



## 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 you when you visit our website or interact with us directly when you apply for our product and services

### About Kuwait Finance House

Kuwait Finance House herein after referred to as "KFH" is an Islamic bank having its principal address at KFH Baitak Tower. P.O. Box 24989, Safat, 13110 Kuwait  
KFH Kuwait 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), KFH Bahrain, KFH Malaysia 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, Kuwait (K.S.C.P) 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)
- [Click here](#) for KFH Bahrain

### Our Contact Details

Your privacy matters to us so if you have any questions please contact us at: 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.

For European Economic Area (EEA) users refer to [PRIVACY NOTICE FOR EUROPEAN UNION GDPR](#)



## **What personal data we collect**

We collect your personal data for example your name, contact details, nationality, marital status and/or official documentation, sensitive personal data, technological data using cookies and similar technologies to remember your preferences and tailor the content we provide to you, including information about your device, Internet protocol (IP) address and uniquely identifying data, records of correspondence including email, live chat, instant messages, social media communications.

We collect your personal data directly from you, from other KFH Group Subsidiaries and from third parties including third party companies but not limited financial services companies, credit reporting agencies, credit reference agencies (e.g. CINET), Fraud Prevention (e.g. anti-money laundering), risk rating, law enforcement agencies, bad debt agencies and other government entities.

We'll only collect your information in line with relevant regulations and law and medical records with your agreement to deliver and improve our services this may relate to any of our products or services you apply for, currently hold or have held in the past.

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

We will use personal data to deliver our product and services and support our banking operations under lawful basis, to confirm your identities, where we have your consent or we have another lawful basis such as fulfill contractual obligations, comply with legal obligations and fulfilling our legitimate business interest, including public interest for the purpose of preventing and detecting crime.

We may share your information with others where lawful to do so such as third party service providers, insurers, retailers, loyalty schemes, credit reference agencies (e.g.CINET), credit card providers (e.g. Visa, Mastercard), Government Ministries & law enforcement agencies, Central Bank of Kuwait and other regulatory authorities for compliance & reporting, services, litigation, defending legal rights, legal obligations and preventing fraud including terrorism financing, money laundering and other financial crimes.

We use your information under lawful basis to perform our contractual obligations, legal obligations and fulfill our legitimate interests.

We will use and share your information for the purpose including:

- Deliver our product and services, manage your accounts and relationship with you, process transaction and fulfil payment requests
- Provide online banking, mobile banking services and other digital channels and platforms
- Improve our product and services
- Support our banking operations, card operations and financial services companies to fulfil a payment or other services as part of a contract with you
- Fraud prevention agencies to prevent and detect crimes including fraud and financial crimes including monitoring, mitigation and risk management we do this to comply with our legal obligations
- Manage risk including credit risks, operational risk, insurance risk, claims because we have legitimate interest in ensuring that we carry out a proper risk assessment prior to providing credit or financial products.
- Protecting our legal rights e.g. recovery of money which you owe, managing complaints and disputes and comply with our legal obligations
- Data analytics and marketing through traditional marketing by post, email, telephone, online advertising and social media. We will analyze your information to identify relevant opportunities to promote product and services to existing and prospective customers



### **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, please see our [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 in compliance with relevant data protection laws, for example the CBK Cybersecurity Framework, GDPR and in accordance with data protections regulations. Where we do



this, we will use appropriate safeguards to protect any Personal Data being transferred.

### **Where we store your personal data**

The data that we collect from you may be transferred to, stored, and otherwise processed on servers located in Kuwait and which may be located in secure data center and cloud platform and personal data may be stored in any one of them.

### **How long we keep your data**

We'll keep your information for as long as you have a relationship with us unless a longer retention period is required to comply with regulatory or legal requirements or where we may need it for our legitimate & legal purposes.

### **Your Rights and how to exercise them**

You have the right to request Right to Erasure (Right to be forgotten) of your personal data in our possession, when no longer processed, according to CBK Cybersecurity Framework, and delivered to you in a timely manner. Unless your personal data is required to comply with regulatory or legal requirements or where we may need it for our legitimate purposes.

To exercise these rights, you will need to contact us with your request to and email [DATAPRIVACY@KFH.COM](mailto:DATAPRIVACY@KFH.COM), with 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 a risk involved in sending information through any channel over the internet. Your information sent 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 email to [DATAPRIVACY@KFH.COM](mailto:DATAPRIVACY@KFH.COM)



### **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 by 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.

### **Privacy Notice Changes**

In the future, we may revise or amend this Privacy Notice at any time by amending this page without notice, however we will inform you of any changes to the Privacy Notice 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, details of how to contact us are available in the "our contact details" section above.