AIB Privacy Policy

Your privacy is important to us

Your privacy and security is very important to us. At Arab Islamic Bank (AIB), we treat your personal information as private and confidential. We are dedicated to protecting your privacy and providing you with the highest level of security. This statement describes what personal information we collect, what we do with it, and how we protect it.

Security of your personal information

Arab Islamic Bank (AIB) implements appropriate measures and techniques to keep your personal information secure and ensure that it is protected from loss, unauthorized access, misuse, modification, or disclosure.

We do care about your personal information and have implemented several procedures and techniques to keep your personal information secure and confidential. The following procedures and techniques are in place to protect your personal information:

- AIB employees are well trained and have regular training to ensure that your personal information is protected, secure and confidential.
- AIB always adopts and implements best practices and IT security standards. AIB updates its IT security policy regularly and whenever there is a need to do so.
- AIB implements state of art IT security technologies and systems in order to protect your personal data from loss, disclosure and intrusion.

What information Arab Islamic Bank collects and uses

Arab Islamic Bank collects and uses information about you to administer its business and provide you with high quality financial products and services. We collect information about you from a variety of sources, such as:

- AIB applications, personal financial statements, and other written or electronic communications reflecting information such as your name, address, identification number, occupation, assets, and income.
- Transactional account history including your account balance, payment records, and credit card usage.

Your role is important

Protecting your personal data requires your cooperation besides bank's role. We advise you to follow the following guidelines in order to keep your information secure:

- Regularly check your account balance and bank statements and report promptly any discrepancies to your account manager, call center or branch.
- Contact AIB call center immediately if you believe someone else may have access to your password, user ID, PIN, or other confidential information.
- Do not share confidential information via the telephone or online or via social media as Arab Islamic Bank never request such information.
- Ensure you have recent Anti-Virus and updates it regularly.
- Ensure that your account records are properly disposed.
- Always use a secure browser when conducting transactions online, close online applications when not in use.

How we use your information

Any personal information provided by you to Arab Islamic Bank will be used for providing and operating our products and services, you have requested. This information may be used for other related purposes, which may include updating and enhancing Arab Islamic Bank records, conducting credit risk assessment and reviewing financing eligibility.

We may use your personal information to advise you of other products and services that may be of interest to you or for purposes required by law or regulation.

Whom we share information with

We may share the information about you and your dealings with us, to the extent allowed by law, with:

- Arab Islamic Bank branches
- Regulators
- External Auditors

Your Right to Delete Your Data

Arab Islamic Bank (AIB) is committed to respecting your rights under applicable data protection laws, including your right to request the deletion of your data. You have the right to request that AIB delete any personal data held about you, provided that this request aligns with legal and regulatory obligations.

Important Note:

AIB reserves the right to retain certain personal data if required to do so by applicable local laws or regulations. In such cases, the retention of data is deemed lawful under the principles of "Lawfulness of Processing," as outlined by local data protection regulations. This ensures compliance with mandatory legal obligations, such as anti-money laundering laws, tax regulations, regulatory Instructions, or any other statutory requirements.

To exercise your right to data deletion, please contact us using the information provided in the "Contact Us" section. Our team will process your request in accordance with the legal requirements governing data deletion and retention.

Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or the processing of your data, please contact us using the following details:

• **Phone**: +97022941832

• Email: aib@aib.ps

• Address: Ramallah-Almasyon, post code: P6008238

Our customer service team is available to assist you with any inquiries or to facilitate requests related to your data, including exercising your rights under applicable data protection laws.