



Customer Privacy Policy

V1.0

Document Control

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Document Distribution List				
S. No.	Name	Organisation	Purpose	
1	Information Security Privacy Team	RICB	ISO 27001 & ISO 27701 Compliance	
2	Department Heads	RICB	ISO 27001 & ISO 27701 Compliance	
3	Audit Team	RICB	ISO 27001 & ISO 27701 Compliance	
4	Employees	RICB	ISO 27001 & ISO 27701 Compliance	
5	Data Protection	RICB	ISO 27001 & ISO 27701 Compliance	

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1. Your Privacy Matters to Us

We respect your personal information and protect it with care. This policy explains how we collect, use and safeguard your data when you use our services, systems or contact us.

2. Why We Collect Your Information

We only collect information that helps us:

- Provide loans, insurance, PPF and GF services
- Process your requests, claims or transactions
- Communicate updates, service changes or relevant product information
- We never sell your data. We only use it for the purpose you shared with us.

3. Your Rights

You are always in control of your information. You can:

- Access your personal data
- Correct or update your details
- Withdraw consent
- Ask us to delete your data
- Restrict or object to processing
- Request your data in a portable format
- Raise a complaint with our DPO
- We make these options simple and accessible whenever you need them.

4. How We Protect Your Data

We use strong security measures to keep your information safe, such as:

- Secure systems and restricted access
- Encryption and malware protection
- Policies for data retention and breach handling
- Regular audits and monitoring
- Physical controls like CCTV and secure storage

Our team is trained to handle your data responsibly at all times.

5. Who We Share Your Data With

We only share your information when:

- It is legally required
- A regulator or government authority requests it
- It's needed to complete a service you requested
- You have given your consent
- Our partners must follow strict privacy and security rules before handling any data.

1 How Long We Keep Your Information

We retain your information only for as long as required by applicable laws and regulations or as necessary for legitimate business purposes, in accordance with RICB's Records Retention Policy.

6. Children's Privacy

If a service involves individuals under 18, we require consent from a parent or guardian before collecting any data.

7. Marketing and Communication

We may email you with updates or service information. You can opt out anytime, and we will still send important non-marketing messages related to your account.

8. Cookies

Our website may use cookies to improve your experience. You can disable them anytime through your browser settings.

9. Contact Us Anytime

If you have questions or want to exercise your privacy rights, contact:

Royal Insurance Corporation of Bhutan Ltd.

Norzin Lam, Thimphu

Post Box: 315

Contact: Mr. Karma Dorji

Email: karma_dorji@ricb.bt

10. Review and Version Control

We annually review the privacy policy. Current stable version is 1.0 dated 31 August, 2026