

## Data Privacy Policy

Copyright © reem bank — All rights reserved. The information herein is confidential, and the recipient will not disclose it to third parties without written permission.

### Purpose

The purpose of this document (“Data Privacy Policy”) is to inform how reem bank manages customer personal data.

This Policy document mentions the purposes for which we collect, use, and disclose customer 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 include 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/corporates which you have provided to us in any forms you may have submitted to us, or via other forms of interaction with you.

reem bank acts as the Data Controller, including the collection, processing, and storage of personal data.

### Collection of Personal Data

#### 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.

When you browse our website, you generally do so anonymously, but please see the section below on cookies. We do not automatically collect Personal Data, including your email address, unless you provide such information.

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.

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 bank 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 Bank 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 behaviours, 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 analyzing and managing commercial risks.
- Managing the safety and security of our premises and services.

- Providing media announcements and responses.
- In connection with any claims, actions, or proceedings.
- Complying with any applicable rules, laws, regulations, codes of practice, or guidelines.
- Any other purpose relating to any of the above with expressed consent from the customer.

### **Prospective Customers**

- Evaluating your financial and banking needs and providing recommendations regarding suitable products and services.
- Assessing and processing any applications or requests made by you for products and services offered by reem bank.
- Any other purpose relating to any of the above.

### **Retail Banking Customers**

- Contacting you through assigned account or relationship managers.
- Carrying out client reviews.
- Establishing your financial situation, risk profile, investment experience, and investment objectives.
- Ensuring the ongoing creditworthiness of customers.
- Administering exceptional approvals, fee adjustments, or waivers.
- Providing offers and promotions.
- Customer outreach and relationship management.
- Archival purposes.
- Providing loans and overdraft facilities.
- Any other purpose relating to any of the above.

### **Sole Proprietors / Corporate Customers / Guardians / Guarantors**

For sole proprietors, corporates, guardians, guarantors, and corporate relationships with reem bank:

- Providing financial services.
- Facilitating the daily operation of services and credit facilities.
- Facilitating the continuation or termination of relationships.

- Networking to maintain customer relationships.
- Facilitating and carrying out due diligence checks.
- Providing loans and other facilities.

In addition, reem bank may also collect, use, and disclose your Personal Data for the following purposes:

- Providing or marketing services, products, and benefits.
- Matching Personal Data with other collected data.
- Sending details of products, services, and special offers.
- Conducting market research and customer analysis.

### **Cookies and Website Usage**

When you interact with us on our websites, we may automatically receive and record information from your browser. We may employ cookies for visitor recognition and analytics.

Cookies are small text files stored on your devices which allow us to remember you or other data about you.

Should you wish to disable cookies, you may do so through your browser settings. However, some parts of the website may not function properly.

### **Storage, Security, and Confidentiality of Personal Data**

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

reem bank uses a range of measures to keep your personal data secure and protected against:

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

For external service providers, we require them to maintain the same standards of data protection.

reem bank deploys a wide range of security measures to ensure the security, confidentiality, and integrity of your data, including:

- Asset Security

- Application Security
- Access Controls
- Network Security
- Unauthorized access control
- Communication Security
- Organizational Security
- Data Masking
- Policies and procedures for securely managing information
- Internal and external audits
- Third-party vendor compliance
- Regular anti-virus updates

### **Third-Party Sites**

Our website may contain links to websites operated by third parties. reem bank is not responsible for the privacy practices of such websites.

### **Contacting Us**

- Feedback regarding your Personal Data
- Withdrawal of Consent
- Correction/Deletion of Personal Data

Email: [dpo@reembank.ae](mailto:dpo@reembank.ae)

Call: +971 2 6918400