



Privacy Policy

Formerly Kuwait Finance House Bahrain (hereafter referred to as “we” or “our” or “us” or “Formerly Kuwait Finance House Bahrain” or “organisation” or “organization”) respects your right to data privacy. In this Notice “You” or “Your” refers to data subject (customers, employees, website visitors, mobile applications users or contingent workers) whose personal data is processed by Formerly Kuwait Finance House Bahrain.

This privacy notice explains who we are, how we collect, share and use personal data about you, and how you can exercise your data privacy rights. The details on what personal data will be processed and which method will be used depend significantly on the services applied for or agreed upon.

Definitions

Consent: Consent of the data subject means any freely given, specific, informed and unambiguous indication of the data subject’s wishes by which he or she, by a statement or by a clear affirmative action, signifies agreement to the processing of personal/ sensitive personal data relating to him or her.

Data Controller (DC): A person who, either alone or jointly with other persons, determines the purposes and means of processing any particular personal data; except that where the purposes and means of the processing of personal data are determined by law, the person entrusted with the processing obligation is deemed for the purposes of this Law to be the Data Controller.

Data Protection Guardian (DPG): A person who could either be an employee (internal) or an independent/ external person/ entity (external) licensed by the DPA who is assigned with the responsibility to ensure that the Data Privacy Framework at the organization has been implemented and to monitor compliance with the requirements of the framework.

Data Subject: The natural person, legal person or individual subject of data.

Personal Data: Any information relating to a data subject who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, mental, economic, cultural or social identity of that data subject. This may also include photographs and/or video footage taken during events or for a specific purpose.

Sensitive Personal Data: Data that reveals your racial or ethnic origin, religious, political or philosophical beliefs or trade union membership; genetic data; biometric data for the purposes of unique identification; or data concerning your health.

Processing: Processing is any operation or set of operations which is performed on personal/ sensitive personal data or on sets of personal/ sensitive personal data, whether or not by automated means, such as collection, recording, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

Data Processor: A person, other than an employee of the data controller or data processor, who processes personal/ sensitive personal data for the data controller’s benefit and on the data controller’s behalf.

Third Party: Any person other than:

- Data Subject;
- Data Controller;
- Data Protection Guardian; and
- Data Processor;

Contingent Workers: Contingent workers means non-permanent workers including agents, consultants, independent contractors, sub-contractors, temporary workers, professional advisors, interns, trainees and those affiliated with third parties.

Joint Controller: Where two or more controllers jointly determine the purposes and means of processing, they shall be joint controllers.

Group Company (Group): includes a holding company, subsidiary, associate company (including a joint venture company) and a subsidiary of a holding company to which the company is also a subsidiary.

Direct Marketing: Communication, by whatever means, of any marketing material or advertisement which is directed to a person.

Authority: Personal data Protection Authority established by the Personal Data Protection Law, Bahrain.

When do we collect your personal data?

Direct interactions

You may give us your identity, contact, resume or KYC related information by filling in forms or by corresponding with us by phone, SMS, and email or otherwise. This includes sharing of personal data for the following purposes:

- a) Records of your interactions with us such as emails and other correspondence and your instructions to us;
- b) Providing your feedback;
- c) By filling in forms to submit a request, participate in a questionnaire, etc.;
- d) By sharing your personal data such as resume for recruitment purpose;
- e) By interacting with us on social media platforms such as Facebook, Instagram and LinkedIn, etc.
- f) Ordering information regarding our products or services;
- g) Subscribing to our services, publications or newsletters;
- h) Requesting marketing material notifications to be sent to you;
- i) By sending us emails and text messages (SMS or WhatsApp or other chat Services);
- j) By adding posts, reviews and other comments to our website.

Automated technologies or interactions

Log Files. Log files contain technical data about your use of the service, such as IP address, browser type, referring/exit pages, operating system, date/time stamps, and related data.

Cookies. Please see our cookies policy in appendix A below.

Third parties or publicly available sources

We may receive aggregated personal data about you from various third parties, via public domains such as:

{C}§ {C} Technical Data from the following parties:

- {C}· Analytics providers such as Google, Facebook etc.;
- {C}· Social media platforms such as Facebook, Twitter, Instagram, LinkedIn etc.

{C}§ {C} Personal data gathered from publicly available directories/ registers are processed fairly, lawfully with adequate level of security and are not excessive in relation to the purpose for which they are collected.

What personal data do we collect?

We may collect, store, and use the following categories of personal data about you:

Identity Data

- {C}a) First name
- {C}b) Last name
- {C}c) Username
- {C}d) System generated unique ID
- {C}e) Date of Birth
- {C}f) Gender
- {C}g) CPR details
- {C}h) Driving license
- {C}i) Photographs

Financial Data

- {C}a) Bank account number
- {C}b) Name as per bank account
- {C}c) Copy of cancelled cheque

Contact Data

- {C}a) Email address
- {C}b) Telephone numbers
- {C}c) Billing/shipping address

Transaction Data

Details about payments to and from you and other details of products and services you have purchased from us.

Technical Data

- {C}a) IP address; and
- {C}b) {C}We also track how often you visit and use our website. We do this via email and website cookies and similar tracking technology built into our website. Please see our cookies policy in appendix A below.

Profile Data

- {C}a) Your interests, preferences, feedback and survey responses;
- {C}b) Profile image; and
- {C}c) About you (mentioned in resume including qualifications).

Usage Data

- {C}a) Information about how you use our website, products and services; and
Information on what you view, click on access by way of our emails and text messages, website and mobile.

Aggregated Data (sometimes referred to as pseudonymized data)

We also collect, use and share aggregated data (sometimes referred to as pseudonymized data) such as statistical or demographic data for any purpose. Aggregated data may be derived from your personal data but is not considered personal data in the applicable law (s) as this data does not directly or indirectly reveal your identity. For example, we may aggregate your usage data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect aggregated data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this data privacy notice.

Sensitive Personal Data

We do not collect and store the following sensitive personal data regarding you such as:

- {C}a) Information about your race or ethnicity, religious beliefs and sexual orientation;
- {C}b) Information about your health, including any medical condition, health and sickness records, medical records and health professional information;
- {C}c) Any criminal records information in relation to you, and
- {C}d) Biometric information about you, for example fingerprints, retina scans.

Our intent is not to collect or process any sensitive personal data about you, unless required by applicable laws. However, in certain circumstances, we may need to collect, or request your sensitive personal data for employment related purposes via Resume shared, for example, data regarding your hobbies and preferences, gender and disabilities for the purposes of equal opportunities monitoring, to comply with anti-discrimination laws and for government reporting obligations.

How and why do we use your personal data?

We will only use your personal data when the law allows us to. We will use your personal data in the following circumstances:

- {C}a) The processing is necessary for reasons of substantial public interest, or for official purposes or requested for or by the police or governmental authorities on a lawful basis;
- {C}b) It is necessary for the establishment, exercise or defense of legal claims, for the purposes of carrying out the obligations and exercising our or your rights in the field of employment, social security and social protection law; or
- {C}c) Based on your explicit consent;
- {C}d) Where we need to perform the contract, we have entered into with you;
- {C}e) Where it is necessary for our legitimate interests (or those of a third party) only when your interests and fundamental rights do not override those interests;
- {C}f) Where processing is necessary in order to protect the vital interests of the data subject or of another natural person.

Legitimate Interest

- {C}a) Means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience;
- {C}b) We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests;
- {C}c) We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by laws); and
- {C}d) {C}We may also use your personal data in the following situations, which are likely to be rare:
 - {C} i. Where we need to protect your interests (or someone else's interests);
 - {C} ii. Where it is in the public interest or for official purposes.

Purpose/ activity, type of data and lawful basis for processing

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal base(s) we rely on to do so. We have also identified what our legitimate interests are, where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground, we are relying on to process your personal data where more than one ground has been set out in the table below.

However, we normally collect personal data from you only where we have your consent to do so, where we need the personal data to perform a contract with you, or where the processing is in the legitimate interests and not overridden by your data protection interests or fundamental rights and freedoms. In certain cases, we may also have legal obligations to collect personal data from you or may otherwise need the personal data to protect your vital interests or those of another data subject.

Some of the above grounds for processing will overlap and there may be several grounds which justify our use of your personal data.

<p>To manage our relationship with you which will include:</p> <ul style="list-style-type: none"> a) Notifying you about changes to our terms or privacy policy b) Asking you to leave a review or take a survey c) Responding to your queries and comments, social media posts and questions. 	<ul style="list-style-type: none"> a) Identity b) Contact c) Profile 	<ul style="list-style-type: none"> a) Performance of a contract with you b) Necessary to comply with a legal obligation c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services) d) Your consent
<ul style="list-style-type: none"> a) To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data) 	<ul style="list-style-type: none"> a) Identity b) Contact c) Technical 	<ul style="list-style-type: none"> a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganization or group restructuring exercise) b) Necessary to comply with a legal obligation
<ul style="list-style-type: none"> a) To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you 	<ul style="list-style-type: none"> a) Identity b) Contact c) Profile d) Usage e) Technical 	<ul style="list-style-type: none"> a) Necessary for our legitimate interests (to study how customers use our products/ services and to develop them) to improve our products and services towards our customers.
<ul style="list-style-type: none"> a) To use data analytics gathered from our website to improve our website, products/services, marketing, customer relationships and experiences 	<ul style="list-style-type: none"> a) Technical b) Usage c) Aggregated Data 	<ul style="list-style-type: none"> a) Necessary for our legitimate interests (to define types of customers for our products and services, to keep our website updated and relevant)
<ul style="list-style-type: none"> a) To make suggestions and recommendations to you about goods or services that may be of interest to you 	<ul style="list-style-type: none"> a) Identity b) Contact c) Technical d) Usage e) Profile f) Aggregated Data 	<ul style="list-style-type: none"> a) Necessary for our legitimate interests (to develop our products/services)
<ul style="list-style-type: none"> a) To power our security measures and services in order to protect you and our business 	<ul style="list-style-type: none"> a) Identity b) Technical c) Usage 	<ul style="list-style-type: none"> a) Necessary for our legitimate interest so you can safely access our website and mobile applications.

If we ask you to provide any other personal data not described above, then the personal data we will ask you to provide, and the reasons why we ask you to provide the personal data, will be made clear to you at the point we collect your personal data.

However, we may also use your personal data for other purposes such as archiving purposes in the public interest, scientific or historical research purposes, or statistical purposes where they are permitted by applicable laws.

Kindly note that this does not apply to personal data provided to us as a result of a product/ service subscription/ purchase, product/ service experience or other transactions.

Change of purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us using the contact details provided.

If you have any questions or concerns about our processing of your personal data, then please contact us at 7777 7777 or DPG@KFH.COM.BH

Who do we share your personal data with?

On occasion we may have to share your personal data with the parties set out below for the purposes set out.

Group Entities/ Subsidiaries

We shall share your personal information with our parent/ group company/ entities for reporting purposes, having similar arrangements, to be able to provide you with the same value for money and high-quality experience for the services provided to you by us. It's also the only way we can provide you with the best benefits.

External Third Parties

- (a) Regulators and other authorities: acting as processors or joint controllers based in Bahrain who require reporting of processing activities in certain circumstances.
- (b) With social media companies such as Facebook, Twitter, LinkedIn and others: who run promotions for us on their platforms;
- (c) Any new business partners: we may have over time, for example, in the event of a joint venture, reorganization, business merger or sale that affects us.
- (d) The police, local authorities, the courts and any other government authority: if they ask us to do so (but only if our doing so is lawful).
- (e) Other people who make a 'data subject information request': where we are required to do so by law.
- (f) We may also share the information we collect where we are legally obliged to do so, e.g., to comply with a court order.
- (g) Any social media posts or comments you send to us: (on Formerly Kuwait Finance House Bahrain Facebook page, for instance) will be shared under the terms of the relevant social media platform (e.g., Facebook, Twitter and LinkedIn) on which they are written, and could be made public. Other people, not us, control these platforms. We are not responsible for this kind of sharing. Before you make any remarks or observations about anything, you should review the terms and conditions and privacy policies of the social media platforms you use. That way, you will understand how they will use your information, what information relating to you they will place in the public domain, and how you can stop them from doing so if you are unhappy about it. It is worth remembering too that any blog, review or other posts or comments you make about us, our products and services on any of our blogs, reviews or user community services will be shared with all other members of that service and the public at large. You should take extra care to ensure that any comments you make on these services, and on social media in general are fit to be read by the public, and are not offensive, insulting or defamatory. Ultimately, you are responsible for ensuring that any comments you make comply with any relevant policy on acceptable use of those services.

- (h) Third parties/ Data Processors: to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice. We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers/ data processors to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions/ third party agreements.
- (i) Open Banking service providers in order for you to benefit from their services.

International Transfers

We may share your personal data within the Parent/ Group company on need-to-know basis with confidential obligation mentioned herein.

Some of our external third parties are based outside the Kingdom of Bahrain so their processing of your personal data will involve a transfer of data outside the Kingdom. Whenever we transfer your personal data out of the Kingdom, including cloud hosting, backup systems or data recovery sites, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

{C}§ {C}Subject to prior approval from the Authority; or

{C}§ {C}With your consent; or

{C}§ {C}To countries that have been deemed to provide an adequate level of protection for personal data and are whitelisted by the Authority.

Please contact us if you want further information on how we transfer your personal data out of the Kingdom.

A list of third countries and international organizations to whom personal data may be shared can be made available by contacting our DPG at dpg@kfh.com.bh.

How we protect your personal data?

We use appropriate technical and organizational measures to protect the personal data that we collect and process. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal data.

A lot of the information we receive reaches us electronically, originating from your devices, and is then transmitted by your relevant telecoms network provider. Where it's within our control, we put measures in place to ensure this 'in flight' data is as secure as it possibly can be.

Sensitive data like, passwords are protected for data in transit by data encryption. In addition to encryption, we have implemented robust network security controls to help protect data in transit. Network security solutions like firewalls and /or network access control are implemented to secure the networks used to transmit data against malware attacks or intrusions.

We use secure means to communicate with you where appropriate, such as using 'https' and other security and encryption protocols.

How long will we keep your personal data?

To make sure we meet our legal data protection and privacy obligations, we only hold on to your information for as long as we actually need it for the purposes, we acquired it for in the first place. After that we will either delete it, mask it or anonymize it so that it cannot be linked back to you.

We retain personal data we process where we have legitimate interest, performance of the contract, vital interest of data subject or of another natural person, performance of a task carried out in the public interest or in the exercise of official authority vested or for the purposes of satisfying any legal, accounting, or other regulatory reporting requirements or with your consent.

By law we have to keep basic information about our customers (including contact and identity data) for 10 years after they cease being customers for legal purposes.

Automated Decision Making

Automated decisions are decisions concerning you which are made automatically on the basis of a computer determination (using software algorithms), without human intervention. We do not use automated decision making.

What are your data protection rights?

Your duty to inform us of changes

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes by keeping your details up to date on our website and by sharing your updated details with our DPG at dpg@kfh.com.bh.

Your rights in connection with personal data

Under certain circumstances, by law you have the right to:

- {C}a) Request information: About the personal data we hold about you and the processing activities we perform on your personal data (commonly known as a «data subject information request»).
- {C}b) Request rectification: Of the personal data that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you completed or corrected. We may need to verify the accuracy of any new data you provide to us.
- {C}c) Request erasure: Of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have exercised your right to object to processing, where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- {C}d) Object to processing: Of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which means we can continue to process your personal data if it is not in conflict with the fundamental rights of the data subject.
- {C}e) Request to block processing: Of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:
 - {C}1. If the data is inaccurate, incomplete, or outdated;
 - {C}2. If the processing is illegal.
- {C}f) Right to withdraw consent at any time: Where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

You can submit your request for any of the above by filling the relevant forms found in this link: [PDPL FORMS](#) and sending it by email to dpg@kfh.com.bh
- {C}g) Right to lodge a complaint to the Personal Data Protection Authority: In case you consider that the processing of your personal data infringes any of your rights or provisions related to the laws and regulations in scope.

Lodging a complaint

If you believe that we collected or processed your personal data illegitimately, please feel free to lodge a written complaint to Formerly Kuwait Finance House Bahrain complaint's officer through the following email: COMPLAINTS@KFH.COM.BH.

Fees for excessive or unreasonable requests

You will not have to pay a fee to exercise any of your rights. However, we may charge a reasonable fee if your requests are unfounded or excessive.

Time limit to respond

We try to respond to all legitimate requests within 10 business days. Occasionally, it may take us longer if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure you exercise your rights. This is another appropriate security measure to ensure that personal data is not disclosed to any person who has no right to receive it.

We may also contact you to ask you for further information in relation to your request to speed up our response.

If you wish to exercise any of the rights set out above, please contact us at dpg@kfh.com.bh.

Indemnity and Limitation of Liability

You agree to defend, indemnify and hold harmless Formerly Kuwait Finance House Bahrain, its officers, directors and employees from and against any and all claims, liabilities, damages, losses or expenses, including settlement amounts and reasonable legal fees and costs, arising out of or in any way connected with your access to or use of this site.

Although Formerly Kuwait Finance House Bahrain shall make every attempt to keep the Website free from viruses, it cannot guarantee that it is virus/ malware free. For your own protection, you should take necessary steps to implement appropriate security measures and utilize a virus scanner before downloading any information from the website.

Formerly Kuwait Finance House Bahrain, its directors and employees, shall not be liable in any manner whatsoever for any direct, indirect, incidental, consequential, or punitive damage resulting from the use of, access of, or inability to use the information available on the Website or the services provided by us. Formerly Kuwait Finance House Bahrain, its directors and employees shall not be liable in any way for possible errors or omissions in the contents in the Website.

Intellectual Property Rights

All information on this website is protected by copyright and other intellectual property rights. No images, text or other content from this website may be distributed or reproduced without the prior written approval from Formerly Kuwait Finance House Bahrain.

Changes to this data privacy notice

We may update this data privacy notice from time to time in response to emerging legal, technical, contractual, regulatory or business developments. When we update our data privacy notice, we will take appropriate measures to inform you, consistent with the significance of the changes we make. We will obtain your consent to any privacy notice changes if and when this is required by applicable laws.

You can see when this privacy notice was last updated by checking the "last updated" date displayed at the top of this privacy notice.

If you have any questions about this privacy notice, please contact the DPG at dpg@kfh.com.bh

Appendix A - Cookies Policy

Cookie Notice

Cookie Notice explains how we use cookies and similar tracking technologies. It also explains the choices you can make about whether we can put some types of cookies on your PC, tablet, or mobile devices.

Cookies in Formerly Kuwait Finance House Bahrain websites kfh.com, kfhonline.com are used to personalize and improve customer website experience.

What are Cookies

Cookies are small files, which are stored on the user's devices. They are designed to hold a modest amount of data specific to the user and website that can be accessed by either the web server or user's device. This allows the server to deliver a page tailored to a particular user's profile, in some cases the web page may run some scripts that are aware of data contained in the cookies.

Cookies are used for various purposes, e.g., to improve the functionality and performance of the Formerly Kuwait Finance House Bahrain websites and to protect privacy. For instance, if you leave a secure session window open when logged in to Online Banking services, cookies may enhance your security by prompting you to end the session or automatically end your secure session.

Cookies are either session cookies or persistent cookies:

Session cookies: session cookies last for the length of your visit to a website. They delete themselves when you close your browser. Session cookies can help with security, for instance, they can keep you logged on as you move around a website.

Persistent cookies: persistent cookies stay on your device when you close your browser. They are used for many jobs, for instance, they can remember your User ID for websites where you log on. They can also store your choices for when you go back to a website.

We find them useful to see how people use their websites. They can also be used to tailor the marketing ads you see on social media, apps, and other websites.

Why we use cookies

Formerly Kuwait Finance House Bahrain employs cookies on its website kfh.com, kfhonline.com, ecorp.kfhonline.com or other Formerly Kuwait Finance House Bahrain websites to improve customer's experience.

What Cookies are used by Formerly Kuwait Finance House Bahrain

Several cookies are used throughout Formerly Kuwait Finance House Bahrain websites, some are needed to ensure websites are loaded correctly whilst others use for performance and analytical purposes upon users consent.

Category	Functions	Choices
Strictly necessary cookies	These cookies are needed to run our website, to keep it secure if you are logged on. These are essential cookies that are needed to appropriately display the contents of this websites.	You can't turn off these cookies, we need these cookies to perform necessary functions.
Functional cookies	These cookies are used for remembering things like your user ID, your preferred language, and your region or country.	You can't turn off these cookies, we need these cookies to perform necessary functions.
Performance cookies	These cookies tell us how you use our website, and this helps us to improve the performance of our product and services.	You have choice to accept/refuse these cookies.
Marketing & Analytics cookies	These cookies help us decide which of our products, services and offers may be relevant for you. They also help us measure effectiveness of advertisement on kfh.com and on other websites, social media, apps, and devices. We may also share this information with third parties for this purpose.	You have choice to accept/refuse these cookies.

How to manage Cookie choices in your browser

You can turn off or delete cookies from your browser's settings. However, this may affect certain website functionalities as indicated above.

How we work with trusted Third Parties

Formerly Kuwait Finance House Bahrain trusted third party suppliers provide important functionalities to Formerly Kuwait Finance House Bahrain websites, this may include Group Subsidiaries.

Personal information gathered through cookies on these websites will not be shared to third parties without the consent of the user.

Please note the other third parties might also use cookies, over which we have no control.

Third-party cookies could be blocked by enabling the cookie settings on the browser; however, browser experience may be impacted if the cookie settings are set to block all cookies.