

## PRIVACY POLICY

This policy describes how Al Etihad Credit Bureau (hereafter referred as AECB) collects, processes and uses your personal information, when you contact us, use our services or interact with our digital platforms.

AECB recognizes the importance of protecting your personal information and financial transactions. We understand the need to safeguard the information that you have submitted to us. We also maintain standards and procedures designed to prevent unauthorized disclosure of this information. Therefore, we have put together a Privacy Policy and approach that respect and address your needs.

### Personal Information

Personal Information is defined as any and all information concerning you that you provide to AECB over digital channels. This includes personal data and any data relating to financial or non-financial records executed via our digital channels. After accepting the terms and conditions, AECB monitors your online sessions. This data enables us to process and confirm your successful and unsuccessful transactions. All communications including E-mails sent by you are also retained by AECB and are considered as personal and confidential correspondence data.

The app does use third party services that may collect information used to identify you. Please refer to the below link to privacy policy of third party service providers used by the app.

- [Google Play Services](#)
- [Google Analytics](#)
- [Crashlytics](#)

### Protection of Personal Information and account data

AECB will use personal information as appropriate in the normal course of our business to provide the service you have requested. We also send e-mail updates on services, transactions and other materials we believe will be of importance or interest to you.

Should you have any doubts or inquiries with regard to the accuracy of your personal information or of any transaction occurring on our digital platforms, please visit [www.aecb.ae](http://www.aecb.ae)

We request that you keep your information as up to date as possible so that you may get the maximum benefit from the AECB service.

### Links to Other Sites

The AECB digital platforms may contain links to other sites. If you click on a third-party link, you will be directed to that site. Note that these external sites are not operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

### **Restrictions on disclosing information to third parties**

AECB does not and will not sell or provide personal information to third parties for independent use. We may, however, share personal information with official competent bodies or our subscribers according to the applicable UAE Laws.

### **Employee access to personal information or security protection**

Some of this information may be handled by our employees. The employees abide by the AECB's policy and are educated about the importance of confidentiality and customer privacy through standard operating procedures and our policies on ethics.

### **Privacy Policy Changes**

AECB may update or change this policy from time to time. In such cases, we may share the changes/updates by publishing them on the website and our digital channels.