

Privacy Notice for Customers

ALUBAF Arab International Bank B.S.C. (c) (hereafter referred to as "we" or "our" or "us" or "ALUBAF" or "organization" or "organization") respects your right to data privacy. In this Notice "You" or "Your" refers to data owner (Customers) whose personal data is processed by ALUBAF.

As representatives of our customers ("you", "your"), we will process your personal data as described in this Privacy Notice. We respect you and are committed to honoring and protecting your privacy. This Privacy Notice describes our privacy practices regarding the collection and use of your personal data when we process it in the context of providing services to our customers whom you represent, and sets out your privacy rights to it. If you have any questions or concerns about this privacy policy or your personal data, please contact us at PDPL@ALUBAFBANK.COM.

Personal data we collect

We, at ALUBAF, collect and retain certain personal data and sensitive personal data (by which we mean either special category personal data or data relating to criminal convictions and offenses) about you.

The personal information collected may include but is not limited to:

- **Identification Information** including name, age, date of birth, email address, home or business address, contact details, government-issued identification numbers, passport details, photographs, demographic information, citizenship, nationality, designation in the organization etc.

We, ALUBAF, use your personal data to establish a connection with our customer (whom you work for or represent), provide you and the customer whom you represent with better customer experience, and ensure that the marketing material we send to you reflects your personal preferences. This information will be collected by us in several ways through multiple channels while partnering with our organization and during our tenure of agreement with you:

- **Information when you access our Website**

By entering information on the page titled Contact Us, we collect your name, email address, country of residence, company you represent, industry, and details of the inquiry to enable us to respond to a general/business inquiry made by you. If you wish to be contacted by telephone, we may also collect your work phone number.

We use cookies and web beacons to collect data on how you use our websites. This may include for example information on which ALUBAF websites you have visited, how long you stayed on them, which items you clicked on, and your IP-address. Please read our website privacy policy by visiting <https://www.ALUBAFbank.com/en/privacy-policy.html> for more information.

- **E-mail Campaigns:**

If you are a recipient of our marketing communications, we will track whenever you receive, open, click a link, or share an e-mail you receive from ALUBAF...

- **Information obtained from your Business Leaders**

We may receive information related to your name, company you represent, designation/job role, and email address from your business leaders who have established professional connections with us.

- **Information obtained from public sources and professional networking platforms**

We may also collect information related to your name, company you represent, designation/job role, and email address from public sources (where available) or professional network platforms such as LinkedIn.

- **Information received before/during the fulfillment of contractual services**

This may include for example your name, designation/job role, company you represent, telephone number, and email address that you provide us with during the RFP stage, proposal discussions, contract negotiations, and/or the duration of time for which ALUBAF provides the customer with services.

The personal data collected may be utilized for the following purposes:

- To contact you about our products, services, or promotions we may offer including to keep you apprised of our thought leadership and marketing collateral and to better assist your needs, in pursuit of our legitimate business interests and on occasion with your consent.
- To carry out the services for which we have been contracted by the customer you represent to deliver and to contact you for customer care related purposes including regular communication regarding the status of the loans, payments, etc. to comply with our contractual obligations towards the customer you represent.
- We may also use your personal data to communicate with you about our service offering, for example to inform you that our services have changed or to send you critical alerts and other such notices relating to our products and/or services, in pursuit of our legitimate business interests.
- To develop new and improved products and services to help us serve the company you represent better and to improve our overall service offerings in pursuit of our legitimate business interests.

You may opt-out at any time from the marketing activities/communications referred to above by informing us on PDPL@ALUBAFBANK.COM.

If we intend to process your personal data for a purpose other than that mentioned above, we will provide you with relevant information as appropriate and where necessary, obtain your consent.

PERSONAL DATA SHARING

Alubaf may share your personal data including sensitive personal data for the below mentioned reasons:

1. Internally with Alubaf's subsidiaries when there is a legitimate business interest.
2. With third parties when required by the law, or where it is necessary to administer the relationship with you or where we have another legitimate interest in doing so. These third parties include external auditors, system support vendors, and governmental bodies and may include the following:
 - a. Third Party Service Providers
 - b. Banks to process payment transactions including online payments and if Bank interest is involved, the required information may be delivered to the Bank.
 - c. External surveyors to conduct the survey in order to conclude estimation value
 - d. Attorneys for managing court cases between you and Alubaf
 - e. Insurance service providers

Security

We have implemented industry-standard security measures to keep your personal data secure and confidential which includes and not limited to:

- Restriction of access to your personal data to those ALUBAF employees strictly on a need to know bases, such as to respond to your inquiry or request.

- Implementation of physical, electronic, administrative, technical, and procedural safeguards that comply with all applicable laws and regulations to protect your personal data from unauthorized or inappropriate access, alteration, disclosure and destruction.
- ALUBAF employees who misuse personal data are subject to strict disciplinary action, as it is a violation of the HR Policy of ALUBAF.

Who we may share your personal data with (the recipients or categories of recipients of the personal data)

- Where required or permitted by law, personal data may be provided to others, such as regulators and law enforcement agencies.
- From time to time, we may consider corporate transactions such as a merger, acquisition, reorganization, asset sale, or similar. In these instances, we may transfer or allow access to information to enable the assessment and undertaking of that transaction. If we buy or sell any business or assets, personal data may be transferred to third parties involved in the transaction.

Period for which the personal data will be stored

We will only keep your personal data for as long as is reasonably necessary taking into consideration our need to answer queries or resolve problems, any other purpose outlined above, or to comply with legal requirements under applicable law(s) and the requirement to support the agreements. This means that we may retain your personal data for a reasonable period (10 years) after, for example, the end of the contract with the customer you represent, or after your query has been addressed. After this period, your personal data will be deleted from all ALUBAF systems.

We remind you that you have a right to request to have your personal data deleted, modified, and accessed at any time. You may opt-out anytime by visiting [Link \(Link Name\)](#)- or write to us PDPL@ALUBAFBANK.COM.

For more information on where and how long your personal data is stored, and for more information on your rights of erasure and portability, please contact our Data Protection Officer, details available in the contact section below.

Your rights

You have a right to:

- Request access to your personal data and request details of the processing activities conducted by ALUBAF.
- Request that your personal data is rectified if it is inaccurate or incomplete
- Request erasure of your personal data in certain circumstances.
- Request restriction of the processing of your personal data by ALUBAF in certain circumstances.
- Object to the processing of your personal data in certain circumstances.
- Receive your personal data in a structured, commonly used, and machine-readable format in certain circumstances.
- To register a Complain with the relevant supervisory authority.
- Object to, and not to be subject to a decision based solely on, automated processing (including profiling), which produces legal effects or significantly affects you.
- Withdraw any consent you have provided to us at any time by contacting us.

To exercise the rights outlined above in respect of your personal data you may submit a data subject request on our portal (Link Description). In case you face any issues in accessing our portal, you may also write to us at PDPL@ALUBAFBANK.COM. Please download the Data Subject Request Form from [here](#).

Changes to our privacy policy

This privacy policy was last updated in November 2021 and we will notify you of changes we may make to this privacy policy where required, however, we would recommend that you look back at this notice from time to time to check for any updates.

Contact

If you have any concerns as to how your data is processed, you can contact our Data Protection Officer by writing to PDPL@ALUBAFBANK.COM.