

Data Privacy Policy

Purpose

The purpose of this document (“**Data Protection Policy**”) is to inform how **Reem Finance PJSC** manages customer personal Data. This Policy document mentions the purposes for which we collect, use, and disclose customer’s Personal Data.

Personal Data

Personal Data refers to any data, whether true or not, about an individual/Corporate who can be identified (a) from that data; or (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

Examples of such Personal Data you may provide to us your name, Emirates ID, Trade License, passport or other identification number, telephone number(s), mailing address, email address, transactional data and any other information relating to any individuals/corporate which you have provided us in any forms you may have submitted to us, or via other forms of interaction with you.

Reem Finance PJSC act as Data Controller i.e. Collect, Process & Storage of personal data.

Collection of Personal Data

1. Collection of Personal Data in the following ways:

- when you submit any form, including but not limited to application, declaration, proposal, or referral forms.
- when you enter into any agreement or provide other documentation or information in respect of your interactions and transactions with us, or when you use our services.
- when you interact with our staff, including customer service officers, relationship managers and other representatives, for example, via telephone calls (which may be recorded), letters, fax, face-to-face meetings, and email.
- when your images are captured by us via CCTV cameras while you are within our premises, or via photographs or videos taken by us or our representatives when you attend events hosted by us.
- when you use our services online and other technology platforms, such as websites and apps,

- When you request that we contact you, be included in an email or other mailing list; or when you respond to our request for additional Personal Data, our promotions, and other initiatives.
 - when you are contacted by, and respond to, our marketing representatives and agents and other service providers.
 - when you submit your Personal Data to us for any other reason.
2. When you browse our website, you generally do so anonymously but please see the section below on cookies. We do not, on our website, automatically collect Personal Data, including your email address unless you provide such information.
 3. If you provide us with any Personal Data relating to a third party (e.g. information on your customers, spouse, children, parents, and/or employees), by submitting such information to us, you represent to us that you have obtained the consent of such third party to you providing us with their Personal Data for the respective purposes.
 4. You should ensure that all Personal Data submitted to us is complete, accurate, true, and correct. Failure on your part to do so may result in our inability to provide you with the products and services you have requested.

Personal Data collection Purpose, Use and Disclosure

Generally, Reem Finance PJSC collects, uses, and discloses your Personal Data for the following purposes:

- Responding to, processing, and handling your complaints, queries, requests, feedback, and suggestions.
- Verifying your identity.
- Managing the administrative and business operations of the Companies and complying with internal policies and procedures.
- Requesting feedback or participation in surveys, as well as conducting market research and/or analysis for statistical, profiling, or other purposes for us to design our products, understand customer behaviour, preferences, and market trends, and to review, develop and improve the quality of our products and services.
- Preventing, detecting, and investigating crime, including fraud and money-laundering or terrorist financing, and analysing and managing commercial risks.

- Managing the safety and security of our premises and services (including but not limited to carrying out CCTV surveillance and conducting security clearances)
- Providing media announcements and responses.
- In connection with any claims, actions, or proceedings (including but not limited to drafting and reviewing documents, transaction documentation, obtaining legal advice, and facilitating dispute resolution), and/or protecting and enforcing our contractual and legal rights and obligations.
- Complying with any applicable rules, laws and regulations, codes of practice or guidelines or to assist in law enforcement and investigations by relevant authorities (including but not limited to disclosures to regulatory bodies, conducting audit checks, surveillance and investigation, or customer due diligence).
- any other purpose relating to any of the above with expressed consent from the customer.

These purposes may also apply even if you do not maintain any account(s) with us, or have terminated these account(s)

In addition, Reem Finance PJSC collects, uses, and discloses your Personal Data for the following purposes depending on the nature of our relationship:

If you are a prospective customer:

- evaluating your financial and banking needs and providing recommendations to you as to the type of products and services suited to your needs.
- assessing and processing any applications or requests made by you for products and services offered by Reem Finance
- any other purpose relating to any of the above.

Retail banking customer,

- where account or relationship managers or agents have been assigned to service your account or portfolio, using your telephone number(s) to contact you from time to time to take your instructions, and/or provide you with information.
- carrying out client reviews, for example, annual reviews of your portfolio.
- To establish your financial situation, risk profile, investment experience and investment objectives to help you consider the suitability of the products you have invested in or intend to invest in.
- ensuring the ongoing creditworthiness of customers.
- administering exceptional approvals, fee adjustments or waivers.

- providing offers and promotions in relation to co-branded products and services which you have applied for.
- customer outreach and relationship management.
- archival
- providing loans and overdraft facilities (including but not limited to the evaluation of credit risks and enforcement of repayment obligations).
- any other purpose relating to any of the above.

Sole proprietor, corporate, guardian, guarantor, corporate relationship with Reem Finance PJSC:

- Providing financial services.
- Facilitating the daily operation of the services, and credit facilities (including but not limited to providing loans, gathering deposits, updating contact details of shareholders).
- Facilitating the continuation or termination of the relationship
- Networking to maintain customer relationships.
- Facilitating and carrying out due diligence checks.
- Providing loans and other facilities (including but not limited to the evaluation of credit risks and enforcement of repayment obligations)

In addition, Reem Finance may also collect, use, and disclose your Personal Data for the following purposes.

- Providing or marketing services, products, and benefits to you,
- Matching Personal Data with other data collected for other purposes and from other sources (including third parties) in connection with the provision or offering of products and services,
- Sending you details of products, services, special offers, either to our customers generally, or which we have identified may be of interest to you.
- Conducting market research, understanding, and analysing customer behaviour, location, preferences, and demographics for us to offer you products and services as well as special offers and marketing programs which may be relevant to your preferences and profile.

5. In relation to products or services or in your interactions with us, we may also have specifically notified you of other purposes for which we collect, use, or disclose your Personal Data. If so, we will collect, use, and disclose your Personal Data for these additional purposes as well, unless we have specifically notified you otherwise.

Use of Cookies

- When you interact with us on our websites, we automatically receive and record information on our server logs from your browser. We may employ cookies in order for our server to recognize a return visitor as a unique user including, without limitation, monitoring information relating to how a visitor arrives at the website, what kind of browser a visitor is on, what operating system a visitor is using, a visitor's IP address, and a visitor's click stream information and time stamp (for example, which pages they have viewed, the time the pages were accessed and the time spent per web page).
- Cookies are small text files stored in your computing or other electronic devices which allow us to remember you or other data about you. The cookies placed by our server are readable only by us, and cookies cannot access, read, or modify any other data on an electronic device. All web-browsers offer the option to refuse any cookie, and if you refuse our cookie then we do not gather any information on that visitor.
- Should you wish to disable the cookies associated with these technologies, you may do so by changing the setting on your browser. However, you may not be able to enter certain part(s) of our website.

Storage, Security, and confidentiality of your personal data

All personal data will be held/stored in United Arab Emirates (UAE), Abu Dhabi

Reem Finance use range of measures to keep your personal data secure and protected against

- Unlawful processing and analysis
- Unauthorized access
- Accidental loss
- Destruction, and damage

For our external service providers, we require them to provide the same standards of data protection as we do.

Reem Finance deploys a wide range of security measures to ensure the security, confidentiality, and integrity of your data. Asset Security

- Application Security
- Access Controls (Read, Write & View Access)
- Network Security
- Un-authorized access control
- Communication Security
- Organizational Security
- Data Masking
- Policies & procedures for securely managing information.
- Audit on our process & policy of data protection (Internal & External)
- Third party vendors compliance on data privacy legal and regulatory requirements.
- Regular Anti-virus update for our workstation & servers to protect viruses.

Third-Party Sites

Our website may contain links to other websites operated by third parties. We are not responsible for the privacy practices of websites operated by third parties that are linked to our website. We encourage you to learn about the privacy policies of such third-party websites. Some of these third-party websites may be co-branded with our logo or trademark, even though they are not operated or maintained by us. Once you have left our website, you should check the applicable privacy policy of the third-party website to determine how they will handle any information they collect from you.

Contacting Us

Feedback - Any questions or feedback relating to your Personal Data.

Withdrawal of Consent - withdraw your consent to any use of your Personal Data.

Correction/Deletion of your Personal Data - make corrections/Deletion to your Personal Data records held by us.

- Email us at dpp@rf.ae
- Call at +971 2 6918400