

Data Privacy and Security Policy

1. Data Privacy

Providing and holding personal information comes with significant rights on your part and significant responsibilities on ours.

At Qatar Islamic Bank, we take your privacy seriously and are fully committed to keeping your information private.

It is important that you know exactly what we do with the personal information that you and others provide to us,

why we gather it and what it means to you.

Our Data Privacy Notice explains how we hold and use your personal information.

You can download the current version of our Data Privacy Notice on our website.

2. Who We Are

At Qatar Islamic Bank (“we”, “our”, “us”), we are deeply committed to protecting your privacy and ensuring the security

of your personal data. As part of our ongoing commitment to transparency, we provide this Privacy Policy to inform you about

how we collect, use, disclose and protect your personal information in accordance with applicable data protection laws.

This notice applies to all our products and services. We recognize the trust you place in us when you provide your personal data,

and we are committed to upholding the highest standards of privacy and data security.

This policy applies to all customers, employees and third-party users of our services.

If you have any questions about how your information is gathered, stored, shared or used, please contact our Data Privacy Office.

You have rights over how we use your personal data. If you want to make a request or ask a question about your rights under the PDPPL,

just get in touch with us.

3. What Personal Data We Collect

In order to provide you with our banking products and services, we collect and process a variety of personal data.

The types of personal data that we collect include but are not limited to:

- **Personal Identification Information:** Name, address, date of birth, nationality, passport number, ID number and government-issued identification.
- **Financial Information:** Bank account details, credit and debit card information, transaction records, loan history, creditworthiness and other financial data.
- **Contact Information:** Phone numbers, email addresses, mailing addresses, and communication preferences.
- **Transactional Data:** Account activity such as deposits, withdrawals, loan repayments, investments, and transfers.
- **Sensitive Personal Data:** Biometric data, health-related data and other sensitive information under the PDPPL.
- **Minors' Data:** When offering products or services specifically designed for minors, with consent from the parent or legal guardian.

Personal data may be collected directly from customers, third-party service providers or publicly available sources, as permitted by law.

4. How We Use Your Personal Data

Your personal data is collected for specific, legitimate purposes. The main purposes include:

- **Service Delivery and Contractual Performance:** Managing accounts, processing transactions and providing banking services.
- **Compliance with Legal Obligations:** PDPPL, QCB, AML, KYC and regulatory requirements.
- **Fraud Prevention and Security:** Identity verification, fraud detection and system protection.
- **Marketing and Promotional Communications:** With your consent, sending information about products and offers.
- **Operational and Performance Analysis:** Improving customer experience and service quality.

We will never use your personal data for purposes other than those specified unless required by law or with your explicit consent.

5. Legal Basis for Processing Your Personal Data

We process your personal data based on:

- **Consent:** For specific purposes such as marketing.
- **Contractual Necessity:** To perform our contract with you.
- **Legal Obligation:** Compliance with laws and regulations.
- **Legitimate Interests:** Security, fraud prevention, service improvement.

Where required by law, we obtain your explicit consent before processing sensitive personal data.

6. Data Retention and Disposal

We retain your personal data only as long as necessary for legal, regulatory and operational purposes.

Retention periods vary depending on the type of data.

- **Financial Records:** Retained for your relationship duration plus regulatory periods.
- **Contractual Documents:** Retained for the contract duration and legal retention periods.
- **Marketing Data:** Retained until consent is withdrawn.

Upon account closure, personal data is securely deleted or anonymized unless legally required to retain it.

7. Your Rights Over Your Personal Data

You have the following rights:

- Right to Protection & Lawful Processing
- Right to Withdraw Consent
- Right to Object to Processing
- Right to Deletion (Right to be Forgotten)
- Right to Correction
- Right to be Notified of Processing
- Right to be Notified of a Data Breach
- Right to Access
- Right to Complain

To exercise your rights, contact our Data Privacy Officer.

8. Automated Decision Making & Profiling

We may use automated systems for:

- Loan or financing pre-screening
- Automated fraud detection
- Credit scoring

You have the right to request human intervention, explanation or contest the decision.

9. Marketing and Research Use

We may use personal data for marketing and research where lawful. Examples include:

- Product updates and offers
- Campaigns and promotions
- Surveys and feedback
- Service usage analytics

You may opt out at any time. We do not sell or rent your data.

10. Data Security

We use industry-standard measures to protect your personal data, including:

- Encryption in transit and at rest
- Strict access controls
- Regular audits and testing
- Incident response procedures

We also provide mandatory employee training on data protection and security.

11. Data Transfers Outside Qatar

When transferring data outside Qatar, we use safeguards such as:

- Standard Contractual Clauses (SCCs)
- Adequacy decisions
- Third-party processing agreements

12. Monitoring and Recording of Communications

Certain communications may be recorded, including:

- Phone calls
- In-branch interactions
- Emails and online chats
- CCTV footage

Recordings may be used for training, fraud prevention and compliance.

13. Changes to This Privacy Policy

We may update this policy periodically and will inform you of major changes via our website or direct communication.

14. Contact Information

If you have questions or wish to exercise your rights, contact our Data Privacy Officer at:

Qatar Islamic Bank – Data Privacy Officer (DPO)

Email: DataPrivacy@qib.com.qa

Doha, Qatar.