

## Privacy Notice

We care about your privacy. We have provided this Privacy Notice to help you understand how we collect, use and protect your personal data when we collect it from the **European Economic Area (EEA)**.

## About Kuwait Finance House

Kuwait Finance House hereinafter referred to “KFH” is an Islamic bank having its principal address at KFH Baitak Tower. P.O. Box 24989, Safat, 13110 Kuwait

KFH offers a wide range of Islamic banking products and services across several regions. You can find out more about us at: <https://www.kfh.com/en/home/Personal/aboutus.html>.

KFH Group and its affiliates, including, but not limited to, KFH's Turkish subsidiary, Kuveyt Türk Participation Bank Inc. (KTPB) and KFH's German subsidiary KT Bank AG (KTG) are committed to providing excellent service to all customers including respecting their concerns about privacy and taking the relevant measures to safeguard their personal data in accordance with applicable data protection legislation.

This Privacy Notice applies to the operations of KFH K.S.C.P, Kuwait only, our head office in Kuwait City, Kuwait.

You can find our subsidiaries' privacy notices at the locations below:

- [Click here](#) for Kuveyt Türk Participation Bank Inc. (KTPB)
- [Click here](#) for KT Bank AG (KTG)

## Our Contact Details

Your privacy matters to us so if you have any questions please contact us at The Data Protection Officer, Kuwait Finance House, P. O. Box 24989 Safat 13110 Kuwait or email: [dataprivacy@kfh.com](mailto:dataprivacy@kfh.com)

## This Privacy Notice

This notice (Privacy Notice) applies to personal information held by Kuwait Finance House, Kuwait and should be read together with our [Terms of Use](#) and our [Cookies Policy](#) and any other documents referred to in it.

## What personal data we collect

We collect a range of personal data to deliver and improve our services which includes the following:

- Personal data we receive directly from you, through your interaction with our content, platforms and via third parties for example your name, contact details, nationality, marital status and/or official documentation.
- Sensitive personal data we receive through HR when recruiting and onboarding new joiners, for example we receive health/medical information and political affiliation information.
- Consents we receive when you consent to us processing your data where consent is required or for other activity for example using cookies.
- Technological data including:

- Internet protocol (IP) address.
- Device-specific information (such as your hardware model, operating system version, unique Device identifiers, and mobile network information including phone number).
- Device event information such as crashes, system activity, hardware settings, browser type, browser language, the date and time of your request and referral URL.
- Information (including personal data) locally on your device using mechanisms such as browser web storage (including HTML 5) and application data caches.
- When information is associated with any of your accounts on our Platforms, we treat it as personal data. For more information on technological data, please see our section on 'Direct Marketing, IP addresses and Cookies'.

## How we collect personal data

We collect your personal data directly from you unless it is unreasonable or impractical to do so. We do this in a number of ways including:

- When you complete any application online via the website.
- Or interact with us directly.

We may also collect personal data from third parties including:

- Third party companies such as credit reporting agencies, law enforcement agencies, bad debt agencies and other government entities.
- Mastercard and Visa payment gateway.
- SWIFT.
- KFH subsidiaries.
- Recruitment agencies; and/or
- Contractors and business partners.

Any personal data we collect about you will only be retained for as long as we need it for the reasons we collected it. If we no longer need to use or disclose your personal data for the purposes set out in this Privacy Policy and we are not legally required to retain that information, then we will take reasonable steps to destroy your personal data or ensure it is rendered anonymous.

## How we use personal data

As guidance under the GDPR we can use your personal data only where we have a valid purpose to do so. This is also the case where we share your personal data with third parties. Where we use your personal data, we use one of the following lawful bases for doing so:

- To comply with a legal obligation.
- When it is required to deliver our core business activities, known as legitimate interest.
- When it is required for us to fulfil a contractual obligation.

We may receive your personal data from you or from third parties which we use:

- To manage our relationship with you or your business
- To offer our products and services
- To recruit and onboard individuals to KFH.
- To facilitate payments to our external consultants that are required across various projects in the bank.
- To match international cheque payments.
- To check received payments from merchants.
- To manage any incidents; and
- To collect bad debts.

## How we use personal data and our legitimate interests

Where we rely on our legitimate interest, we are required to inform you of what data we collect under this lawful basis and for what purpose we use it. Below is a list of the ways we may use your personal data and details of our legitimate interests for each case:

### Managing our human resources

#### What we use personal data for:

- To carry out recruitment of prospective staff.
- To onboard people to our business when they have been successful in gaining employment with us; and,
- To manage our engagement with external consultants and contractors.

#### Our lawful bases:

- For our legal obligation.
- For our legitimate interests.

#### Our legitimate interests:

- To hire the right talent when and where needed.

### Managing cards and cheques requests

#### What we use your personal data for:

- To administer cheque confirmation upon request of EU-based banks for outgoing cheques to the EU.
- As part of the payment gateway to receive payments from merchants.
- To resolve and manage any disputes that may arise from the use of our bank cards.

#### Our lawful bases:

- For our legal obligation.
- For our legitimate interests.

#### Our legitimate interests:

- To make sure transactions are swift and successfully completed.
- To ensure quick payments goods and services you have purchased.
- To improve our services.

### Managing bad debts

#### What we use your personal data for:

- We share your data with our debt collectors if you incur any bad debts with us.

#### Our lawful bases:

- To comply with a contractual obligation.
- For our legitimate interests.

#### Our legitimate interests:

- To collect debts that are owed to us.

## Managing risk for us and our customers

### What we use your personal data for:

- To investigate and manage any incidents that may arise.
- To manage any disputes that may arise from using our cards.

### Our lawful bases:

- For our legitimate interests.

### Our legitimate interests:

- To develop and improve how we deal with financial crime.
- To comply with rules and guidance set by regulators.
- Being efficient about how we fulfil our legal and contractual duties.

## Facilitating payments for our third parties

### What we use your personal data for:

- To make payments to any of our external consultants.
- To make payments to any freelancers that we use.

### Our lawful bases:

- For our legitimate interests.
- As a legal obligation.

### Our legitimate interests:

- To make timely payments for any of our consultants/freelancers.

## Direct Marketing, IP Addresses and Cookies

### Marketing

Where you have indicated your consent or we have a legitimate interest, we (and permitted third parties) may contact you for direct marketing purposes via post, telephone, email, SMS/MMS, push notifications, and social media channels such as Facebook, Instagram, Twitter and WhatsApp.

This marketing may relate to:

- additional products and services we (or permitted third parties) feel may interest you;
- information about other goods and services we offer that are similar to those that you have already used or enquired about.

If you are an existing customer, we will only contact you by electronic means without seeking your consent in advance with information about services similar to those which were the subject of a previous dealing with you.

If you no longer wish to receive marketing communications from us you may unsubscribe by following the unsubscribe link in our email communications or by requesting us to remove you and your personal data collected electronically from our database(s) by emailing [dataprivacy@kfh.com](mailto:dataprivacy@kfh.com)

## Internet Protocol (IP) Address

An IP address is a number that is automatically assigned to your device every time you browse the internet. When you visit our Platforms, the server used by our web host will make a record of your IP Address, together with the date and time of your visit, the type of Internet Browser you use and the URL of any other websites that referred you to our Platforms.

## Cookies

In some cases, we may also collect your personal data through the use of cookies. When you access our Websites, we may send a “cookie” (which is a small summary file containing a unique ID number) to your device. This enables us to recognize your device and customize the online experience. It also helps us keep track of services you view, so that we can send you news about those services.

We also use cookies to measure traffic patterns, to determine which areas of our Websites have been visited, and to measure transaction patterns in the aggregate. We use this to research our users’ habits so that we can improve our services. If you do not wish to receive cookies, you can set your browser so that your device does not accept them. You can find out how to do this, and find more information about cookies, at [Cookies Policy](#).

## Opt-Outs of marketing email communication

You may unsubscribe from marketing email communication sent by our Platforms at any time by following the unsubscribe link in our email communications (see “Marketing” section above) or by requesting us to remove you and your personal data collected electronically from our database(s) by emailing [dataprivacy@kfh.com](mailto:dataprivacy@kfh.com).

You may also set your browser to block all cookies, including cookies associated with our Platforms, or to indicate when a cookie is being set by us. However, it’s important to remember that many of our Platforms may not function properly if your cookies are disabled. For example, we may not remember your language preferences.

If you would like more information on how we handle your personal data or would like to make a request relating to one of your rights above, you can Email us at: [dataprivacy@kfh.com](mailto:dataprivacy@kfh.com)

## Links to Other Websites

We are not responsible for the practices employed by websites or services linked to or from our Websites, including the information or content contained therein or the data collection practices or privacy policies therein. Please remember that when you use a link to go from our Websites to another website, our Privacy Policy does not apply to third-party websites or services.

Your browsing and interaction on any third-party websites or service, including those that have a link or advertisement on our Websites, are subject to that third party’s own rules and policies. In addition, you agree that we are not responsible and we do not have control over any third-parties that you authorize to access your user content.

If you are using a third-party website or service (like Facebook, Instagram, Twitter, WhatsApp, or Google groups etc.) and you allow such a third-party access to your user content you do so at your own risk. This Privacy Policy does not apply to information we collect by other means (including offline) or from other sources other than through our Platforms.

## Information we share

When you consent to providing us with your personal data, we may also ask you for your consent to share your personal data with our KFH affiliates who may sometimes need to access your information to provide services to you on our behalf.

Legally, other KFH affiliates will then be acting as 'data processors' to process your personal data on our behalf and based on our specific instructions. These processors will also be subject to data protection laws and will only process your personal data compliance with our Privacy Policy and any other appropriate confidentiality and security measures.

Where we share your personal information, within KFH or with third parties we implement robust contractual agreements with third parties to confirm that your personal data will be handled in compliance with relevant data protection laws, for example the GDPR, Where we do this, we will use appropriate safeguards to protect any Personal Data being transferred.

We use approved Standard Contractual Clauses for the international transfer of personal information collected in the European Economic Area and Switzerland.

You can find information on Standard Contractual Clauses on the EU Commission website.

## Where we store your personal data

The data that we collect from you may be transferred to, stored and otherwise processed on servers located outside the country in which you reside and which may be located in secure data centers worldwide, including the Kuwait and EEA countries, and personal data may be stored in any one of them.

## How long we keep your data for

We will retain your personal information for the period necessary to fulfil the purposes outlined in this Privacy Notice. When assessing these periods we carefully examine our need to collect personal data at all and if we establish a relevant need we only retain it for the shortest possible period to realize the purpose of collection unless a longer retention period is required to comply with regulatory or legal requirements or where we may need it for our legitimate purposes.

## Your Rights and how to exercise them

If you are located in the EEA, under the EU General Data Protection Regulation you have a number of rights with regard to your personal data that we must comply with. These are the rights:

- **To be informed**  
You have the right to be informed about the collection and use of your personal data by us or, on our behalf, by a third party.
- **To access**  
You have the right to obtain from us confirmation as to whether or not your personal data is being processed and, if so, the right to access that personal data. This right does not apply where it would adversely affect the rights and freedoms of another person.
- **To rectification**  
You have the right to request that we correct any inaccurate personal data and we must comply in a timely manner. Taking into account the purposes of the processing, you shall have the right to have incomplete personal data completed.
- **To erasure**  
You have the right to request the erasure of your personal data, in our possession, in a timely manner.
- **To restrict processing**  
You have the right to request the restriction of use of your personal data, where the data is not being used for the purpose it was collected for.
- **To object to processing**  
You have the right to object at any time to our use of your personal data where that use is based on legitimate interest\* or the public interest. \*'Legitimate interest' is a lawful basis for processing

personal data where (i) the use of data has a limited impact on you, (ii) you should reasonably expect us to use your data in such a way, or, (iii) where we do not deem it appropriate to contact you with disruptive consent requests.

- **To data portability**  
Where you have provided personal data for us to use with your consent\* or as required for us to fulfil our contractual obligations to you, you have the right to receive personal data that you have provided from us in a structured, commonly-used format in order for you to provide that personal data to another organisation for use as you so wish. This right does not apply where we are using the personal data to carry out a public duty (e.g. security or compliance).  
\*This includes sensitive personal data such as biometric, health or political or religious beliefs provided with your explicit consent.
- **To complain to a supervisory authority**  
You have the right to submit a formal written complaint to a regulator who can resolve any complaints regarding the transfer of personal data that we cannot resolve with you directly.
- **To withdraw your consent**  
You have the right to inform us that you no longer wish us to collect, store, or use your personal data, where there is not a business or legal reason for us to do so.

To assist you in managing your personal data, we will provide you with a copy of all personal data we have about you should you request it.

To exercise these rights, you will need to contact us with your request by email to [dataprivacy@kfh.com](mailto:dataprivacy@kfh.com), with the details, and how to contact us, are available in the “Our Contact Details” section above.

## How we will keep your information Secure

We will take all reasonable steps to protect the personal data that we hold from misuse, loss, or unauthorized access, including by means of firewalls, password access and secure servers. In particular, we review our information collection, storage and processing practices, including physical security measures, to guard against unauthorized access to systems, and restrict access to personal data to our employees, contractors and agents who need to know that information in order to process it for us, and who are subject to strict contractual confidentiality obligations and may be disciplined or terminated if they fail to meet these obligations.

Unfortunately, there is always risk involved in sending information through any channel over the internet. You send information over the internet entirely at your own risk. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted over the internet and we do not warrant the security of any information, including personal data, which you transmit to us over the internet.

If you suspect any misuse or loss of, or unauthorized access to, your personal data, please let us know immediately.

## Compliance and cooperation with regulatory authorities

We regularly review our compliance with our Privacy Policy. However, if you wish to make a complaint about our data privacy, you can contact us, via email: [COMPLAINT@KFH.COM](mailto:COMPLAINT@KFH.COM). When we receive formal written complaints, we will contact the person who made the complaint to follow up. We work with the appropriate regulatory authorities, including local data protection authorities, to resolve any complaints regarding the personal data that we cannot resolve with our users directly.

You also have the right to appeal or report your concern to the Data Protection Regulator in the EEA, if you are not happy with the outcome of your complaint.

## Privacy Notice Changes

In the future, we may revise or amend this Privacy Policy at any time by amending this page. All changes will be made here so you will always know what information we gather, how we might use that information and whether we will disclose it to anyone. Some of the provisions contained in this Privacy Policy may also be superseded by provisions or notices published elsewhere on our Websites.

We will inform you of any changes to the Privacy Policy on this page.

## Conclusion

Your privacy is important to us. We hope this Privacy Policy has been helpful to you.

If you have questions regarding this Privacy Policy, please feel free to contact us, our contact details are available in the "Our Contact Details" section above.

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