

ALJUF PRIVACY POLICY

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ALJUF PRIVACY POLICY

1. INTRODUCTION

Abdul Latif Jameel United Finance Co. (ALJUF) is committed to respecting your privacy and protecting your personal information

- We will be transparent about the information we are collecting and what we will do with it.
- We will use the information you give us for the purposes described in our Privacy Policy, which include providing you with services you have requested and enhancing your experience with ALJUF.
- We will also use the information to help us understand you better and so that we can give you relevant offers.
- If you tell us, you don't want to receive marketing messages we will stop sending them. We will, of course, continue to send essential information relating to a product or service you have purchased to keep you informed about your product or service.
- We have measures to protect your information and keep it secure.
- We will respect your data protection rights and aim to give you control over your own information.

You can access our full Privacy Policy below to help you to understand better how we use your personal information. In it, we explain in more detail the types of personal information we collect, how we collect it, what we may use it for and who we may share it with.

Without prejudice to your rights under applicable laws, the above and the Privacy Policy are not contractual and do not form part of your contract with us.

2. FULL PRIVACY POLICY

2.1. Controller Of Personal Information

Any personal information processed by ALJUF in connection with this Privacy Policy is controlled by ALJUF, which is considered the "data controller" of your personal information under the National Data Management Office (NDMO) and the personal data protection law. To contact our Personal Data Protection Officer, you can send an email to Privacy@aljfs.com.

2.2. What Do We Mean By Personal Information?

Personal information means details that identify you or could be used to identify you, such as your name and contact details, your account number, your ID number, and purchase history. It may also include information about how you use our websites and mobile applications.

2.3. When Does This Policy Apply?

This Privacy Policy applies to personal information about you that we collect, use and otherwise process regarding your relationship with us as a customer or potential customer, including when you apply for a loan or use our other services, use our websites or mobile applications, contact our service agents or call center.

Where we reference that others are data controllers in the sections 'Controller of Personal Information' and 'Who do we share your personal information with?' you should consult their privacy policies for further information.

Additional Terms and Conditions or policies may apply if you elect to take additional services from us.

2.4. How Can You Keep Your Personal Information Secure?

We take great care to protect the personal information you provide to us. You can read more about how we do this in our Personal Data Protection Policy. Here are some things you can do to keep your information secure.

2.4.1. Log-In Details Confidential

To make sure your access to our websites, other online services, and mobile applications is secure, you should not share your log in details with anyone else. When you finish using the website, online services or mobile app you should log out if others may be able to access your computer or device. This is especially important if you are using a publicly accessible computer.

2.4.2. Be Aware Of And Protect Yourself Against Internet Fraud And 'Phishing'

There is an Internet fraud practice known as 'phishing' which is the illegal gathering of personal information by deception. Unsolicited emails are sent to individuals from lists illegally gathered by a third party, and recipients are asked to enter or reconfirm bank or password details into a 'cloned' or illegal copy website.

2.5. When Do We Collect Personal Information About You?

We collect personal information about you whenever you use our services (whether these services are provided by us or by other companies or agents acting on our behalf), including when you visit our offices or branches, when you use our website or mobile applications, or interact with us via email.

For additional details see 'What types of personal information do we collect and retain?' below.

In addition, we may receive personal information about you from third parties, such as:

- Companies contracted by us to provide services to you.
- Companies involved in your credit underwriting such as SIMAH, Bayan, and others.
- Government entities that provide national data collected from various agencies.
- Companies who provide details to us under privacy policies providing information to be shared with ALJUF.

2.6. What Types of Personal Information Do We Collect and Retain?

When you use our services, you will need to provide us with your personal details or the details of those individual(s) who will be involved in supporting your credit application.

We collect the following categories of personal information:

- Information you provide for ALJUF to complete and manage your credit application or a service you have requested from us.
- Information collected during your interaction with us.
- Information about your credit history.
- Information about the services we have provided to you in the past.
- Information about online registration and other interactions.
- Information about your use of our websites, branches and mobile applications. For more details of the methods, please see «How we use cookies and other methods for the collection of website usage data».
- Information about your device and your location if you have been browsing on <http://www.aljfinance.com/> or using our mobile application, for example your IP address or unique device ID. (An IP address (i.e. Internet Protocol address) is a numeric code that can act as a unique identifier for your computer or other device – this can be turned off from your device).

2.7. When And Why Do We Collect ‘Sensitive Personal Data’?

For certain categories of personal information referred to here as “sensitive personal data”, we try to limit the circumstances where we collect and process sensitive personal data. We are required by law to collect credit information data from legally authorized entities when we offer credit or financing to our customers, after we obtain their consent to do so. Personal data includes the following categories:

- Ethnic, tribal, or national origin
- Religious beliefs
- Political ideology
- NGO or civil group membership
- Criminal record
- Biometric data
- Credit record
- Health record
- Location tracking data
- Status of legitimacy (Known / Unknown parent(s))

2.8. What Do We Use Your Personal Information For?

The main purposes for which we use your personal information are:

- To fulfil your credit request and deliver the services you have asked for.
- To manage your loan during its tenure.
- To send status updates and service communications to you.
- To keep track of you in advance of your payment due date.
- To help keep you financially responsible during the repayment process.
- To provide services tailored to your requirements and to treat you in a more personal way.
- To carry out analysis and market research.
- To carry out marketing including online advertising and keep you informed of ALJUF products and services.
- To undertake targeted online advertising.
- To send you status updates and service communications.
- To improve our websites, products and services.
- For management and administrative purposes.

2.9. Who's allowed to use our services?

ALJUF does not sell products or offer services to children. If you are under 18, you may browse the <http://www.aljfinance.com/> website, but you cannot purchase any product or service without the involvement of a parent or guardian.

2.10. When Will We Send You Marketing Communications?

When we have your permission, we will send you marketing communications from ALJUF. As ALJUF, we do sometimes send marketing communications that include a business partners' products and services related to the product or service you acquired from us.

We will only allow third parties or other members of our group to send marketing communications to you when we have your permission to do so.

We will respect your choice as to what communications you wish to receive and how these are sent.

2.11. How Can You Change What Marketing Communications You Receive, How You Receive Them And Unsubscribe?

If you decide you would no longer like to be sent marketing communications, you can change your mind at any time. The ways to stop being sent marketing communications is by making changes in your marketing preferences at any time in your online account.

In addition, each marketing communication we send by email will also have an unsubscribe option which will allow you to stop receiving further marketing emails. We aim to action requests to stop being sent marketing communications within 10 working days of receiving those requests, but it is possible you will receive some marketing in the period prior to that change being made.

Please note that if you tell us that you do not wish to be sent further marketing communications, you will still receive service communications (as described above) which are necessary, for example, to notify you of your account or payment status.

2.12. What Is Our Legal Basis For Using Your Personal Information?

ALJUF will only process your personal information where we have a legal basis to do so. The legal basis will depend on the reason or reasons ALJUF collected and needs to use your information. Under the Saudi personal data protection laws in almost all cases the legal basis will be:

- Because we need to use your information so that we can process your credit request, and otherwise perform the contract we have with you.
- Because it is in ALJUF legitimate interests as a finance company to use your personal information to operate and improve our business as a credit provider.
- Because ALJUF needs to use your personal information to comply with a legal obligation.
- To protect the vital interests of you or another person.
- Because you have consented to ALJUF using your information for a particular purpose.

If processing of your data is subject to any other laws, then the basis of processing your data may be different to that set out above and may in those circumstances be based on your consent in all cases.

2.13. How Long Do We Keep Personal Information?

We will keep your information for as long as we need it for the purpose it is being processed for. For example, where you availed a credit loan or a car lease, we will keep the information related to your account, so we can fulfill the specific arrangements you have made and after that, we will keep the information for a period which enables us to handle or respond to any complaints, queries or concerns relating to your account, including statutory requirements.

The information may also be retained so that we can continue to improve your experience with us and to ensure that you receive any credits, which are due to you.

We will actively review the information we hold and delete it securely, or in some cases anonymize it, when there is no longer a legal, business or customer need for it to be retained. If you stop interacting with us as a customer, we will remove or anonymize your information after the passing of the statutory requirements.

2.14. Performance Of A Contract With You

It will be necessary for ALJUF to use your personal information to complete your loan underwriting. For example, we will need to use information such as your contact details and payment information, manage your payments, and update your record with the Saudi Credit Bureau.

2.14.1. Legitimate Interests

As a finance company, ALJUF has a legitimate business interest to use the personal information we collect to offer an effective service and carry out our business.

2.14.2. Compliance with legal obligations

There are situations where ALJUF is subject to a legal obligation and needs to use your personal information to comply with those obligations.

2.14.3. To protect the vital interest of you or another person

There are situations where we may need to use your personal information to protect the vital interests of you or another person.

2.14.4. Consent

Alternatively, we may collect and use your personal information where you have given your specific consent to us doing so.

You can withdraw your consent to such processing at any time through filling out this [form](#) and sending it to Privacy@aljfs.com.

However, if you withdraw your full consent, in some circumstances, it may mean we will not be able to provide all or parts of the services you have requested from us and you will not be able to obtain services related your account

2.15. Who Do We Share Your Personal Information With?

Your personal information may be shared with the companies within our group. You will only be sent marketing emails from other companies within our group where you have provided your consent to those companies. We may also disclose your personal information to the following third parties for the purpose described here:

- Your payment history, including arrears, defaults and delinquencies.
- Anti-fraud screening service providers to process payments and (where necessary) to carry out fraud-screening.
- In response to a valid, legal request from Government and law enforcement agencies.
- Third party service providers we are using to provide services that involve data processing, for example, to carry out marketing initiatives or run customer surveys on our behalf.
- Third parties, such as law firms and law courts, to enforce or apply any contract with you.
- Third parties, such as the police and regulatory authorities, to protect our rights, property, or the safety of our customers, staff and assets.
- We may provide usage information (but not your personal details) to other websites so that they know that you have visited our websites (see 'How we use cookies and other methods for the collection of website usage data' above).

We do not sell personal information to third parties, and we only allow third parties to send you marketing information where we have your consent to do so.

2.16. What Are Your Legal Rights In Relation To The Personal Information We Hold About You?

Under the Saudi Personal Data Protection Law, you have certain rights in relation to your personal information. Responses to exercise your rights will be provided within one month and generally there is no fee for making these requests. If your request is particularly complicated we may extend the deadline for responding to three months, but we will let you know if this is the case.

We will handle all requests in accordance with applicable law. However, depending on the right you wish to exercise, and the nature of the personal information involved, there may be legal reasons why we cannot grant your request. Further explanation of those rights and the exceptions to them are set out below.

Details of how to exercise your rights are set out in the section below “How can you exercise your legal rights and change how we use your data?”

Your rights include the following:

1. You may request us to stop sending you marketing. To see how to change your permission to market please refer to “How Can You Change What Marketing Communications You Receive and How You Receive Them?» which can be located in «When Will We Send You Marketing Communications?». If you do so, we will no longer be able to send you marketing communications. However, if you subsequently apply for credit with us we will need to send you communications about the services you have requested.
2. You may request us to stop using your personal information where we are doing so under legitimate interests (see the section “What is our legal basis for using your personal information” for examples of when that applies) unless it is needed for dealing with legal claims or we have other compelling legitimate reasons that override your rights.
3. You may request us to stop processing of your personal information for marketing purposes including analytics for the purposes of targeted marketing, including online advertising.
4. You may access the personal information we hold on you.
5. There are some limited exceptions to this right, such as information relating to others who have not consented to the disclosure of their information and information that is legally privileged. Please see “Accessing your personal information” which can be located within «How can you exercise your legal rights and change how we use your data?» for more details.
6. You may ask us to correct your personal information (the ‘right of rectification’) if that information is inaccurate. How to do this see section on “How can you change what marketing communications you receive and how you receive them?”
7. You may ask for personal information that identifies you to be erased (or forgotten).

8. To do this we will remove the information that identifies you from the data we hold in our active systems (“anonymize”). However, a separate and restricted copy of the identifying information will be kept for 10 years to meet the obligations we have to law enforcement, national authorities and legal proceedings.

Considerations:

- We may need to retain certain elements that relate to a contract between you and ALJUF because we need it for our own legal and auditing purposes (for more information on the basis on which we process your personal information see the section “What is our legal basis for using your personal information”).
- A record of your request including the personal information you supplied will be retained in the application used to carry this out for 3 years.
- In some circumstances it may mean we will not be able to provide all or parts of the services you have requested from us in relation to previous contracts or retain any preferences you have previously shared with us.
- We cannot erase your personal information if either you have availed a credit loan in the past 10 years or you have unsettled balance. You may come back to us once this time period has passed and submit a request.
- We cannot erase your personal information if we have identified that either you have an open complaint with us or we hold a previous case for you. We are required to retain this information in case there is a need to re-open the complaint.

2.17. How Can You Exercise Your Legal Rights And Change How We Use Your Data?

If you wish to change how we use your personal or to exercise any of your rights, all you have to do is fill out this [form](#) and send it to privacy@aljfs.com

2.18. Accessing Your Personal Information

If you wish to receive a copy of your information or wish to change it, you can make your request in writing and include the following information with your request:

- Your name and address
- Details of your request
- A photocopy of your ID, so that we can verify your identity
- Your signature and the date of the request
- If you are applying on behalf of another person then signed authority from the individual is required
- Any details which may help us locate the information which is the subject of your request

- Account Number
- Telephone recording details (identifier number, the number you call from, the number and option you detailed, the date and time of your call(s)).

Please fill out this [form](#) and send it to **Privacy@aljfs.com**.

2.19. Security of Your Personal Information

To protect against the loss, misuse and alteration of the information under our control, we have in place appropriate physical, electronic and managerial procedures. For example, our servers are accessible only by authorized personnel and that your information is shared with respective personnel on need to know basis to complete the transaction and to provide the services requested by you.

Although we will endeavor to safeguard the confidentiality of your personally identifiable information, transmissions made by means of the Internet cannot be made absolutely secure. By using this Site, you agree that we will have no liability for disclosure of your information due to errors in transmission or unauthorized acts of third parties.

3. HOW WILL WE INFORM YOU OF CHANGES TO THIS PRIVACY POLICY?

If we change this Privacy Policy, we will let you know about the changes by publishing the updated version on <http://www.aljfinance.com/>. We are committed to protecting and respecting your privacy and will continue to do so in any future changes we make to this Privacy Policy.

4. HOW TO GET IN TOUCH WITH US AND YOUR RIGHT TO COMPLAIN TO OUR SUPERVISORY AUTHORITY?

If you have any questions about this policy, please contact the Personal Data Protection Officer. The Data Protection Officer for ALJUF can be contacted via privacy@aljfs.com.

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Thank You