

Customer Consent/ Declaration

[This consent/ declaration form must be attached to all application forms including KYC form where personal/ sensitive personal data is collected and processed]

I hereby confirm that the information provided herein is accurate, correct and complete and that the documents submitted along with this application form are genuine. I undertake to inform Kuwait Finance House Bahrain B.S.C. (c) ("KFHB") in writing of any changes to the information already provided and to update the information on this form whenever requested to do so by KFHB.

I hereby acknowledge that KFHB may disclose my information or details in the following cases to its Parent/ Group Company/ Group entities/ subsidiaries, affiliates, third party data processors, vendors, contractors, professional service providers and other external third parties: by obtaining my written consent; or if KFHB is legally required to disclose and process such information or detail to Judicial Authorities or to the Public Prosecutor or Regulatory bodies or where processing is required for performance of a contract or for other individuals vital interest or other local and international legal obligations.

I hereby acknowledge that KFHB may transfer my information outside the Kingdom, including cloud hosting, in the following cases:

- with my/ our consent to the transfer;
- the transfer is necessary for the performance of a contract;
- the transfer is necessary in my/ our interest as part of the contract between KFHB and a third party; and
- the transfer is for my/ our interest and benefit.

I also hereby declare that, in the event of my being subject to any foreign tax laws requiring information to be shared by KFHB with the foreign government to whose tax laws I am/ we are subject to, or with its representatives, I explicitly agree to KFHB's full compliance with such instruction from the foreign government and requests for information where such sharing of my personal information has been notified by KFHB in its privacy notice/statement. I further declare and acknowledge that any sensitive personal data about me cannot be processed by KFHB without my explicit consent or where there is no legal basis for such processing applicable under the laws or regulations.

I understand and acknowledge that this declaration is with respect to all of KFHB's products/ services and account types (including corporate, joint, and/or individual accounts) and covers transactions, balances, supporting information, legitimate interest and any enquiries from the requesting government or its representatives.

To facilitate KFHB's compliance with the foreign tax laws to which I may be subject to, I shall provide KFHB with any documentation requested by the foreign government, or to its representatives. I further agree to provide and/or update the above referenced documents as and when required by the terms and conditions set by the foreign tax authorities.

I understand and acknowledge that KFHB may process my personal/ sensitive personal data² for the following purposes:

Purpose	Opt-in/ Subscribe	Opt-out/ Unsubscribe
New products & services marketing		
Event invitations		
Analytics/ research purposes		
Contests/ Raffle Draws/ Other promotional activities		
Contest/ Raffle Draw winner announcement		
Newsletters/ Announcements		
Publications		
Surveys		

¹ Personal data may include name, contact details, address, date of birth, nationality, employment information, education information, CPR details etc.

² Sensitive personal data may include political opinion, ID photographs.

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KFHB can reach me through the following communication channels.

Channels	Opt-in/ Subscribe	Opt-out/ Unsubscribe
Phone/ Mobile		
SMS		
Post/ Courier		
Email		
Social Media		
Live chats		
Chatbots		

I will indemnify and hold KFHB free and harmless from any and all claims arising from the breach of this consent/ declaration, for damages, and for actual legal fees to defend such claims, if any.

This consent/ declaration for KFHB to use or process the information herein shall be valid for the duration of my relationship and/or contract with KFHB and for ten (10) years thereafter, to comply with statutory and regulatory requirements.

I understand and acknowledge that KFHB has documented and formalized the Privacy Notice which [is enclosed herewith]/ [link can be accessed and viewed here [<https://www.kfh.bh/bahrain/en/personal/Privacy-Policy-.html>]]. I understand and acknowledge that the change, if any, in the purposes of processing of my personal data shall be notified by KFHB from time to time through appropriate communication channels.

Data Subject/ Customer Name

Signature

Date

Annexure 3.2

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www.kfh.bh | +973 7777 7777

[in](#) [f](#) [t](#) [@](#) [@kfh.bahrain](#)

بيت التمويل الكويتي

Kuwait Finance House

البحرين ش.م.ب (م) (S.C.) Bahrain



مركز من قبل مصرف البحرين المركزي كمصرف قطاع تجزئة إسلامي
Licensed as an Islamic Retail Bank by the Central Bank of Bahrain