

# Terms and Conditions of use of Kuwait Finance House-Bahrain's Mobile App

Acknowledgment and Acceptance of Terms



Kuwait Finance House (Bahrain) B.S.C. (the “Bank”) owns and maintains this application (the “App”). By using the App to access any of the Bank’s Services (the “Services”) You (which includes your authorized representatives, officers and signatories) acknowledge and agree that you have read and understood and agree to be, without limitation or qualification, legally bound by the following terms and conditions (the “Terms”). The Terms are not intended to replace any terms and conditions associated with the Services but are supplemental terms and conditions associated with the Services.

The contents of the App, including the Terms, are subject to change by the Bank and the Bank shall not be obliged to remove any outdated information from the App or to expressly mark it as being outdated. You agree that your continued access to, or use of, the App following any changes is made on the basis that you agree to such changes.

If the Terms are not acceptable to you then please exit do not use this App.

### **Use of App**

The App, including any information therein, and the Services are not directed to, or intended for distribution or use by, any person or entity who is a citizen or resident of, or located or incorporated in, any jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would subject the Bank to any additional registration, authorization or licensing requirement within such jurisdiction.

Nothing stated on the App is to constitute an offer under any applicable legislation of any Service provided by the Bank or an inducement, solicitation or invitation to enter into a legally binding contract in connection therewith. The Bank’s opinions or statements on the App are not intended to constitute or be taken as financial, investment or professional advice or be deemed to constitute the offer or provision of financial, investment or other professional advice in any way. Any investment decision should be taken with the assistance of a qualified expert in such matters.

In order to maintain the security of the Bank’s systems, protect You and detect fraud and other crimes, the Bank reserves the right to monitor all communications, through the App. Monitoring includes checks for, but not limited to, viruses and other malignant code or criminal activity.



## **Online Access to the Bank's E-banking Facility**

To access the App, you are required to register with the Bank by completing and delivering the relevant application form to a branch of the Bank. Once authorized, you will be provided with your log-in details and be asked to create a secret password personal to you. You are responsible for ensuring that the information provided to the Bank is kept confidential, accurate and fully up to date. The Bank reserves the right to suspend your access to the App in the event that the details provided by You become out of date in which event You should contact the Bank immediately.

Once you have registered, you will be able to give the Bank instructions and access information on your transactional accounts electronically using the App.

You are obliged to notify the Bank immediately if You know or have reason to suspect unauthorized access to the App. The Bank shall not be responsible for any loss, cost or damage that you may sustain due to the failure or delay in notifying the Bank of any unauthorized access to the App.

## **Binding Transactions**

The Bank owns all information stored and transmitted through the App and shall have the right to review, monitor, and change or delete such information for security or administrative or any other purpose. You acknowledge that the Bank will not provide You with any type of hardware and/or software for enabling the usage of the App.

The Bank may at its discretion include additional banking products or services in connection with the App or discontinue some of the banking products and services provided in connection with the App and restrict or terminate your use of the App.



## **Exclusion of liability**

Whilst the Bank has taken all reasonable steps to ensure the accuracy and completeness of the content of the App, to the fullest extent permitted under the applicable law the Bank excludes any warranties, undertakings or representations (either express or implied) that the App or (including without limitation) all or any part of the content or materials, accuracy, availability or completeness of the content of the App or any part of the content or materials are appropriate or available for use either in the Kingdom of Bahrain or in other jurisdictions.

The Bank shall not be liable (including, without limitation, in contract, tort, statutory or otherwise) to the maximum extent permitted by applicable law for any losses, damages or expenses (including legal costs) whatsoever suffered by You or any third party arising out of the use of the App (whether authorized or not) which includes without limitation any errors or omissions contained in the App or if the App is unavailable, even if the Bank has been informed of the possibility of such damage. In particular, the Bank shall not be liable for any economic loss (including without limitation loss of revenues, data, profits, contracts, opportunity, business or anticipated savings), loss of goodwill or reputation or special, incidental, consequential loss or damage, suffered or incurred arising out of or in connection with your use of the App.

Access to the App is entirely at Your own risk and the Bank does not warrant that the use of the App or any material downloaded from it will not cause damage to any property, or otherwise minimize or eliminate the inherent risks of the internet including but not limited to loss of data, computer virus infection, spyware, malicious software, Trojans and worms. You shall be fully and solely responsible for the adequate protection and back up of data and/ or equipment and to undertake reasonable and appropriate precautions to scan for computer viruses or other destructive properties. The Bank accepts no liability in respect of losses or damages arising out of changes made to the content of the App by unauthorized third party.



## **Data Protection and Security**

The primary aim of this App is to publish your transitional account data in an encrypted manner such that merchants and account aggregators gain access to the data. You agree that the Bank may hold and process by computer or otherwise any personal information provided by You, and You further agree that personal information may be used by the Bank in providing or improving its Services or to respond to your queries. The Bank shall not be liable for any loss, cost or damage sustained by You due to the provision of incorrect or inaccurate information by You.

A video call may be required to complete your onboarding process and for document and face recognition and you will be asked for permission to access your device's camera. Microphone access (and/or recording) to enable voice call for video call with the Banks onboarding team may also be requested. The onboarding video call may also be recorded. Your contacts list may be accessed (and/or its details uploaded) to verify caller identity during the video call with the Bank's onboarding team. Access to this video call and/or video call recording, microphone, contacts lists, documents and face recognition details may also be shared with the Bank's third-party service providers for the purpose of completing the onboarding process.

The Bank may not disclose personal information except: to the Bank's agents, insurers and sub-contractors who have agreed to keep your personal information strictly confidential; to credit reference agencies; to linked suppliers to the extent that they need your personal information to provide their services to You and/or for the purposes set out above; for debt tracing or fraud prevention; to any person to whom the Bank assigns or transfers its rights and/or obligations; and if required or compelled to do so by law, or requested to do so by the police or any other administrative or regulatory authority.

Although the Bank takes reasonable care to ensure the security of the App and the confidentiality of the data stored and used on the App, the Bank cannot guarantee the privacy or confidentiality of any information relating to you passing over the internet.

The Bank may store some information on your own hard disk (a "cookie"). This helps the Bank to match the Service to your preferences. You can choose to accept or delete cookies. Deleting them may mean the Service does not work properly.



## **Geographical Area**

The information on the Website has been prepared in accordance with the laws of the Kingdom of Bahrain and is directed at or provided for residents of the Kingdom of Bahrain and for the supply of products or services in the Kingdom of Bahrain.

## **Copyright**

The Bank owns, or is licensed to own all intellectual property on the App and all rights are reserved.

You may only print, copy, download or temporarily store extracts from the App for your personal information when You access the App to operate the account. Any use of the Website otherwise than in accordance with the Terms is not permitted.

Nothing contained on the App should be construed as granting any license or right of use of any trademark displayed on the App without the express written consent of the Bank.

## **Trade Marks**

The App contains numerous trademarks belonging to the Bank. These trademarks include, but not limited to, the Kuwait Finance House (Bahrain) B.S.C. name and the Bank logo. If You are in doubt as to whether an item is a trade mark of the Bank, please contact the Bank for clarification at the registered office address written consent of the Bank.

## **Indemnity**

You hereby agree to indemnify and to keep the Bank fully and effectively indemnified against any action, liability, cost, claim, loss, damage, proceeding or expense (including legal fees, costs and expenses on a full indemnity basis) suffered or incurred by the Bank arising from or which is directly or indirectly related to your access to and/or use of the App and/or any other person or entity's use of the App where such person or entity was able to access the App using your log-in information.



### **Other Policies**

You agree to be bound by such other policies as may be promulgated or amended from time to time, which will be published on the following website: [www.kfh.bh](http://www.kfh.bh).

### **Miscellaneous**

No failure or delay on the part of the Bank to exercise any power, right or remedy under the Terms shall operate as waiver, nor shall any single or partial exercise by the Bank of any power, right or remedy preclude any other of further exercise thereof or the exercise of any other power, right or remedy.

If, at any time, any provision of the Terms is or becomes illegal, invalid or unenforceable, the legality, validity or enforceability of the remaining provisions shall not in any way be affected or impaired.

### **Governing law**

The Terms and the Privacy Policy are governed and construed in accordance with the laws of the Kingdom of Bahrain to the extent they are not in contradiction with the principals of Islamic Sharia.

### **Termination**

The Terms and your access to the App may be terminated at any time by the Bank with or without cause and with or without notice. All restrictions, disclaimers and limitations of liability by the Bank will survive termination.

### **Registered details**

The Bank is registered under the laws of the Kingdom of Bahrain with commercial registration number 48128 and with its head offices at PO Box 2066, Manama, kingdom of Bahrain.



## Data Privacy Notice

Kuwait Finance House Bahrain B.S.C. (c) (hereafter referred to as "we" or "our" or "us" or "KFHB" or "organisation" or "organization") respects your right to data privacy. In this Notice "You" or "Your" refers to data subject (customers, employees, website visitors or contingent workers) whose personal data is processed by KFHB.

This privacy notice explains who we are, how we collect, share and use personal data about you, and how you can exercise your data privacy rights. The details on what personal data will be processed and which method will be used depend significantly on the services applied for or agreed upon.

### **Definitions**

- a) **Consent:** Consent of the data subject means any freely given, specific, informed and unambiguous indication of the data subject's wishes by which he or she, by a statement or by a clear affirmative action, signifies agreement to the processing of personal/ sensitive personal data relating to him or her.
- b) **Data Controller/ Data Protection Officer (DC/ DPO):** A person who, either alone or jointly with other persons, determine the purposes and means of processing any particular personal data; except that where the purposes and means of the processing of personal data are determined by law, the person entrusted with the processing obligation is deemed for the purposes of this Law to be the Data Controller.
- c) **Data Subject:** The natural person, legal person or individual subject of data.
- d) **Data Protection Guardian:** The independent/ external person/ entity licensed by the Authority who shall be responsible to implement the provision of the Law.
- e) **Personal Data:** Any information relating to a data subject who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that data subject. This may also include photographs and/or video footage taken during events or for a specific purpose.
- f) **Sensitive Personal Data:** Data that reveals your racial or ethnic origin, religious, political or philosophical beliefs or trade union membership; genetic data; biometric data for the purposes of unique identification; or data concerning your health.



- g) **Processing:** Processing is any operation or set of operations which is performed on personal/ sensitive personal data or on sets of personal/ sensitive personal data, whether or not by automated means, such as collection, recording, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.
- h) **Data Processor:** a person, other than an employee of the DC/ DPO or data processor, who processes personal/ sensitive personal data for the DC/ DPO's benefit and on the DC/ DPO's behalf.
- i) **Third Party:** Any person other than:
- Data subject;
  - DC/ DPO;
  - Data processor;
  - Data protection guardian; and
  - Any person, under the direct authority of the DC/ DPO or data processor, authorized to process data for the benefit of DC/ DPO or data processor.
- j) **Contingent Workers:** Contingent workers means non-permanent workers including agents, consultants, independent contractors, sub-contractors, temporary workers, professional advisors, interns, trainees and those affiliated with third parties.
- k) **Joint Controller:** Where two or more controllers jointly determine the purposes and means of processing, they shall be joint controllers.
- l) **Group Company (Group):** includes a holding company, subsidiary, associate company (including a joint venture company) and a subsidiary of a holding company to which the company is also a subsidiary.
- m) **Direct Marketing:** Communication, by whatever means, of any marketing material or advertisement which is directed to a person.
- n) **Authority:** Personal data Protection Authority (to be) established by the Personal data Protection Law, Bahrain and the supervisory authority of the EU Global Data Protection Regulation (GDPR).

If you have any questions or concerns about our processing of your personal data, then please contact us at +973 77000093 or eahmed@kfh.com.bh.



## When do we collect your personal data?

### Direct interactions

You may give us your identity, contact, resume or KYC related information by filling in forms or by corresponding with us by phone SMS, and email or otherwise. This includes sharing of personal data for the following purpose:

- a) Records of your interactions with us such as emails and other correspondence and your instructions to us;
- b) Providing your feedback;
- c) By filling in forms, for example to download white papers and/or gather insights on case studies;
- d) By sharing your personal data such as resume for recruitment purpose;
- e) By interacting with us on social media platforms such as Facebook, Instagram and LinkedIn etc.
- f) Ordering information regarding our products or services;
- g) Subscribing to our services, publications or newsletters;
- h) Request marketing material notifications to be sent to you;
- i) By sending us emails and text messages (SMS or WhatsApp or Chat Service);
- j) By adding posts, reviews and other comments to our website; and
- k) By liking or disliking our offers and promotions;

### Automated technologies or interactions

**Log Files.** Log information is data about your use of the Service, such as IP (Internet Protocol) address, browser type, referring/exit pages, operating system, date/time stamps, and related data, which is stored in log files.

**Cookies.** A cookie is a small data file transferred to your computer (or other device) when it is used to access our service. Cookies may be used for many purposes, including to enable certain features of our service and remember your preferences, your equipment, browsing actions and patterns, to better understand how you interact with our service, to provide you advertising on and off the service, and to monitor usage by visitors and online traffic routing. You may be able to instruct your browser, by changing its options, to stop accepting cookies or to prompt you before accepting a cookie from the online services you visit. If you do not accept cookies, however, you may not be able to use all portions of our Service or all functionality of our Service.

Please see our cookie policy for further details.



### **Third parties or publicly available sources**

We may receive aggregated personal data about you from various third parties, via public domains such as:

- Technical Data from the following parties:
  - Analytics providers such as Google, Facebook etc.;
  - Social media platforms such as Facebook, Twitter, Instagram, LinkedIn etc.
- Personal data gathered from publicly available directories/ registers are processed fairly, lawfully with adequate level of security and are not excessive in relation to the purpose for which they are collected.

### **What personal data do we collect?**

We may collect, store, and use the following categories of personal data about you:

#### **Identity Data**

- a) First name
- b) Last name
- c) Username
- d) System generated unique ID
- e) Date of Birth
- f) Gender
- g) CPR details
- h) Driving license
- i) Photographs

#### **Financial Data**

- a) Bank account number
- b) Name as per bank account
- c) Copy of cancelled cheque

#### **Contact Data**

- a) Email address
- b) Telephone numbers/ contact number
- c) Billing address
- d) Shipping/delivery address



### **Transaction Data**

Details about payments to and from you and other details of products and services you have purchased from us. These include:

- a) Any relevant billing and delivery addresses.

### **Technical Data**

- a) Internet protocol (IP) address; and
- b) We also track how often you visit and use our website. We do this via email and website cookies and similar tracking technology built into our website. Please see our cookie policy for further details.

### **Profile Data**

- a) Your interests, preferences, feedback and survey responses;
- b) Profile image; and
- c) About you (mentioned in resume including qualifications).

### **Usage Data**

- a) Information about how you use our website, products and services; and
- b) Information on what you view, click on access by way of our emails and text messages, website and mobile.

### **Marketing and Communications data**

We may ask you to leave a review or take a survey for providing you better services. We may also collect your personal data for responding to your queries and comments, social media posts and questions/ queries. If you would like to opt-out/ unsubscribe from marketing or promotional communications from KFHB, you can do so by reaching out to our Data Protection Officer at: [eahmed@kfh.com.bh](mailto:eahmed@kfh.com.bh).

### **Aggregated Data (sometimes referred to as pseudonymised data)**

We also collect, use and share aggregated data (sometimes referred to as pseudonymized data) such as statistical or demographic data for any purpose. Aggregated data may be derived from your personal data but is not considered personal data in the applicable law (s) as this data does not directly or indirectly reveal your identity. For example, we may aggregate your usage data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect aggregated data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this data privacy notice.



### **Sensitive Personal Data or Special Category of Personal Data**

We do not collect, store and use the following “special categories” of sensitive personal data regarding you such as:

- a) Information about your race or ethnicity, religious beliefs and sexual orientation;
- b) Information about your health, including any medical condition, health and sickness records, medical records and health professional information;
- c) Any criminal records information in relation to you, and
- d) Biometric information about you, for example fingerprints, retina scans.

Our intent is not to collect or process any sensitive personal data about you, unless required by applicable laws. However, in certain circumstances, we may need to collect, or request your special category of personal data for employment related purposes via Resume shared, for example, data regarding your hobbies and preferences, gender and disabilities for the purposes of equal opportunities monitoring, to comply with anti-discrimination laws and for government reporting obligations.

### **How and why do we use your personal data?**

We will only use your personal data when the law allows us to. We will use your personal data in the following circumstances:

- a) The processing is necessary for reasons of substantial public interest, or for official purposes or requested for or by the police or governmental authorities on a lawful basis;
- b) It is necessary for the establishment, exercise or defense of legal claims, for the purposes of carrying out the obligations and exercising our or your rights in the field of employment, social security and social protection law; or
- c) Based on your explicit consent;
- d) Where we need to perform the contract we have entered into with you;
- e) Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests;
- f) Where processing is necessary in order to protect the vital interests of the data subject or of another natural person.



### **Legitimate Interest**

- a) Means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience;
- b) We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests;
- c) We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by laws); and
- d) We may also use your personal data in the following situations, which are likely to be rare:
  - i. Where we need to protect your interests (or someone else's interests);
  - ii. Where it is needed in the public interest or for official purposes.

### **Purpose/ activity, type of data and lawful basis for processing**

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal base(s) we rely on to do so. We have also identified what our legitimate interests are, where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

However, we normally collect personal data from you only where we have your consent to do so, where we need the personal data to perform a contract with you, or where the processing is in the legitimate interests and not overridden by your data protection interests or fundamental rights and freedoms. In certain cases, we may also have legal obligations to collect personal data from you or may otherwise need the personal data to protect your vital interests or those of another data subject.

Some of the above grounds for processing will overlap and there may be several grounds which justify our use of your personal data.



Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
<p>To manage our relationship with you which will include:</p> <p>a) Notifying you about changes to our terms or privacy policy</p> <p>b) Asking you to leave a review or take a survey</p> <p>c) Responding to your queries and comments, social media posts and questions.</p>	<p>a) Identity</p> <p>b) Contact</p> <p>c) Profile</p>	<p>a) Performance of a contract with you</p> <p>b) Necessary to comply with a legal obligation</p> <p>c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services)</p> <p>d) Your consent</p>
<p>a) To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)</p>	<p>a) Identity</p> <p>b) Contact</p> <p>c) Technical</p>	<p>a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganization or group restructuring exercise)</p> <p>b) Necessary to comply with a legal obligation</p>
<p>a) To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you</p>	<p>a) Identity</p> <p>b) Contact</p> <p>c) Profile</p> <p>d) Usage</p> <p>e) Technical</p>	<p>a) Necessary for our legitimate interests (to study how customers use our products/ services and to develop them) to improve our products and services towards our customers.</p>
<p>a) To use data analytics gathered from our website to improve our website,</p>	<p>a) Technical</p>	<p>a) Necessary for our legitimate interests (to define types of customers</p>



Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
products/services, marketing, customer relationships and experiences	b) Usage c) Aggregated Data	for our products and services, to keep our website updated and relevant)
a) To make suggestions and recommendations to you about goods or services that may be of interest to you	a) Identity b) Contact c) Technical d) Usage e) Profile f) Aggregated Data	a) Necessary for our legitimate interests (to develop our products/services)
a) To power our security measures and services in order to protect you and our business	a) Identity b) Technical c) Usage	a) Necessary for our legitimate interest so you can safely access our website and mobile applications.

If we ask you to provide any other personal data not described above, then the personal data we will ask you to provide, and the reasons why we ask you to provide the personal data, will be made clear to you at the point we collect your personal data.

However, we may also use your personal data for other purposes such as archiving purposes in the public interest, scientific or historical research purposes, or statistical purposes where they are permitted by applicable laws.



### **Promotional offers from us**

If you have explicitly consented to receive marketing information from us we may use your identity, contact, technical, usage and profile data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you.

You will receive marketing communications from us if you have requested information from us or purchased goods or services from us or if you provided us with your details when you entered in a competition or registered for an event/ promotion and, have not withdrawn your consent of receiving such information.

### **Third-party marketing**

We shall get your explicit consent for sharing your personal data for any marketing activities carried out by our third party service providers. In such case, we shall provide you with an option to withdraw your consent from receiving such marketing promotions from our third party service providers.

### **Request to withdraw consent**

At any point, if you wish to withdraw your consent to receive marketing/ promotional information from KFHB, you can write an email to our Data Protection Officer at eahmed@kfh.com.bh.

Kindly note that this does not apply to personal data provided to us as a result of a product/ service subscription/ purchase, product/ service experience or other transactions.

### **Change of purpose**

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us using the contact details provided.



## Who do we share your personal data with?

On occasion we may have to share your personal data with the parties set out below for the purposes set out.

### Group Entities/ Subsidiaries

We shall share your personal information with our parent/ group company/ entities for reporting purposes, having similar arrangements, to be able to provide you with the same value for money and high-quality experience for the services provided to you by us. It's also the only way we can provide you with the best benefits.

### External Third Parties

- a) Regulators and other authorities: acting as processors or joint controllers based in Bahrain who require reporting of processing activities in certain circumstances.
- b) With social media companies such as Facebook, Twitter, LinkedIn and others: who run promotions for us on their platforms;
- c) Any new business partners: we may have over time, for example, in the event of a joint venture, reorganization, business merger or sale that affects us.
- d) The police, local authorities, the courts and any other government authority: if they ask us to do so (but only if our doing so is lawful).
- e) Other people who make a 'data subject access request': where we are required to do so by law.
- f) We may also share the information we collect where we are legally obliged to do so, e.g. to comply with a court order.
- g) Any social media posts or comments you send to us: (on KFHB's Facebook page, for instance) will be shared under the terms of the relevant social media platform (e.g. Facebook, Twitter and LinkedIn) on which they are written, and could be made public. Other people, not us, control these platforms. We are not responsible for this kind of sharing. Before you make any remarks or observations about anything, you should review the terms and conditions and privacy policies of the social media platforms you use. That way, you will understand how they will use your information, what information relating to you they will place in the public domain, and how you can stop them from doing so if you are unhappy about it. It is worth remembering too that any blog, review or other posts or comments you make about us, our products and services on any of our blogs, reviews or user community services will be shared with all other members of that service and the public at large. You should take extra care to ensure that any comments you make on these services, and on social media in general are fit to be read by the public, and are not offensive, insulting or defamatory. Ultimately, you are responsible for ensuring that any comments you make comply with any relevant policy on acceptable use of those services.



- h) Third parties/ Data Processors: to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice. We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers/ data processors to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions/ third party agreements.

### **International Transfers**

We may share your personal data within the Parent/ Group company on need to know basis with confidential obligation mentioned herein.

Some of our external third parties are based outside the Kingdom of Bahrain so their processing of your personal data will involve a transfer of data outside the Kingdom. Whenever we transfer your personal data out of the Kingdom, including cloud hosting, backup systems or data recovery sites, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

- subject to prior approval from the Authority; or
- with your consent; or
- to countries that have been deemed to provide an adequate level of protection for personal data and are whitelisted by the Authority.

Please contact us if you want further information on how we transfer your personal data out of the Kingdom.

A list of third countries and international organizations to whom personal data may be shared can be made available by contacting our DC/ DPO [eahmed@kfh.com.bh](mailto:eahmed@kfh.com.bh).

### **How we protect your personal data?**

We use appropriate technical and organizational measures to protect the personal data that we collect and process. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal data.

A lot of the information we receive reaches us electronically, originating from your devices, and is then transmitted by your relevant telecoms network provider. Where it's within our control, we put measures in place to ensure this 'in flight' data is as secure as it possibly can be.



Sensitive data like, Passwords are protected for data in transit by data encryption. In addition to encryption, we have implemented robust network security controls to help protect data in transit. Network security solutions like firewalls and / or network access control to secure the networks used to transmit data against malware attacks or intrusions.

We use secure means to communicate with you where appropriate, such as 'https' and other security and encryption protocols.

### **How long will we keep your personal data?**

To make sure we meet our legal data protection and privacy obligations, we only hold on to your information for as long as we actually need it for the purposes we acquired it for in the first place. After that we will either delete it, mask it or anonymize it so that it cannot be linked back to you.

We retain personal data we process where we have legitimate interest, performance of the contract, vital interest of data subject or of another natural person, performance of a task carried out in the public interest or in the exercise of official authority vested or for the purposes of satisfying any legal, accounting, or other regulatory reporting requirements or with your consent.

By law we have to keep basic information about our customers (including contact and identity data) for 10 years after they cease being customers for legal purposes.

### **Automated Decision Making**

Automated decisions are decisions concerning you which are made automatically on the basis of a computer determination (using software algorithms), without human intervention. We do not use automated decision making.

### **What are your data protection rights?**

Your duty to inform us of changes

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes by keeping your details up to date on our website and by sharing your updated details with our DC/ DPO at [eahmed@kfh.com.bh](mailto:eahmed@kfh.com.bh).



## Your rights in connection with personal data

Under certain circumstances, by law you have the right to:

- a) Request access: To your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- b) Request rectification: Of the personal data that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected. We may need to verify the accuracy of any new data you provide to us.
- c) Request erasure: Of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have exercised your right to object to processing, where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- d) Object to processing: Of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which means we can continue to process your personal data.
- e) Request the restriction of processing: Of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:
  - i. if you want us to establish the data's accuracy;
  - ii. where our use of the data is unlawful but you do not want us to erase it;
  - iii. where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or
  - iv. You have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- f) Request for portability: Of your personal data to another party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- g) Right to withdraw consent at any time: Where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing



carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

- h) Right to lodge a complaint with the Authority: In case you consider that the processing of your personal data infringes any of your rights or provisions related to the laws and regulations in scope.

#### **Fees for excessive or unreasonable requests**

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request for access is unfounded or excessive.

#### **Time limit to respond**

We try to respond to all legitimate requests within 15 business days. Occasionally, it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal data is not disclosed to any person who has no right to receive it.

We may also contact you to ask you for further information in relation to your request to speed up our response.

If you wish to exercise any of the rights set out above, please contact us at [eahmed@kfh.com.bh](mailto:eahmed@kfh.com.bh)

#### **Indemnity and Limitation of Liability**

You agree to defend, indemnify and hold harmless KFHB, its officers, directors and employees from and against any and all claims, liabilities, damages, losses or expenses, including settlement amounts and reasonable legal fees and costs, arising out of or in any way connected with your access to or use of this site.

Although KFHB shall make every attempt to keep the Website free from viruses, it cannot guarantee that it is virus/ malware free. For your own protection, you should take necessary



steps to implement appropriate security measures and utilize a virus scanner before downloading any information from the website.

KFHB, its directors and employees, shall not be liable in any manner whatsoever for any direct, indirect, incidental, consequential, or punitive damage resulting from the use of, access of, or inability to use the information available on the Website or the services provided by us. KFHB, its directors and employees shall not be liable in any way for possible errors or omissions in the contents in the Website.

### **Intellectual Property Rights**

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### **Changes to this data privacy notice**

We may update this data privacy notice from time to time in response to emerging legal, technical, contractual, regulatory or business developments. When we update our data privacy notice, we will take appropriate measures to inform you, consistent with the significance of the changes we make. We will obtain your consent to any privacy notice changes if and when this is required by applicable laws.

You can see when this privacy notice was last updated by checking the “last updated” date displayed at the top of this privacy notice.

If you have any questions about this privacy notice, please contact the DC/ DPO at [eahmed@kfh.com.bh](mailto:eahmed@kfh.com.bh).

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