



Date of Update: 19 June 2024

Privacy Terms and Conditions

This policy applies to information held about customers and possible future customers. By ‘information’ we mean personal and financial information about you that we collect, use, share and store.

What type of personal data we collect?

We collect various type of data to provide you with the requested service(s) and as mandated by Law & regulation. Following are various categories:

Data Type	Examples
Identifying information	Name, Age, Gender, Biometric, national number, resident number, nationality, signature, photo, religion, identifiers, etc.
Contact Information	Mobile number, email address, social media page, home address, office address, etc.
Usage Information	Website access, product purchased, withdraw, etc.
Educational Information	School/college/university name, type of education, year of completion, etc.
Employment Information	Employment name, address, position, grade, etc.
Technical Information	Device ID, Device browser info, IP address, geolocation, Cookie, etc.
Financial Information	Salary, account balance, fixed deposit, card history, property detail, tax details, income proof, number of vehicles information, etc.
Credit Information	Finance, credit card limit, etc.

Other	Medical information, Family Information, social media information
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How we collect information about you?

We collect, use, share and store information about you 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 services and branches;
- Telephone services;
- Our Websites or;
- Online banking and mobile banking app
- Third party such as Ci-Net, PACI, etc.
- Closed-circuit television (CCTV)
- Social Media
- Chat Services

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 through data analytics;
- For security purposes;
- To communicate with you when required or to provide you information that may be 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 to you information about our products and services;
- Credit reference agencies;
- Regulatory and legal entities; and
- Kuwait Governmental Entities

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 related to your information, please contact us via the methods set out in the 'Contact us' 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 those incorrect data entries.

Security

All your information shall be kept in a secure manner complying with global best practices such as ISO 27001. 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.