information required for the production of a public key certificate, for the verification of a digital signature, for the validation of a certificate's status as well as the information produced as a result of such verification and validation.

Identification Information

This information includes all data obtained or presented to positively identify an entity and provide the certification services requested by it, excluding Summary Information.

Unless otherwise explicitly provided for in a Certificate Policy, upon consenting to the End User Agreement, an End User authorises NIFT to publicly disclose, in the manner it deems appropriate for the provision of their certification services, the Summary Information as transcribed in the certificate issued. Identification Information will be securely processed in accordance with this Privacy Policy.

Information about race, ethnic origin, political opinions, religious or philosophical beliefs, membership of a political or trade-union, health or sexual orientation will not be collected for personality profiling. However, certain personal information may be collected for issuance of a particular certificate or digital signature or the provision of services as may be required by a particular Certificate Policy.

Enrolment –

If you choose to enrol for one of our products or services, we will request certain information from you. Depending on the type of product or service that you request, you may be asked to provide different personal information. For certain products and services, we may require your name, address, telephone number, e-mail address, credit card number, bank account information, IP address, and/or social security number. Other products and services may require different or supplemental information from you in order to apply. For a detailed listing of the type of personal information requested for our various products, please refer to the enrolment page for the particular product or service.

Statistical Information About Your Visit

When you visit our site, our computers may automatically collect statistics about your visit. This information does not identify you personally, but rather identifies information about a visit to our site. We may monitor statistics such as how many people visit our site, the user's IP address, which pages people visit, from which domains our visitors come

and which browsers people use. We use these statistics about your visit for aggregation purposes only. These statistics are used to help us improve the performance of our Web site.

Accuracy of Information

Applicants' Duties

It is your responsibility to ensure that any information you provide to NIFT is accurate. If this information subsequently changes, it is your obligation to inform us promptly.

If you become aware of any inaccuracies in the personal data held about you, it is your responsibility to advise the entity that processed your personal data.

Certification Service Provider's Duties

NIFT will take reasonable steps at the time of collection to ensure that the personal data it collects that is required to be verified (in accordance with the applicable Certificate Practice Statement) comes from an authentic source and is accurate.

In the event that an applicant brings any errors in personal data held to the attention of NIFT, the entity processing the data shall correct it, subject to satisfactory proof of the accuracy of the proposed correction.

Storage of Identification Information

All Identification Information shall be archived by NIFT. Such storage shall be undertaken for a period of 10 years from the certificate expiry date. Identification Information is retained for this period to provide evidence in the event of a challenge on the validity of a certificate or a digital signature. Such period may be extended with regard to specific records and information upon request by the applicant of special archiving services. In all cases, the records may be archived in paper or electronic form.

Summary Information shall be archived in the form of certificates for the same period of time but shall not be subject to any restrictions on disclosure, in accordance with the authorisation granted by the applicants upon consenting to Subscriber Agreement

If you are simply browsing our site, we do not gather any personal information about you.

There are two ways in which you may explicitly and intentionally provide us with and consent to our collection of certain personal information:

E-mail Request for Information or Registrations for Guides or Seminars - We use links throughout our site to provide you with the opportunity to contact us via e-mail to ask questions, request information and materials, register or sign up for guides or seminars, or provide comments and suggestions. You may also be offered the opportunity to have one of our representatives contact you personally to provide additional information about our products or services. To do so, we may request additional personal information from you, such as your name and telephone number, to help us satisfy your request.

Enrolment - If you choose to enrol for one of our products or services, we will request certain information from you. Depending on the type of product or service that you request, you may be asked to provide different personal information. For certain products and services, we may require your name, address, telephone number, e-mail address, credit card number, bank account information, IP address, and/or National ID Card number. Other products and services may require different or supplemental information from you in order to apply. For a detailed listing of the type of personal information requested for our various products, please refer to the enrolment page for the particular product or service.

Statistical Information about Your Visit

When you visit our site, our computers may automatically collect statistics about your visit. This information does not identify you personally, but rather identifies information about a visit to our site. We may monitor statistics such as how many people visit our site, the user's IP address, which pages people visit, from which domains our visitors come and which browsers people use. We use these statistics about your visit for aggregation purposes only. These statistics are used to help us improve the performance of our Web site.

Use of Cookies

We only use "cookies" as described in this Section. A "cookie" is a piece of information that our Web site sends to your browser, which then stores this information on your system. If a cookie is used, our Web site will be able to

"remember" information about you and your preferences either until you exit your current browser window (if the cookie is temporary) or until you disable or delete the cookie. Many users prefer to use cookies in order to help them navigate a Web site as seamlessly as possible. You should be aware that cookies contain no more information than you volunteer, and they are not able to "invade" your hard drive and return to the sender personal or other information from your computer.

Our uses of "cookies" are limited to the following specific situations. The first situation is with respect to temporary cookies. There are two instances in which we use temporary cookies. First, if you are accessing our services through one of our online applications our Web server may automatically send your browser a temporary cookie, which is used to help your browser navigate our site. The only information contained in these temporary cookies is a direction value that lets our software determine which page to show when you hit the back button in your browser. This bit of information is erased when you close your current browser window. If you come to our site from one of our business partners, our Web server may also send your browser a temporary cookie that reflects an "origination code" for that business partner. We use this information for statistical and marketing purposes

The information contained in these cookies consists of random data that is used by the server to authenticate the browser requests to the server for that particular session. It does not include any type of personally identifiable information. This bit of information is erased when you close your current browser window. If you choose not to accept a temporary cookie, you will not be able to navigate in these online applications or use the Personal Trust Agent or NIFT's Personal Trust Services.

The second situation in which we may use cookies is when you visit our Web site and request documentation or a response from us. When you are filling out a form you may be given the option of having our Web site deliver a cookie to your local hard drive.

Even if you choose to receive this type of cookie, you can always set your browser to notify you when you receive any cookie, giving you the chance to decide whether to accept it in each situation in which one is sent. To find more information about cookies, if you are using Microsoft Internet Explorer® as your browser, go to the Microsoft Web site at <http://www.microsoft.com/info/cookies.htm?RLD=291> or if you are using Netscape Navigator® as your browser, go to the Netscape Web site at <http://home.netscape.com/security/basics/privacy.html#cookies>

Sending you responses and updates

We generally respond to any e-mail questions, requests for product or service information, and other inquiries that we receive. We may also retain this correspondence to improve our products, services, and Web site, and for other disclosed purposes. Frequently we retain contact information so that we can send individuals updates or other important information about our services and products. Occasionally these updates or other important information may be sent out by third parties on our behalf. Please be assured that any third party who contacts you in this capacity has executed a confidentiality agreement with us that contains a provision ensuring the privacy and security of any transferred information and limits the third party's use of the shared information to sending updates or providing services on our behalf.

NIFT or its subsidiary companies or affiliates may also send you information about their services and products. In situations where you have supplied your information in connection with a question or request for information about a product or service offered by a NIFT business partner, we may also send the information you have supplied to the NIFT business partners that offer such products or services. Please be assured that these NIFT business partners have agreed to ensure the privacy and security of any transferred information and may only use the shared information to send you information about products or services about which you asked.

Facilitating the support, renewal, and purchase of our products and services.

We may use the information you submit to contact you to discuss the support, renewal, and purchase of our products and services. We may provide our subsidiary companies or affiliates with your information so that they may send you information about their services and products. We may also provide the information you have submitted to us to a NIFT subsidiary, business partner, representative or affiliate (either within or outside the United States or Pakistan) so that the subsidiary, business partner, representative or affiliate can contact you and facilitate the support, renewal, and purchase of NIFT products and services.

VeriSign helps us provide our foreign-based (and certain domestic) customers with support, assistance, and the provision of products and services in their local markets. You may receive a communication directly from VeriSign or one of the subsidiaries, business partners, or representatives. Any subsidiary, business partner, or representative who contacts you for one of these purposes has generally agreed to use the information we supply only in accordance with a confidentiality agreement. To find out the names and locations of the subsidiaries, business partners, or representatives

to whom we have provided your information, please contact us at the address given at the end of this Privacy Statement.

Certain types of Digital IDs come with additional third-party services or products that are included with the Digital ID. If you purchase one of these Digital IDs, we may forward some or all of the information in your application to third party providers so that they can provide you with the service or product and follow up with you directly regarding their service or product or an upgrade. Please be assured that we have agreements with these third-party service or product providers that prevent them from disclosing the information to other parties.

Validating your identity (if you are applying for certain types of Digital IDs)

Certain types of Digital IDs require that we compare some of the information in your application to information contained in a third-party database or with some other third party source. We do this in order to authenticate your identity and other attributes, and also to prevent identity theft. We have confidentiality agreements in place with these third-party databases restricting the disclosure of your information. In certain limited situations, we have contracts in place permitting the third-party database to disclose the information to its subcontractors or affiliates, but only for authenticating your identity and only in accordance with confidentiality agreements.

Forming the contents of a Digital ID

The exact information that appears in our different types of Digital IDs is set forth in the relevant enrolment page and this Privacy Statement. Generally this information is limited to e-mail address and name, but certain classes of Digital IDs contain additional information. For example, SSL Certificates may contain the organization's Dun and Bradstreet number. Please note that all information that you provide us that forms the content of a Digital ID will be "published." Publication of Digital IDs in an accessible location (a repository) is an integral part of enabling the widespread use of Digital IDs. Your Digital ID will be published in our repository so that a third party may access, review, and rely upon your Digital ID. You should have no expectation of privacy regarding the content of your Digital ID.

Disclosure by Law and Protection of NIFT and Others

If NIFT are required by law to disclose certain information to local, state, federal, national or international government or law enforcement authorities, we will do so (for example, we may disclose the identity of purchasers of certain software products to the U.S. Department of Commerce, Bureau of Export Administration, as required under the terms of our export licenses). NIFT may also disclose information to third parties as necessary in order to comply with applicable laws and regulations or if NIFT believe that such action is necessary: to comply with legal process such as a search warrant, or court order; to protect against misuse or unauthorized use of our website; to protect NIFT's rights and property; or during emergencies, such as when we believe someone's physical safety is at risk.

In addition, NIFT may share information in order to investigate, prevent, or take action regarding illegal activities or suspected fraud, or enforce or apply NIFT's agreements.

In addition, as we develop our business, we may buy or sell assets or business offerings. Customer information, email addresses, and visitor information are generally among the transferred business assets in these types of transactions. We may also transfer such information in the course of corporate divestitures, mergers, or any dissolution, including, but not limited to, a bankruptcy proceeding.

Surveys

From time-to-time we may request information from customers via surveys. Participation in these surveys is completely voluntary and the user therefore has a choice whether or not to disclose this information. Survey information will be used for purposes of monitoring or improving the use of and satisfaction with this Web site, and improving our customer service and product offerings.

Your Ability to Opt-Out of Further Notifications

From time-to-time, we notify our subscribers of new products, announcements, upgrades and updates.

If you would like to opt-out of being notified, please contact us at the address given at the end of this Privacy Statement.

Our Security Procedures

We consider the protection of all personal information we receive from our Web site visitors and subscribers as critical to our corporate mission. Please be assured that we have security measures in place to protect against the loss, misuse, and alteration of any personal information we receive from you. As with any transmission over the Internet, however, there is always some element of risk involved in sending personal information. In order to try to minimize this risk, we encrypt all information that you submit in ordering one of our products or services using the Secure Sockets Layer

(SSL) protocol. Our security procedures are also subject to at least an annual SAS-70 Type II audit by an internationally-recognized accounting firm.

How You Can Update or Correct Your Personal Information

We cannot update or correct information contained in a Digital ID without destroying the integrity of the Digital ID because we digitally sign each subscriber's Digital ID as a part of the Digital ID issuance process. If we were to subsequently modify or remove any information listed in a Digital ID, our digital signature would not verify the Digital ID's new content. Furthermore, if a subscriber (sender) then digitally signed a message with his or her private key, a third party would not be able to properly verify the sender's signature (created using the sender's private key) because the sender's Digital ID would have been altered after the key pair's creation. For more information and tutorials on digital signatures, Digital IDs, keys, and related subjects, click here <http://www.niftetrust.com/repository>. If you would like to update or correct any personal information in our records that is not contained in your Digital ID, please contact us via e-mail at support@niftetrust.com or at the address given at the end of this Privacy Statement.

How You Can Revoke (Deactivate) Your Digital ID

When a third party wants to rely on a Digital ID, it is important for the third party to know its status (for example, whether it is valid, suspended (where available) or revoked). The third party may do this by accessing our repository and querying for the status of the Digital ID. We do not generally delete Digital IDs (and their content) from our on-line repository because a third party might not then be able to check its status. You may, however, revoke (deactivate) your Digital ID. A revoked Digital ID will still appear in our repository with an indication that it has been revoked. If you are a Digital ID subscriber and would like to have your Digital ID revoked (deactivated) from our database, please visit our site at <http://www.niftetrust.com/products-services/security-services/ssl/revoke.html> and follow the listed instructions or contact us via e-mail at support@niftetrust.com or at the address given at the end of this Privacy Statement.

Destruction of Personal Information

After the storage period indicated above has lapsed, the Identification Information will be disposed of securely. Paper copies will be disposed of by shredding or burning. Computer readable media will be either permanently erased or physically destroyed.

How can you contact us with questions regarding this Privacy Policy?

If you have questions or concerns about our Privacy Policy, you may contact us by writing to: Policy Group, National Institutional Facilitation Technologies Pvt. Ltd., 5/F AWT Plaza, I. I. Chundrigar Road, Karachi 74200 or calling at 111-112-222. Please remember to include your postal address, email address and phone number with your correspondence.

Changes to this Privacy Statement

If a material change is made to this Privacy Statement and/or the way we use our customers' personally identifiable information then, we will post prominent notice of the nature of such change on the first page of this Privacy Statement and also on our home page.

How am I notified of Privacy Policy changes?

As we continue to grow our businesses and improve our services, we reserve the right to change or modify this Privacy Policy at any time. If there are changes or additions, we will post those changes here or in other formats we deem acceptable, so that you are aware of such changes. If you are concerned about how your information is used, please check back at this site periodically.

The effective date of this Privacy Policy is 1 January 2005. It was last updated on 31 January 2005.