

This terms and condition apply to information collected and held about customers including possible future customers. By 'information' we mean personal and financial information about you that we collect, use, share and store.

Why we collect information about you?

We collect, use, share and store information about you as per the applicable law & regulatory requirement and to provide you with the services that you have requested from us and to share information with you about services that may be of interest to you. We will collect your information directly from you or from third parties.

These information can be collected through such examples:

- Applying for our products or services;
- Using our branches;
- Telephone services;
- Websites or;
- Online banking and mobile banking app in which we may gather information about you such as location, IP address, and information about the device.

How we use your information?

The collected information is to provide you with the services you have requested or about services that may be of interest to you. This may also include:

- To help us create new and enhanced products and services;
- For security purposes;
- To communicate with you when required or to provide you information that may be of interest to you;
- To comply with legal and regulatory obligations;
- Where we have a legitimate purpose in doing so, such as the protection of our business interests or the prevention of fraud; and
- To keep you informed about products and services you hold with us and to send you information about products or services

Sharing your information with others

We will keep your information confidential but we may share it in a secure manner in certain circumstances, for the purposes set out in this policy, with the following entities:

- Other companies who provide a service to you through us
- Any company we are providing services with or whose name or logo appears on our products;
- Our service providers and agents, including their subcontractors;
- Social media websites to present you information about our products and services;
- Credit reference agencies;
- Regulatory and legal entities; and
- Kuwait Governmental Entities

Contact list information:

Our Mobile app has features to make transfers directly to mobile numbers, For this reason, the mobile app may request for permission to access your phone book. You have the right to deny this permission if you do not need this feature

Your rights

You have rights relating to the way we use your information, and can make certain choices. For example, you can:

- Officially inform us of a correction to your personal data;
- Request us to stop or start sending you marketing messages;
- In following condition information can be disposed subject to legal and regulatory requirement:
- When no longer required in relation to the purposed for which they are collected or otherwise processed;
- Or where a customer has withdrawn consent to delete them

To discuss any issues relating to your information, please contact us via the methods set out in the 'Contact us' on KIB main website section.

Your obligation

You are obliged that all data and information you shared are correct, and you take the full responsibility for this, and the bank will not be held responsible for the incorrect data provided.

Security

All your information shall be kept in a secure manner complying with global best practices. Should you require to contact us, please refer to the contact us methods set out in the 'Contact us' section. Please remember for your own security, do not send us any personal or account information by standard email.