



Privacy Policy

At Safwa Islamic Bank, we are committed to safeguarding your personal data in compliance with Jordanian Personal Data Protection Law No. 24 of 2023, the regulations and instructions, and the relevant directives issued by the Central Bank of Jordan. Our responsibility is to preserve the privacy and security of your financial and personal data. This Policy explains how the Bank processes your data, how it is obtained, the types of data collected and processed, and the preventive and precautionary measures, including technical, physical, and organizational safeguards, that the Bank will implement to keep your data secure and confidential. These measures are designed to protect your data against loss, misuse, unauthorized access, accidental disclosure, alteration, or destruction, whether during storage, processing, or transmission, and to inform you of your rights with respect to your data.

What Data Do We Collect from You?

- Data collected directly from you through completion of paper or electronic forms, direct communication, email, and our digital services and applications.
- Data collected indirectly from you through your interaction with our website and digital channels, including the use of cookies, automatic collection of technical information and data concerning devices and browsing activities, website and digital channel analytics, or interoperability with third parties.
- Data collected about you from third parties, such as information provided by other parties, including but not limited to: your employer, a family member, your legal representative, a transaction or contract beneficiary, representatives of legal persons, the ultimate beneficial owner, or a property owner.
- Publicly available sources.
- Cookies, we use cookies that are necessary for the operation of the website, as well as optional cookies to enhance performance and user experience, subject to your prior consent. You may manage, refuse, or delete non-essential cookies at any time via your browser settings or the website settings.
- Categories of data collected about you:
 - Basic data, such as name, national number, date of birth, nationality, and marital status.
 - Contact data, such as telephone number, email address, and residential address.
 - Financial data, such as salary, account number, balance, and transfers.
 - Biometric data, such as fingerprints, facial recognition data, and electronic signatures.
 - Health data, such as health insurance details and health status (where applicable).
 - Credit data, such as credit reports and financial reports.
 - Digital data, such as IP address, browsing history, and application data.

How and Why Do We Obtain This Information?

In addition to the details you share with us, we collect and retain your personal data for the following clear and legitimate purposes, which include:

- Executing a contract or agreement with you.
- Providing you with optimal Islamic financial products and services, issuing your cards, and administering your accounts.



- Legal obligations.
- Managing your inquiries and complaints.
- Compliance with regulatory requirements and reporting obligations relating to anti-money laundering and counter-terrorist financing.
- Taking necessary measures to combat fraud and financial crimes.
- Maintaining the Bank's security, including closed-circuit television (CCTV) or video surveillance.
- Implementing precautionary technical and organizational cybersecurity measures.
- Verifying the accuracy and adequacy of data of other parties involved in your dealings with the Bank.
- The Bank's legitimate interests, where necessitated (without prejudice to your rights and freedoms).
- Ensuring the continuity of our services, to safeguard our customers, employees and assets (including the vital interests of the relevant individuals), and to enable responsible decision making through data analysis for fraud prevention.
- Where you have provided your explicit consent.
- Sending you marketing offers and product information that may be of interest to you and aligned with your preferences.
- Collection of any outstanding debts, as well as for litigation purposes and obtaining legal advice.

With Whom Do We Share Your Personal Information?

We may share your personal information relating to your dealings with us, to the extent permitted by applicable laws and regulations, with the following categories of recipients:

- With the Bank's branches and our affiliated or wholly owned companies for operational purposes and to maintain secure backup copies of your data.
- With any person you appoint in connection with your banking relationship with the Bank, whether under a power of attorney, guardianship, custodianship, or as your legal representative, guarantor of your financial obligations, joint account holder, or authorized signatory of a legal entity.
- With parties on whose accounts you carry out transactions pursuant to a judicial power of attorney, a duly executed authorization, a guardianship order, or other legally authorized operations on their accounts.
- With correspondent banks, clearing and settlement systems, card service providers and postal services, and digital payment networks, both within and outside the Hashemite Kingdom of Jordan.
- With domestic and foreign regulatory and supervisory authorities, governmental bodies, law enforcement agencies, and dispute resolution entities.
- With external service providers engaged to deliver services to us and to protect your interests, including external auditors, law firms, credit reference agencies, cheque printing vendors, third party service providers, cybersecurity service providers, banking and insurance providers, and market analysis firms.

How Long Do We Retain Your Information?

- We retain your personal data securely for as long as necessary to fulfil the purposes for which it was collected, or as required by applicable law. Retention periods may extend for specified durations after the termination of your relationship with the Bank,



as mandated by legal requirements, applicable regulations, and supervisory instructions.

- Upon expiry of the retention period and once the data is no longer required, your personal data shall be disposed of securely in accordance with applicable legislation and regulations.

How Do We Keep Your Data Secure?

- The Bank implements all necessary technical and organizational measures to ensure the protection of your personal data held by us, and to safeguard it against loss, unauthorized access, misuse, alteration, or unlawful disclosure. Your personal information remains in our custody and is protected through stringent security measures and technologies designed to prevent fraud and to protect our systems against security breaches.
- Your data may be stored, transferred, or processed outside the Hashemite Kingdom of Jordan to carry out international banking operations or to engage a service provider or an affiliated company. Such transfers shall occur only in compliance with the Personal Data Protection Law and the relevant decisions of the Governor of the Central Bank of Jordan, and after: (i) identifying the actual countries in which the data will be hosted or processed; (ii) verifying the level of protection afforded in those jurisdictions; (iii) obtaining any required regulatory approvals; (iv) limiting transfers to the minimum necessary; and (v) putting in place contractual and technical safeguards, together with a service termination and data return or destruction plan.
- Where the recipient country does not provide an adequate level of protection, we shall not transfer your data except in exceptional circumstances permitted by law, such as where strictly necessary to execute an international banking operation and limited to the minimum required, or based on your explicit consent after informing you of the level of protection, and subject to the implementation of required safeguards.
- You are responsible for not disclosing your confidential information to others. You must never share your passwords, card PIN, or one time passwords (OTPs) with anyone under any circumstances. Please note that the Bank will never request such confidential details from you by telephone or via social media channels.

Your Rights

The Bank's retention of certain personal data relating to you confers many rights which we wish to define. You have the right to:

- Access the personal data we hold about you, obtain a copy of it, and understand how such data is used.
- Request the rectification of your personal information where it is inaccurate or outdated.
- Request that we temporarily suspend the use of your information where you believe it is being processed unfairly, or restrict its processing to a specified scope.
- Withdraw any consent previously provided to us at any time, including by requesting that we cease sending marketing communications.
- Request the erasure of your data in accordance with the laws of the Hashemite Kingdom of Jordan and applicable banking regulatory restrictions.
- Request a copy of your data in a machine-readable format to send to another provider, where we process such data based on your consent or for the performance of a



contract.

- Be informed and notified within 24 hours where any security or data breach gives rise to a significant risk affecting your rights or freedoms.
- Where the data subject is not legally competent (under 18 years of age), we ensure that prior consent is obtained from the parent or legal guardian before collecting or processing any personal data.
- Please note that the Bank may not be able to comply with requests that conflict with applicable legislation, supervisory or regulatory requirements to which the Bank is subject, or which may result in the intentional concealment, amendment, or alteration of information required to establish the identity of the customer or beneficial owner, or the accuracy of the customer's credit report. This also includes requests that may adversely affect due diligence obligations, compromise the security and integrity of the Bank's operations, or expose the Bank to risk.

Personal Data Enquiries

We have appointed a Data Privacy Officer, who is responsible for overseeing enquiries relating to this Privacy Policy. For any questions regarding this Privacy Policy, including requests to exercise your legal rights, please contact us through:

- Call Centre: +962 6 4602100
- Email: data.privacy@safwabank.com

Personal Data Complaints

The Complaints Unit will register your complaint, provide you with a reference number, verify your identity, and handle your complaint confidentially. A response will be issued within the timeframe prescribed under the applicable Financial Consumer Protection Instructions and, where applicable, no later than 30 business days; submitting a complaint will not adversely affect your rights or the services provided to you. A complaint may be submitted through any of the following channels:

- The tablets available at the Bank's branches.
- The Complaints section on the Bank's website.
- In person at the Complaints Unit, Safwa Islamic Bank Building, Jabal Amman, during official business hours.
- By calling the Complaints Unit directly on +962 6 4602300 during official business hours.
- Email: complaints.info@safwabank.com

Policy Review and Updates

- We review this Policy periodically to ensure its compliance with Personal Data Protection Law No. 24 of 2023 and the instructions issued by the Central Bank of Jordan.
- Customers will be notified of any material changes through the available electronic channels. Continued use of the website shall constitute implied acceptance of such amendments and their consequences.