

Privacy Policy

This Privacy Policy (the “**Policy**”) forms part of Dhabi Bank Ltd. Terms and Conditions (“**Dhabi**” or “**we**” or “**us**”), relating to our Services provided through our Digital Platforms such as our mobile application (“**Mobile App**”) and website and is committed to protecting the online privacy of all of its users, whether when using Dhabi website or application (“**Dhabi App**”) via electronic devices (collectively referred to as the “**E-Applications**”). As such, this Policy has been written in order to allow you (our customer) to understand E-Application’s policy regarding your privacy, as well as how your personal information will be handled when using the E-Applications. This Policy will also provide you with information so that you are able to consent to the processing of your personal data in an explicit and informed manner, where appropriate.

For the purpose of applicable data protection law, Abu Dhabi Global Market laws. Dhabi is the data controller of your personal information. If you have any questions about this Policy, or our processing of your personal data please contact us at:

Email: info@dhabi.com and

Telephone: +971 2 619 4492.

1.1 Information Collection and Usage:

In general, any information and data which you provide to Dhabi over the E-Applications, or which is otherwise gathered via the E-Applications by Dhabi, in the context of the use of Dhabi products and services will be processed by Dhabi in a lawful, fair, and transparent manner. To this end, and as further described below, Dhabi takes into consideration internationally recognized principles governing the processing of personal data, such as purpose limitation, storage limitation, data minimization, data quality and confidentiality.

In order to facilitate, enable and/or maintain our business relationship, we collect and otherwise process personal data relating to customers and any other person(s) involved in the business relationship, as the case may be, such as authorised representative(s), person(s) holding a power of attorney and beneficial owners, if different from the customers, each an “related party”

Personal data provided by you like contact details, place of birth, nationality etc. by filling in forms or by corresponding with us through the service, phone, email or otherwise. This includes personal data you provide when you:

- use the E-Applications;
- create an account on the E-Applications or otherwise;
- subscribe to our service or newsletter;
- request any information to be sent to you; or
- give us feedback or contact us.

We may also obtain information from other sources and combine that with information we collect through our services. For example, we may collect information about you from third parties (for example correspondent banks, brokers, exchanges, trade repositories, processing units and third-party custodians, issuers, authorities, and their representatives), including our business partners, and publicly available sources.

We process information that we obtain from you (our customers) in the context of our business relationship. We also process insofar as necessary to provide our services and-constantly improve upon the services.

We may share the information we collect as follows or as otherwise described in this Policy as long as you have granted us your express consent to process your personal data (Consent given can be withdrawn at any time by notifying us using either of the contact methods set out above, except to the extent that withdrawal is not permitted under applicable law:

- with credit and financial institutions or comparable institutions in order to carry out a business relationship with you. With consultants, merchants, and other relevant third parties involved in the utilization of the E-Applications when necessary to carry out work or provide services on our behalf in relation to the service;
- in response to a request for information if we believe disclosure is in accordance with, or required by, any applicable law, rule, regulation or legal process;

- in connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of our business by another company; and
- between and among Dhabi and any current or future parent, subsidiary and/or affiliated company.

This **Policy** does not describe information collection practices of other sites, including those linked to, or from, the E-Applications. The information we collect about you comes from the following sources:

- information we receive from you on applications or other forms, such as your name, address, and telephone number;
- information about your transactions with us, our affiliates, or non-affiliated third parties; and
- information we receive about you from other sources, such as your employer and other third parties.

The server on which the E-Applications is located collects and saves only default information customarily logged by web server software. Information may include the date and time of your visit, the originating IP address, and pages and images viewed. It may also be possible for you to review and change contact information such as address, phone and e-mail information. To protect your privacy, proof of identity or other authentication is required any time once you contact us.

We may use personal information to provide the products and services you have requested, including services that display customized content and advertising.

We may use personal information for auditing, research and analysis to operate and improve our technologies and services.

We may share aggregated non-personal information with third parties outside of the E-Applications.

When we use third parties to assist us in processing your personal information, we require that they comply with our Policy and any other appropriate confidentiality and security

measures.

We may also share information with third parties in limited circumstances, including when complying with legal process, preventing fraud or imminent harm, and ensuring the security of our network and services.

The E-Applications process personal information on servers in the United Arab Emirates. In some cases, we process personal information on a server outside the United Arab Emirates.

We will only transfer your personal data overseas as permitted by law and with your consent otherwise we will hold and store all consumer and transaction data within the United Arab Emirates. Additionally, we also establish a safe and secure backup of all the consumer data and transactions in a separate location for the required period of retention i.e. 5 years.

We will process and store your personal data for as long as it is necessary in order to fulfill our contractual, regulatory and statutory obligations. It should be noted here that our business relationship is a long-term obligation, which is set up on the basis of periods of year.

1.2 Security of Transactions:

Please be assured that the E-Applications has security measures in place to protect the information you provide us. We use encryption methods to protect all information, which is deemed to be sensitive, or any other data that should remain secure to meet Dhabi's legal requirements.

1.3 Cookies:

Cookies enable websites to remember who you are. Information from cookies may include information relating to your use of our websites, information about your computer (such as IP address and browser type), and demographic data. We collect process and analyze traffic data regarding the use of our webpages. Traffic data is data connected to visitors on the webpage and data handled in communication fields for sending, distributing or making messages available. The E-Applications, and third-party advertisers, may use cookies

You can set or amend your web browser controls to accept or reject cookies. If you choose to reject cookies, you may still use our websites and some Services, however your access to some functionality and areas of our website or Services may be restricted substantially.

1.4 Privacy Policy Changes:

Dhabi reserves the right to change this Policy at any time. The amended version of the Policy will be always published only on the E-Applications.

1.5 Privacy intrusion:

If you suspect/feel that your privacy is being compromised, follow these steps immediately:

- Close all browsers;
- Change your password immediately; and
- Inform us by email on (please insert email) or phone on (please insert phone number).

If you elect not to receive promotional emails or messages regarding Dhabi products and services, you may elect to ('opt out') from receiving any further promotional emails or messages by clicking on the "opt out" sign which you will find in the email or message received. However, if you opt out from receiving these emails or messages, we will retain your e-mail address solely for the purposes of honoring your request.