

## Privacy Policy

### Who We Are

**Company Name:** Emirates Islamic Bank P.J.S.C

**Registered Office:** PO Box 6564, Dubai, UAE

**Operating Country:** Dubai, United Arab Emirates

Where we use “**we**”, “**our**” “**us**” or “**EI**” in this Privacy Policy, we mean Emirates Islamic Bank P.J.S.C unless we say otherwise.

### Useful Definitions

"Personal Information" for the purposes of this Privacy Policy means information which can personally identify you including but not limited to your photo, name, address, Emirates ID number, phone number, email address, location.

“EI Channels” for purposes of this Privacy Policy means any platform used or which may be used for accessing banking services, lifestyle related valued added offers, information and promotions as may be made available from time to time, carried out or availed by you through the website or any other channel of communication.”

### Introduction

At EI, our most important asset is you and your trust. We know that you care about your personal data and how it is used, and we want you to trust that we use your personal data carefully. In this Privacy Policy we will cover what Personal Information we collect and how we use, disclose, transfer and store that Personal Information.

EI is committed to maintaining high privacy and security standards in order to ensure your Personal Information is kept safe and secure. As a result, we regularly re-evaluate and update this Privacy Policy. The date of the last revision of this Privacy Policy is set out at the end of the Privacy Policy and any changes made will take effect immediately upon posting to the EI Channels.

If you have questions, comments, concerns or feedback regarding this Privacy Policy or any other privacy concern, please contact us at [customer-careunit@emiratesislamic.ae](mailto:customer-careunit@emiratesislamic.ae)

It is not mandatory for you to provide Personal Information to us through EI Channels, but, if you choose not to do so, unfortunately, we will not be able to provide you with our services or respond to any queries you may have.

Please note that as a user of EI Channels and our services, you are responsible for keeping your login information, including your login ID and password, confidential. If you believe that your

login ID or password has been compromised or that someone else has accessed your account, please notify us immediately by contacting us at [customercareunit@emiratesislamic.ae](mailto:customercareunit@emiratesislamic.ae). This Privacy Policy is subject to EI General Terms and Conditions for accounts available at [www.emiratesislamic.ae](http://www.emiratesislamic.ae)

### **What kind of Personal Information do we collect?**

Depending on which EI Channels and services you use, we may collect different kinds of Personal Information from or about you.

#### *Things you do and Personal Information you provide.*

We may collect Personal Information when you use our services and EI Channels, including when you sign up for an account, create or share, and message or communicate with others. This Personal Information may include your name, photo, address, email address, gender and date of birth and also Personal Information in or about the content you provide, such as the location of a photo or the date a file was created or any financial information. We may collect Personal Information about how you use EI Channels and our services, such as the types of content you view or engage with or the frequency and duration of your activities.

#### *Things others do and Personal Information they provide.*

We may also collect Personal Information about you that other people provide when they use EI Channels or our services, such as when they share a photo of you, send a message to you, or upload, sync or import your contact details.

#### *Your networks and connections.*

We may also collect Personal Information about you and the people and groups you are connected to and how you interact with them, such as the people you communicate with the most or the groups you like to share with. We also collect contact Personal Information you provide if you upload, sync or import Personal Information (such as an address book) from a device.

#### *Information about payments.*

If you use EI Channels or our services for purchases or financial transactions, we may collect Personal Information as a result of the purchase or transaction. This will include Personal Information such as your credit or debit card number, other credit or debit card related information, and other account and authentication related information, as well as billing, shipping and contact details.

#### *Device Personal Information.*

We may collect Personal Information from or about the computers, phones, or other devices from where you use EI Channels or access our services, depending on the permissions you've granted. We may associate the Personal Information we collect from your different devices,

which helps us provide consistent services across your devices and/or support security practices. Here are some examples of the device Personal Information we collect:

- Attributes such as the operating system, hardware version, device settings, file and software names and types, battery and signal strength, and device identifiers.
- Device locations, including specific geographic locations, such as through GPS, Bluetooth, or WiFi signals.
- Connection Personal Information such as the name of your mobile operator or ISP, browser type, language and time zone, mobile phone number and IP address.
- Information from websites and apps that use our services.

We may also receive Personal Information about you and your activities from third-party partners, for example from a partner where we jointly offer services or from an advertiser about your experiences or interactions with them.

#### *El affiliates.*

We may share your Personal Information with companies that are affiliates of EI or EI group companies or subcontractors in accordance with our and their terms and conditions, privacy policies and sharing your Personal Information is subject to EI General Terms and Conditions, as amended from time to time, which can be reviewed at [www.emiratesislamic.ae](http://www.emiratesislamic.ae)

#### *Non-Personal Information.*

We also collect information in a form that does not, on its own, permit direct association with any specific individual such as occupation, language, zip/area code, location, time zone, ip address etc. We may collect, use, transfer, and disclose non-personal information for any purpose. This information is aggregated and used to help us provide more useful information to our customers and to understand which of our services are of most interest. This aggregated data is considered non personal information for the purposes of this Privacy Policy.

## How do we use your Personal Information?

We are passionate about creating engaging and customized experiences for our customers. We may use your Personal Information to help us provide better products and services. Here's how:

### *Provide, improve and develop our services.*

We are able to create, develop, operate, deliver and improve our services, offer personalized content, and make suggestions for you by using your Personal Information to understand how you use and interact with our services and the people or things you're connected to and interested in on and off EI Channels.

When we have location Personal Information, we use it to tailor our services for you and others, like helping you to check-in and find local events or offers in your area.

We conduct surveys and research, test features in development, and analyze the Personal Information we have to evaluate and improve products and services, develop new products or features, and conduct audits and troubleshooting activities.

### *Communicate with you.*

We may use your Personal Information to send you marketing communications, communicate with you about our Services and let you know about our policies and terms. We also use your Personal Information to respond to you when you contact us. You can unsubscribe from emails at any time by clicking "unsubscribe" at the bottom of the email. You can also unsubscribe from mailing lists at any time by contacting us at [customerareunit@emiratesislamic.ae](mailto:customerareunit@emiratesislamic.ae).

### *Show and measure ads and services.*

We may use your Personal Information to improve our advertising and measurement systems so we can show you relevant ads and measure the effectiveness and reach of ads and services.

### *Online Session Information and Use is Collected to Improve Your Experience*

The technical and navigational related Personal Information we collect, such as computer browser type, Internet protocol address, pages visited, and average time spent on EI Channels may be used, for example, to alert you to software compatibility issues, or it may be analyzed to improve the design and functionality of EI Channels and our services.

### *We Use Cookies and other technologies to Improve Your Experience*

We may use cookies and other technologies such as pixel tags and web beacons. These technologies help us better understand user behavior, tell us which parts of EI Channels people have visited, and facilitate and measure the effectiveness of offers and services in order to improve them.

You will have the option to disable cookies. If you choose to do so, unfortunately, certain features of EI Channels will not be available once cookies are disabled.

### *We May Use Third Party Providers to Help Us Improve Our Service*

We may also use third party service providers to help us analyze certain online activities. For example, these service providers may help us measure the performance of our online campaigns or analyze visitor activity. We may permit these service providers to use cookies and other technologies to perform these services for us.

### *Other Uses.*

We may use your Personal Information for the following purposes as well:

1. to fulfill your requests for certain products and services;
2. for market research, project planning, troubleshooting problems, detecting and protecting against error, fraud or other criminal activity;
3. sharing Personal Information with third-party contractors that provide services to or on behalf of EI where this is necessary for them to provide the services we need;
4. to enforce our Terms of Use; and
5. as otherwise set forth in this Privacy Policy (including disclosures to protect our rights, if required by law, or relating to a transfer of control or sale of assets).

### *Do we carry out profiling and automated decision making?*

We use analytics to collect details of how you use EI Channels, as well as anonymous data that you enter into our forms. We do this to help us analyze how visitors use our site (including behavior patterns and the tracking of visits across multiple devices), administer our site and manage your account.

We do not carry out any other profiling or automated decision-making in respect of the information we automatically collect about you when you use EI Channels or our services.

The profiling and automated decision-making we carry out in respect of the Personal Information we hold about you and your account is used to enable us to ensure relevant information, suggestions and recommendations for products are sent to you by us.

### *Disclosure of Your Information, if Required by Law or for Certain Transactions*

Notwithstanding the foregoing, EI reserves the right (and you authorize EI) to share or disclose your Personal Information when EI determines, in its sole discretion, that the disclosure of such Personal Information is necessary or appropriate:

1. to enforce our rights against you or in connection with a breach by you of this Privacy Policy or the terms and conditions of use of EI Channels and our services;
2. to prevent prohibited or illegal activities; or
3. When required by law, legal process, litigation, and/or requests from public and credit agencies, including but not limited to AECB or any other governmental authorities within or outside your country of residence, or if we determine that for purposes of

national security, law enforcement, or other issues of public importance, disclosure is necessary or appropriate.

## **How do we keep your Personal Information safe and secure?**

### *Where is your Personal Information Stored?*

Your information is stored on servers and filing systems in various locations. We always make sure that there are appropriate safeguards in place to guarantee that your information – and your rights – are protected to the same high standard as under laws applicable in the U.A.E.

EI Channels may, from time to time, contain links to and from the websites of third parties. If you follow a link to any of these websites, please note that these websites have their own privacy notices and cookie notices and we do not accept any responsibility or liability for those notices or your use of those websites.

Unfortunately sending information via the internet is not totally secure. Although we do our best to protect your information, we cannot guarantee the security of any information you transmit to EI Channels; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to prevent unauthorized access.

### *We Are Committed To Keeping Your Personal Information Secure*

The security of your Personal Information is important to us. As discussed below, we utilize physical, electronic and procedural security measures to protect against loss, misuse, and alteration of Personal Information under our control. We offer industry-standard practices and security measures to safeguard and secure the Personal Information we collect.

### *Always Keep Your Personal Information Up to Date to Gain Full Access*

It is your responsibility to keep your Personal Information up to date by updating your profile on EI Channels. We are not responsible for any costs, losses, damages or expenses or other issues arising from you not keeping your Personal Information up to date.

This Privacy Policy was last reviewed and updated in 2018.