

# Safwa Islamic Bank Privacy Policy

## Privacy Notice

We're committed to safeguarding your privacy and personal information, Safwa Islamic Bank is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience.

The bank is committed to keep your Personal Identifying Information (PII) ('data subject'); and financial information confidential and secure.

## Scope of this Privacy Notice

This Privacy policy and Notice describes how Safwa Islamic Bank and Misc Brokerage Company may process your personal data including the data that you provide when you access and use:

- Our **websites**, <https://www.safwabank.com>
- Our **apps** (including any of our mobile banking and apps), or Safwa Internet Banking
- Any of our other **channels** for banking services, related value-added offers, information and promotions (together, our Channels).
- When you visit the **Safwa Bank and Branches**

## Use of website Cookies

The Safwa Islamic Bank Web site use "cookies" to help personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Safwa Islamic Bank services or Web sites you visit.

## Governing Law

The terms and conditions of use for this Privacy Policy are governed by and will be construed in accordance with the laws of the Hashemite Kingdom of Jordan. Any dispute arising in relation to this privacy policy shall be subject to the exclusive jurisdiction of the Hashemite Kingdom of Jordan courts.

## What Information We Collect and Use

We collect and use information about you to administer our business and provide you with high quality financial products and services. We collect information about you from a variety of sources, such as:

- Applications, personal financial statements, and other written or electronic communications reflecting information such as your name, address, identification number, occupation, assets, and income.
- Transactional account history including your account balance, payment records, and credit card usage.
- Information received from third parties, (e.g. government, regulatory, or credit agencies).

The Bank may collect information about you from other sources such as but not limited to:

- Legal representatives (power of attorney) of a client;
- Credit Bureaus or credit reporting agencies;
- Digital identity solutions;
- Government databases;
- Law enforcement officials;
- Personal data is gathered on an as-needed basis for predefined, explicit and legitimate purposes. In addition, data is relevant and limited only to these purposes.

## Disclosure of personal information

We may share the information about you and your dealings with us, to the extent allowed by law, with:

- Regulators;
- With debt collection agencies
- External Auditors;
- Third party service providers;
- with credit reference and fraud prevention agencies;
- Safwa Islamic Bank staff as well as third parties with permitted access to your information are required to observe our confidentiality obligations.

## Social Media

Safwa Islamic Bank operates channels, pages and accounts on some social media sites to inform, assist and engage with customers. We monitor and record comments and posts made on these channels about Safwa Islamic Bank so that we can improve our services.

Safwa Islamic Bank is not responsible for any information posted on those sites other than information we have posted ourselves. We do not endorse the social media sites themselves or any information posted on them by third parties.

## Security of Your Personal Information

Safwa Islamic Bank take appropriate measures to keep your personal information, that we hold about you, secure and ensure that it is protected from loss, unauthorized access, misuse, modification, or disclosure.

Your personal information with us remains secure because of:

- The strict security measures and technologies we use to prevent fraud and to protect our systems from intrusion.
- Security controls and processes that are updated regularly to meet or exceed industry standards.
- Our employees are trained to respect the confidentiality of any personal information held by us.
- Ensuring data security (confidentiality and integrity) during transmission, processing, and storage.
- Ensuring data quality through maintaining data cleansing and updating processes to correct any inaccurate data

## Data storage period

- We keep your data in line with our data retention policy and regulatory instructions We will keep your data for as long as you bank with us.
- Personal data is stored and processed in a way that identifies data subject for no longer than what is needed for the predefined purposes. Archiving personal data has to fulfill the legal and regulatory requirements.
- Data subjects should have the right to personal data erasure after withdrawing consent, or the data is no longer needed for the original purpose for which the data was gathered, unless required by legal or regulatory requirements.

## How we process your data

- We'll only use your data where we have your consent, or where we have another lawful reason for using it.
- To conduct our everyday business purposes as well as operational requirements including but not limited to audit, administrative, credit, compliance, customer service, collection, and risk management processes, policies and procedures.
- To pursue other legitimate business interest and purposes to improve our products, services, and facilities such as the conduct of market studies, researches, survey, data analysis, modeling, etc.
- Personal data is processed lawfully, fairly, and in a transparent manner to the data subject.

Lawfulness of collection and processing personal data should be based on:

- obtaining a clear, explicit and undeniable consent of the data subject,
- contractual obligations where the data subject is party in the contract, or in order to take specific steps requested by the data subject prior to entering into a contract,
- legal obligations where the entity is subject to,
- an official function or a task in the public interest, and the function or the task has a clear basis in law or regulations.
- legitimate interests pursued by the entity or a third-party unless these interests are not overridden by the interests or fundamental rights of the data subject which require protection of personal data

## Your rights as a client

- By law, you can ask us what information we hold on you, and you can ask us to correct it if it is inaccurate. If we have asked for your consent to process your personal data, you may withdraw that consent at any time.
- You have the right to erasure after withdrawing consent, or the data is no longer needed for the original purpose for which the data was gathered, unless required by legal or regulatory requirements.

## Protecting Your Privacy

To help you in protecting your personal information, we recommend the following:

- Never share your bank confidential information (such as credit card number, ATM card number, the card's pin code, or request information related to the username or passwords to enter your bank account through our e-services such as online banking and mobile banking). Please do not disclose this information under any circumstances.
- It is your responsibility not to share your bank confidential information with others
- For more security tips - <https://www.safwabank.com/en/#Client-Security-Guide>

## Changes to this privacy Statement

The bank reserves the right to amend this Privacy Policy as needed to reflect legal and regulatory changes, technological advancements, or changes in the bank practices. Safwa Islamic Bank encourages you to periodically review this Statement to be informed of how Safwa Islamic Bank is protecting your information.

## How to contact us about this Privacy Statement

If you have any questions about our website or this privacy statement, please contact our Customer Service Center by phone 962 64602200 or by email to: [info@safwabank.com](mailto:info@safwabank.com)