JS BANK

Privacy Notice

JS Bank Limited — Wholesale Branch, Kingdom of Bahrain
(Licensed as Conventional Wholesale Bank (Branch) by CBB)

Bahrain PDPL Statutory Document
Public Regulatory Disclosure

> **JS Bank Privacy Policy Notice:** This privacy notice discloses the privacy practices for JS Bank and applies solely to information collected by this website. JS Bank ("We" or "the Company") is committed to respecting your privacy and protecting your personal information in accordance with Bahrain's Personal Data Protection Law and other applicable legal and regulatory laws.

1. SCOPE AND OBJECTIVE

The main purpose of this privacy policy is to provide a transparent way of how we manage your personal information and protect the privacy of personal information we gather in accordance with Bahrain's Personal Data Protection Law and other applicable legal and regulatory laws.

This policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by the Bank.

This policy applies to JS Bank's Website and governs data collection and usage. By using our website, you consent to the data practices described in this privacy policy. Please read carefully the following information to understand our views and current information management practices regarding your personal data and how we will treat it.

2. WHO ARE WE?

JS Bank as defined under the law is the "data controller/ manager" who determines the means and purposes of processing your personal data and also the "data processor" who processes your personal data.

3. COLLECTION OF YOUR PERSONAL INFORMATION

JS Bank website may collect your personally identifiable information, such as: Name, Email Address and other contact information.

When you visit our website, we may collect information about your computer, including where available, your IP address, operating system, and browser type, for system administration. This is statistical data about our users' browsing actions and patterns, and does not identify you personally.

Also we collect your visits to our website including, but not limited to, traffic data, location data, weblogs and other communication data, whether this is required for our own billing purposes or otherwise to check the resources that you access.

4. USE OF COOKIES

We may obtain information about your general internet usage by using cookies, which is stored on your computer's hard drive or browser. They help us to improve our website and to deliver a better and more personalized service. 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. No personally identifiable information is stored in the cookies.

You can accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. However, if you choose to decline cookies, you may not be able to fully experience the interactive features of our website.

5. USE OF YOUR PERSONAL INFORMATION

This website collects and uses information to deliver the services that you have requested, to maintain quality of the service.

If you provide information when filling in forms available on our website e.g. Enquiry Form or Complains/Suggestions/Feedback Form, or when you report a problem with our website, we may keep a record of that correspondence. We will not collect your personal information unless you choose to use and receive online services that require it.

Contact information you provide is used to notify you of new products and services, or to communicate news.

6. DISCLOSURE OF YOUR INFORMATION

We may disclose your personal information to our parent organizations/ entities, if required for operational requirements and legitimate business interest.

We may disclose your personal information to third parties if:

- **a)** we are under a duty to disclose or share your personal data in order to comply with any legal or regulatory obligations;
- **b)** we need to enforce or apply our Terms of Use and other agreements;
- **c)** we have to protect the rights, property, or safety of Group, our customers, or others;
- **d)** we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets;
- **e)** JS Bank or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.

This includes exchanging information with other companies, organizations, and institutions for the purposes of fraud protection and credit risk reduction and where required to do so by any competent court, the Central Bank of Bahrain, or any other official authority.

7. RETENTION PERIOD OF YOUR PERSONAL INFORMATION

JS Bank keeps your personal data in accordance with the criteria that include the validity of the contract, legal retention period requirements, to fulfil its intended purposes and historical archiving. We securely destroy and erase your personal data to ensure that it cannot be restored after exceeding the specified retention period.

8. YOUR RIGHTS AS A DATA SUBJECT

You have the right to:

1. Request access to your personal data in which it will enable you to obtain a copy of your personal data held by us and to enable you to verify that Bank is collecting and processing your data lawfully.
2. Request us to amend your data when it is inaccurate or incomplete;
3. Request us to remove your data when:
    a. The purpose of which your data has been collected is no longer valid;
    b. Your personal data is processed in an unlawful basis;
    c. The deletion is necessary for compliance with the law; or,
    d. Your data is inaccurate;
4. Request us to block or restrict further processing of your personal data;

8. YOUR RIGHTS AS A DATA SUBJECT (CONTINUED)

5. Request us to provide you with your data in a structured format in order to be used and stored for further personal use.
6. Submit a complaint when your personal data is being used for the purpose of direct marketing resulting in financial loss or moral damage to you or for the purpose of making a decision which is based on automated processing including profiling where such processing may have legal ramifications or significantly affect your rights.
7. Withdraw your consent at any time to processing or transferring your personal data for specific reason.
8. We have the right to reject your request. We will inform you within 15 days of receiving the request on rejecting the request and explanation of the rejection.
9. In case your request is incomplete, we will inform you within 10 days if any documents are missing to complete your request. You have the right to lodge a complaint to Bahrain's Personal Data Protection Authority. The Personal Data Protection Authority is the authority established under the provisions of Article (27) of the Personal Data Protection Law.

As part of the personal data security measures, we may request you to provide specific information in order to confirm your identity and to ensure that your personal data is not disclosed to any personnel who does not have the right to have it.

9. LINKS TO OTHER THIRD-PARTY WEBSITES

Our website contain links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site or application and to read the privacy statements of any other site that collects personally identifiable information.

10. SECURITY OF YOUR PERSONAL INFORMATION

The data that we collect from you may be transferred to, and stored at, a destination outside the Kingdom of Bahrain. It may also be processed by staff operating outside the Kingdom of Bahrain who work for us or for one of our suppliers. By submitting your personal data, you agree to this transfer, storing or processing.

We will take all reasonable steps necessary to ensure that your data is treated securely, and in accordance with this privacy policy. This website has security measures in place to protect your personal information against any loss, misuse, and alteration of the information under our control.

The transmission of information via the Internet is not completely secure. Although, once we have received your information, we will use strict procedures and security features to try to prevent unauthorized access.

11. YOUR ROLE TO KEEP YOUR DATA ACCURATE & CHANGES TO POLICY

It is essential for us to keep your personal data up to date and accurate. Therefore, kindly contact us in case there is any change to your personal data during your business relationship with us.

We will occasionally update this Privacy Policy to reflect the legal requirements in relation to data protection. We encourage you to periodically review this Policy to be informed about how we are protecting your information. Any changes we may make to our Privacy Policy in the future will be posted on this page and, where appropriate, notified to you by email.

Contact Information

We welcome your questions and comments regarding this Privacy Policy, the information management practices of this website, your visit and dealings with the website. We will use commercially reasonable efforts to promptly determine and remedy the problem.

If you believe that we haven't adhered to this policy, please contact us through: **Privacy@jsbl.com**

If you have any concern regarding processing your personal data, please do not hesitate to reach out to our Privacy Coordinator throughout his contact details: **Privacy@jsbl.com** or through our address:

Privacy Coordinator: Hashem Almosawi • **Phone:** +973 17104600

Address: JS BANK, Bahrain Financial Harbour, West Tower, Level 45, P.O. Box 60507, Manama, Kingdom of Bahrain.