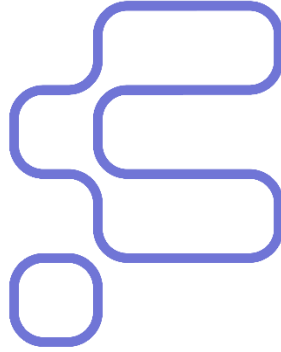


Privacy and Personal Data Protection Policy

Creative Future for Digital Brokerage



CREATIVE FUTURE  
مستقبل الإبداع

FOR DIGITAL BROKERAGE  
للاوساطة الرقمية



## Privacy Policy

### Introduction

This Privacy Policy (together with our terms and conditions and any document referred to therein) describes how Creative Future for Digital Brokerage – Tanweel (“Tanweel”, “we”, “us”, “our”) – the operator of this website or application or service – collects, uses, discloses, and protects personal information, and respects the privacy of users of Tanweel’s channels (“you”, “your”, “yours”). We are committed to ensuring the privacy and security of your personal information and complying with the data protection regulations in force in the Kingdom of Saudi Arabia, including but not limited to the Personal Data Protection Law (PDPL), the National Data Management Office (NDMO) standards, and the regulations of the Saudi Central Bank.

This Privacy Policy aims to inform data subjects about the types of personal data we collect, how we use and protect such data, and their rights regarding their personal data. We seek to provide transparency about our personal data handling practices and to ensure that data subjects receive adequate information regarding the personal data processed when interacting with us through our various channels and customer contact points.

We process your data lawfully and appropriately in accordance with applicable laws and regulations that the company is subject to, including the Personal Data Protection Law issued by Royal Decree No. M/148 dated 05/09/1444 AH, hereinafter referred to as the Personal Data Protection Law.

This Policy aims to clearly define how Tanweel handles personal data, ensuring that such data is processed legally, fairly, and transparently. We aim to provide accurate and concise information about our data handling practices, ensuring that data subjects understand how their personal data is collected, used, and protected.

This Policy is designed to build trust by demonstrating our commitment to privacy and compliance with



relevant data protection regulations. It also aims to inform data subjects of their rights regarding their personal data and how to exercise those rights.

This Privacy Policy applies to all personal data collected and processed by Tanweel through our websites, mobile applications, customer service contact centers, and any other channel or touchpoint through which your personal data may be collected. It covers processing activities related to the collection, storage, use, disclosure, and protection of personal data to ensure compliance with the Personal Data Protection Law in the Kingdom of Saudi Arabia, as well as the standards of the National Data Management Office and the regulations of the Saudi Central Bank. This Policy applies to all customers, visitors, users of our services, and any third party interacting with us regarding the processing of personal data.

#### About Tanweel

We're the first SAMA licensed digital financing platform built to bring transparency, simplicity, and freedom to choose to the lending experience in Saudi Arabia. Whether you're an individual or a business, Tanweel lets you explore, compare, and access a full spectrum of financing products with clarity and confidence. No confusing and hidden terms. Just smart, fast, and tailored financing solutions from trusted banks and financial institutions — all in one place! We go beyond being just a marketplace. Our Financing Solutions Unit provides direct, expert-backed support to help customers structure and secure the right financing — from personal finance to SME funding and beyond. This integrated approach supports our mission to not only connect people with financing but to help them succeed with it. Aligned with Saudi Vision 2030 and the Financial Sector Development Program (FSDP), Tanweel plays an active role in driving financial inclusion, enabling digital transformation, and supporting the growth of the private sector. Our platform contributes to a more diversified, efficient, and customer-focused financial ecosystem in the Kingdom. With full SAMA licensing, deep market integration, and a relentless focus on user experience, Tanweel is redefining how lending works in Saudi Arabia — more transparent, more flexible, and entirely built around you.

#### What is our vision?

To simplify and accelerate access to finance by connecting users with regulated lenders through a transparent and intelligent digital aggregation platform.



What products do we offer?

At Tanweel, we offer you products that give you peace of mind. Explore a range of financing products designed to meet your financial needs.

- Lease Financing
- Real Estate Financing
- Personal Financing
- Credit Card (Coming Soon)

#### Abbreviations

Term	Definition
Customer Service	Support, assistance, and advice provided by the company to its customers before and after purchasing or using its products or services.
E-Services	Any service provided by Tanweel related to its websites.
Personal Data	Any information—regardless of its source or format—that leads to the identification of an individual specifically or makes it possible to

	<p>identify them directly or indirectly. This includes name, personal ID number, addresses, contact numbers, license and property numbers, bank account numbers, credit card numbers, personal photos or videos, and other data of a personal nature.</p>
Sensitive Personal Data	<p>Any personal information related to an individual's racial or ethnic origin, religious, intellectual, or political beliefs. This includes security and criminal data, biometric identifiers, genetic data, health data, and any indication that the individual is of unknown parentage.</p>
Data Minimization Principle	<p>Refers to the principle of limiting the collection and retention of data to the minimum necessary to fulfill the specified purpose.</p>
Data Breach	<p>A breach that results in destruction, loss, unauthorized alteration, disclosure, or access to personal data that has been transmitted, stored, or otherwise processed.</p>
Personal Data Breach	<p>Any incident of data breach that results in unauthorized disclosure, destruction, or access to personal data, whether intentional or accidental, and by any means, whether automated or manual.</p>
Data Subject	<p>An individual to whom the personal data relates.</p>

Personal Data Processing	Any operation performed on personal data by any means, whether manual or automated, including collection, recording, storage, indexing, organization, structuring, retention, modification, updating, merging, retrieval, use, disclosure, transfer, publication, sharing, blocking, erasure, and destruction of data.
Consent of the Data Subject	Any operation carried out on personal data by any means, manual or automated, including collection, recording, storage, indexing, arrangement, structuring, retention, modification, updating, merging, retrieval, usage, disclosure, transfer, publication, sharing, interconnection, blocking, erasure, and destruction.
Credit Information	Information used to assess a customer's creditworthiness, such as payment history and credit usage.
Data Protection Officer (DPO)	A designated expert in data protection who advises and informs on applicable data protection laws and regulations, monitors compliance, and acts as a point of contact with relevant regulatory authorities.
Data Controller	Any public entity or private person—natural or legal—who determines the purpose and method of processing personal data,

	whether the processing is carried out by the controller or by a data processor.
Know Your Customer (KYC)	Any public entity or private person—natural or legal—who determines the purpose and method of processing personal data, whether the processing is carried out by the controller or by a data processor.
Transactions	Refers to any exchange or transfer of goods, services, or funds.

### Collection of Your Personal Data

Personal data means any and all information that can be used to identify an individual. It does not include anonymized data (i.e., data that cannot be linked to a specific person). When registering with us, it is necessary to collect your personal data to fulfill legal obligations such as “Know Your Customer” and regulatory requirements. Based on your background and needs, we can treat you fairly, provide you with appropriate services, and process your requests efficiently and effectively.

We collect your personal data in both direct (such as electronic forms, dropdown menus, and selection buttons) and indirect ways (such as cookies, automatic information collection, and website analytics).

We will collect, use, store, and transfer various categories of personal data through different channels. This includes mandatory collection in situations such as when you:

- Apply for our products or services
- Communicate with us or submit a request or feedback electronically or in person
- Interact with external sources as permitted by applicable laws and regulations



You may also voluntarily provide us with personal data in cases such as:

- Subscribing to our services, newsletters, or publications
- Participating in marketing activities including promotions, contests, or surveys

#### Types of Personal Data We May Collect

- Full name, gender, date and place of birth, country of residence, and contact details such as home, work, or delivery address, proof of address, email address, and phone numbers. Identification information such as photo ID, passport details, national ID/residency card, and nationality.
- Financial and banking information.
- Employment and income details such as annual income, net worth, source of funds, expected account activity, business volume, bank account, bank statements, and payment card details.
- Records of your communications with us or to us.
- Information obtained from credit reporting agencies and other financial institutions.
- Technical data includes your IP address, website/app login data, browser type and version, time zone settings and location, operating system, platform, and other technologies used to access our website. We use this information for system management or business purposes.
- Profile data including username and password, purchases or orders made by you, your interests, preferences, feedback, and survey responses.
- Usage data that includes information about how you use our website, app, and various services.
- Marketing and communications data including your preferences in receiving marketing from us and third parties on our behalf, and your communication preferences.
- Third parties or publicly available sources:  
We may receive personal data about you from various third parties and public sources, as described below:
  - Technical data from analytics providers such as Google.
  - Communication, financial, and transaction data from payment service providers.
  - Identity and contact data for Know Your Customer (KYC) purposes from public and individual sources, credit reporting agencies, etc.

At times, we may collect and use your information even if you are not our customer:

For any information falling under this category, we will adhere to the principles outlined in this Policy. This may occur, for example, if you are a beneficiary, guarantor, manager, or representative of one of our customers, or if you are in the process of applying for a service with us.

Additionally, your personal circumstances may significantly affect our customers' ability to fulfill their obligations to us, necessitating consideration of your information.

We may also collect your information if a customer makes a payment to you or engages in a transaction with you, which requires us to process the payment or transaction. Furthermore, if we acquire a new company or assets from another company, we may obtain some of your information as detailed below.

#### Use of Your Personal Data

- We will not use your personal data unless we have received your consent, or when Tanweel has a legal basis, or when applicable laws require us to do so.
- We use the personal data we collect to provide our customers with products and services, manage our business and customer relationships, and deliver a rich and enhanced customer experience.
- We appropriately use your personal data to manage your transactions and respond to your requests.
- We use your personal data to offer more relevant products and services, carry out your instructions, and provide products and services online and through Tanweel's mobile platform.
- We will use your personal data to fulfill our compliance obligations, and to comply with laws, regulations, and regulatory requirements, and share it with regulatory bodies when necessary.
- We will process your personal data when you submit information through forms on our website.
- When applying for a job, your personal data will be processed upon submission of the application, in accordance with the Candidate Privacy Policy.
- For complaints or violation reports, your personal data will be processed upon submission of your request, and will be managed in accordance with the terms of this Privacy Policy.
- In all cases, by clicking the "Submit" or "Register" button, you voluntarily consent to the processing of your personal data for the purpose of managing your request and providing the requested services.



- We use personal data to protect the public interest, detect and prevent financial crimes, including fraud, terrorist financing, money laundering, or other illegal activities.
- With your consent, we may use your personal data such as your email address and mobile number to send you direct marketing and promotional advertisements. We will provide updates on exclusive deals and offers that may interest you on our website.
- Information about convictions and criminal offenses.
- We also collect, use, and share aggregated data such as statistical or demographic data. Non-personal data may be derived from your personal data but is not considered personal data under the law as it does not directly or indirectly reveal your identity. For example, we may aggregate your usage data to calculate the percentage of users accessing a particular website or e-service feature. However, if we combine or link aggregated data with your personal data in a way that identifies you directly or indirectly, we treat the aggregated data as personal data and use it according to this Privacy Policy.

#### Disclosure of Your Personal Information

- Under the relationship between you and Tanweel, your personal data may be disclosed or shared with trusted third parties, either on a one-time or recurring basis, depending on the nature of the service provided or related legal and regulatory requirements. This includes, but is not limited to, routine operations such as billing cycles, transaction processing, submitting requests for new banking products or services, conducting periodic KYC (Know Your Customer) and AML/CTF (Anti-Money Laundering/Combating the Financing of Terrorism) reviews, and handling complaints, disputes, or inquiries.
- To support these activities, the company may share your personal data with trusted third parties in the following cases, in accordance with applicable regulations and guidelines, ensuring all necessary legal and procedural measures are taken to protect the confidentiality and security of data.
- On a confidential basis, as permitted by applicable laws, or when required for the purpose of providing products or services, and for administrative, billing, business, or auxiliary purposes.



- When providing instructions to service providers inside or outside Tanweel, whether locally or internationally, to process personal data for authorized purposes on our behalf and in accordance with our instructions, ensuring that agreements are in place as required and aligned with applicable procedures and laws.
- When we require services from companies specializing in fraud prevention and crime deterrence, or from companies offering similar services, including financial institutions such as credit reference agencies and regulatory authorities.
- When we require services from companies in the fields of information technology, platform management, document translation, customer support, marketing and promotion of our products and services, internal and external audits, storage, payments, and banking operations.
- In the event of transferring or merging parts of our business or assets, or in case Tanweel is merged with or acquired by another entity, we may disclose information to external parties.
- When we are required to share information with any depository institution, stock exchange, clearing or settlement system, account controller, or any other participant, in accordance with applicable regulations, counterparties, traders, custodians, brokers, and others, where the disclosure is reasonably intended for managing, reporting, or impacting transactions related to services or establishing relationships regarding such transactions.
- When dealing with courts, law enforcement authorities, legislators, lawyers, or other parties who identify, exercise, or defend a legal or equitable claim, or for purposes of alternative dispute resolution.
- With your prior consent.
- In connection with mergers, acquisitions, or other corporate transactions.
- To companies that may act as data processors or controllers and provide system management services and internal reporting activities for Tanweel.



- To companies that may act as joint or individual data processors or controllers for Tanweel, such as service providers, payment processors (Visa, MasterCard, Mada, etc.), credit bureaus, financial institutions, banks operating in the Kingdom of Saudi Arabia, and regulatory authorities (e.g., the Saudi Central Bank, etc.).

In general, we will disclose your personal data when you instruct or authorize us to do so, or when we are permitted or required to do so under legal, regulatory, or official requests, or as necessary for the investigation of actual or suspected fraudulent or criminal activities. These disclosures, although separate procedurally, may involve processing your personal data multiple times in a given cycle by trusted third parties, in accordance with the nature of the service or legal procedures, and with full adherence to regulatory controls and approved privacy and confidentiality standards. We ensure that any third party we share your personal data with complies with appropriate data protection and confidentiality measures as required by applicable laws and regulations.

#### Legal Basis for the Use of Personal Data

We may use your personal data for the following purposes, based on one or more legal grounds for processing your data:

To enter into or perform our agreement:

- To provide services to you in accordance with the agreement or agreements that may exist with you, including record-keeping and compliance procedures.
- To provide you with financial products and other services available through Tanweel and/or to handle any requests or inquiries you may have.
- To respond to your requests for information and follow up to determine if any additional assistance is needed.

To comply with our legal obligations



- To comply with any applicable laws in any country where we operate or provide a service.
- For the purposes of preventing and detecting money laundering, terrorism, fraud, or other crimes and/or misuse of our services.
- To comply with any legal or regulatory requirements or best practices and to fulfill our obligations under any reporting agreement entered into with any tax authority or revenue services from time to time.

#### To pursue our legitimate interests

- For our internal administrative and operational procedures.
- For statistical purposes, market research, product analysis, and to develop and improve our products and services.
- To execute, monitor, and analyze our business or operations, including the activities stated in this Policy.
- To enforce or apply any agreement and/or to protect our property or rights, or the property of others, and to defend against any potential claim.

#### For Marketing Purposes – With Your Consent

We will process your personal data for the following purposes (after obtaining your explicit consent when legally required), in accordance with your preferences:

- To communicate with you through the channels you have approved to keep you informed about the latest developments, announcements, and other information related to our services, products, and technologies.
- To conduct customer surveys, marketing campaigns, market analysis, or promotional activities.
- To collect information about your preferences, and to build a user profile to customize and enhance the quality of our communication and interaction with you (e.g., by tracking newsletters or website analytics).
- To conduct monitoring by us or by any person on our behalf using various methods, including:
  - Use of smart automated monitoring tools.
  - Random system monitoring, for example, systematically via electronic communications logging tools.



- Targeted system monitoring, for example, in relation to investigations, regulatory requests, data subject access requests, litigation, arbitration, or mediation.
- Data tracking, aggregation, and analysis tools that pull data from diverse sources to identify links and/or discover patterns, interactions, or preferences for analysis (including predictive analysis).
- Use of other similar monitoring technologies that may become available from time to time.

When legally required, we will not use your personal data to make any automated decisions that affect you or to create profiles other than as described above.

We will use your personal data for the purposes for which we collected it, unless we reasonably determine that we need to use it for another reason and that reason is compatible with the original purpose and the law (in which case, your knowledge or consent is not required). If you would like an explanation of how the new purpose is compatible with the original one, please contact us.

If we need to use your personal data for a purpose unrelated to the original one, we will notify you accordingly and explain the legal basis that allows us to do so.

Please note that we may process your personal data when required or permitted by law.

#### Data Minimization

When, and to the maximum extent possible, we anonymize the data we hold about you when it is no longer necessary to identify you from the personal information we retain.

#### Prevention of Financial Crimes

To comply with our legal obligations and to protect against financial crimes such as money laundering and fraud, we may carry out due diligence checks and request additional information from you. This may include verifying your identity, conducting background checks, and sharing your personal data with competent authorities, in accordance with applicable laws and regulations.



## Cross-Border Data Transfers

If we transfer your personal data to countries outside the Kingdom of Saudi Arabia, some of our external parties are located outside the Kingdom of Saudi Arabia. Therefore, processing your personal data may involve transferring the data outside the Kingdom for permitted purposes.

Please contact us if you would like more information about the specific mechanism we use when transferring your personal data.

## Personal Data Security

We maintain technical, organizational, physical, electronic, and procedural safeguards to ensure the security and confidentiality of your personal data against any unauthorized access, use, or disclosure, accidental or unlawful alteration, destruction, or other forms of unauthorized processing. These safeguards include data encryption, access controls, firewalls, and regular security assessments.

We provide our employees with training on the importance of data privacy and ensure their compliance with applicable policies and procedures. Tanweel has a code of conduct that includes a section on information confidentiality, which requires every employee, contractor, or external vendor to maintain the confidentiality of business and internal information obtained during their work with Tanweel.

Although we implement such measures, we cannot guarantee the complete security of your information; any transmission is at your own risk.

You are responsible for maintaining the confidentiality of any password or account details.

When you choose to click on a link to any third-party website, please note that these sites have their own privacy policies, and we do not accept any responsibility or liability for their policies or the security of your personal data on third-party websites. Please review their policies before submitting any personal data to those sites.

## Personal Data Breach

We have procedures in place to deal with any suspected personal data breach, and we will notify you and any applicable regulatory authority of a breach where we are legally required to do so.



If you need more information about how we handle data breaches, please contact us at:

[Customercare@Tanweel.sa](mailto:Customercare@Tanweel.sa)

#### Retention and Storage of Personal Data

We retain and store your personal data for as long as necessary to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or permitted by applicable laws and regulations.

We will retain and use your personal data as needed to comply with our legal obligations, resolve disputes, and enforce our legal agreements and policies.

When personal data is no longer required, we securely dispose of it, anonymize it, or de-identify it.

The company stores your personal data, when necessary, within the Kingdom of Saudi Arabia.

In all cases where data is stored or processed within the Kingdom, it is done under strict requirements and controls, in accordance with the Personal Data Protection Law (PDPL) and relevant laws and standards.

Several factors are considered before processing or storing any personal data, including the level of security, method of transmission, storage location, platform used (On-Premises), access mechanism, retention period, and sharing requirements, to ensure data protection according to the highest legal and technical standards.

#### Joint Accounts

If you have a joint account with another individual or individuals, please note that we may disclose account information and transaction details to all joint account holders.

Each joint account holder is responsible for ensuring they have the proper authority and consent to provide and access personal data related to the joint account.

#### Authorized Representatives

collect and process personal data relating to your authorized representative(s) in order to identify and provide our services if you have permitted someone else to act on your behalf in relation to your accounts or



transactions with us.

You are responsible for ensuring you have your representative's consent to provide us with their personal data.

### Your Rights and Choices

Under certain circumstances, you may have specific rights regarding your personal data. For example, you may have:

- The right to be informed and access our contact details, the exact reason for collecting your personal data, the methods used for data collection, and whether the collected personal data will be shared with third parties. If your personal data is collected by someone other than you (the data subject), the company will make every effort to notify you within 30 days, including details of the collected personal data and its source.
- The right to access your personal data from us and receive a copy in a clear and readable format, consistent with the content of the records.
- The right to request correction or update of any personal data collected by Tanweel if it is incomplete, inaccurate, or outdated.
- The right to request the destruction of your personal data collected by Tanweel. Reasons may include withdrawal of consent or that the data no longer serves its original purpose. Tanweel may retain the information in accordance with policy and applicable laws. If Tanweel becomes aware that your personal data is being processed unlawfully, it will take necessary corrective actions immediately, including data destruction where necessary.
- The right to object to or restrict certain processing activities of your personal data and to withdraw your consent when needed.

Tanweel works to ensure you are properly informed of these rights and has established dedicated channels to help you exercise them. We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or exercise any of your other rights). This is a security measure to ensure personal data is not disclosed to any unauthorized person. We may also contact you to request more information related to your request to speed up our response.



We try to respond to all legitimate requests within thirty (30) days of receipt. In some cases, it may take longer than 30 days if your request is particularly complex or if you have submitted multiple requests. In such cases, we will notify you and keep you updated.

To exercise your data subject rights or if you believe your personal data is incorrect or incomplete, please contact us at [Customercare@tanweel.sa](mailto:Customercare@tanweel.sa) and include the details of your request.

#### Withdrawal of Consent

When we rely on your consent to process personal data, you have the right to withdraw your consent at any time. Withdrawal of consent does not affect the legality of the processing based on consent before it was withdrawn. To manage your consent preferences, please contact us using the details below and we will respond within thirty (30) days.

#### Your Responsibilities

Although we take necessary steps to protect your personal data, you must act appropriately to protect your information, such as keeping your login credentials secure and notifying us immediately of any unauthorized access or use of your accounts.

#### Minor and Persons with Disability Privacy

Our services are not intended for individuals under the age of eighteen (18) or persons with disabilities. If you are a resident of the Kingdom of Saudi Arabia and under eighteen (18), or are a person with disability, or if you reside outside the Kingdom and have not reached the required age of majority in your jurisdiction, we are not permitted to contract with you directly. Where required by local legislation, by agreeing to this Privacy Policy, your parent or legal guardian acknowledges and agrees to the terms of this Privacy Policy on your behalf. If we request your consent to process your personal data for a specific purpose under this Privacy Policy, such consent must be granted on your behalf by your parent or legal guardian.



It is important to note that we do not knowingly collect personal data from minors or persons with disabilities without the consent of their parents or legal guardians. If you believe we have inadvertently collected the personal data of a minor or a person with disability, please contact us immediately so that we can take appropriate action to delete the relevant personal data.

#### CCTV and Surveillance

For safety and security purposes, we may use closed-circuit television (CCTV) cameras and surveillance systems in our buildings. Recorded footage may be used to monitor and investigate security incidents, prevent fraud, and ensure the safety of our customers, employees, and assets.

#### Marketing Communications

At Tanweel, where we have a legal basis to do so, as described above, or with your consent, we may send you marketing communications about our products, services, promotions, and events.

Our marketing communications may include both personalized and non-personalized materials, where personalized materials are tailored based on the information we know about you.

You may withdraw your consent or unsubscribe from receiving marketing communications at any time by emailing us at: [Customercare@tanweel.sa](mailto:Customercare@tanweel.sa)

#### Social Media

We may engage with you on social media platforms to share information, respond to inquiries, and promote our products and services.

Please note that any information you post or disclose on our social media pages may be visible to the public, and you should use caution when sharing personal or sensitive data, as defined under the Personal Data Protection Law in Saudi Arabia.

#### Call and Electronic Communication Monitoring



For quality control, assurance, training, and compliance purposes, we may monitor and record phone calls, including customer service calls and calls with our representatives, as well as record electronic communications such as emails and instant messages exchanged between you and our representatives. We will notify you if a call is being recorded, and recorded calls will be managed in accordance with applicable data protection laws and regulations. These actions are taken to ensure the security of our systems, prevent fraud, and maintain regulatory compliance.

### Cookies

A cookie is a small file placed on your computer's hard drive. Its functions include storing login and session states, saving your user preferences, and analyzing web traffic.

Apart from the data you choose to disclose and share with us, we cannot access your computer or any other personal information through cookies.

Although most browsers automatically accept cookies, you can modify your browser settings to disable cookies. You can manage your cookies through your browser menu and easily delete any created cookies.

This may vary depending on the type of browser you use.

Please note that disabling cookies may prevent you from fully experiencing the website as intended.

### Third-Party Links

Our website or mobile apps may contain links to websites or services operated by third parties that we do not control.

This Privacy Policy does not apply to third-party websites or services, and we are not responsible for their privacy practices.

We encourage you to review the privacy policies of those third parties before submitting any personal data to them.

### Updates to This Privacy Policy



We reserve the right to modify or update this Privacy Policy from time to time to reflect changes in our privacy practices, legal obligations, or as required by applicable data protection laws and regulations.

We will notify you of any material changes by posting the updated Privacy Policy on our website or through another appropriate method.

We encourage you to review this Privacy Policy periodically for any updates. The revised Privacy Policy will be effective from the updated effective date mentioned at the beginning of the Policy.

### Indemnity

You agree to defend, indemnify, and hold harmless Tanweel and its directors, officers, employees, and agents from and against all claims and expenses, including attorney's fees, arising out of a violation of this Privacy Policy or misuse of Tanweel's services or website, including violations or misuse by your employee or agent, where applicable.

### Governing Law and Jurisdiction

This Privacy Policy is governed by and construed in accordance with the applicable laws of the Kingdom of Saudi Arabia.

Any disputes arising from or related to this Privacy Policy are subject to the exclusive jurisdiction of the courts of the Kingdom of Saudi Arabia.

### Filing a Complaint or Objection

If you have any concerns or believe we have not complied with the Personal Data Protection Law, you may file a complaint with the Data Protection Officer at Tanweel via: [Customercare@tanweel.sa](mailto:Customercare@tanweel.sa)

If you suffer damage as a result of any violation outlined in the Personal Data Protection Law or its regulations, you have the right to claim compensation before the competent court for any material or moral damage proportionate to the harm.

If you are not satisfied with how we handled your complaint or if we fail to respond within thirty (30) days, you may file a complaint with the Saudi Central Bank.



## Contact Us and Our Data Protection Officer

If you have any questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us at:

Tanweel

Head Office Address: Riyadh, Kingdom of Saudi Arabia – Al-Maathar Al-Shamali District

For calls within the Kingdom: (8001240508 / 920029109)

Website: [www.tanweel.sa](http://www.tanweel.sa)

Email: [Customercare@tanweel.sa](mailto:Customercare@tanweel.sa)

Any inquiries related to the use of your personal data should be sent to the email address mentioned above.

Tanweel is committed to protecting your privacy, addressing any concerns, and resolving any issues related to the processing of your personal data. Your data will be handled with the utmost care and respect.

We welcome your feedback through the contact channels listed above.