

Privacy Policy

IMPORTANT NOTICE:

Please read these terms and conditions carefully. By accessing this website and any of its pages you are agreeing to the terms mentioned below. If you do not agree to the terms and conditions mentioned below, do not access this site, or any pages thereof.

By accessing Meethaq Islamic Banking's ("Meethaq") online platform, I hereby acknowledge and accept the terms and conditions applicable and available on the application form and on the sites hosted by Meethaq <https://www.meethaq.om> and <https://online.meethaq.om/English> and any other domain owned by Meethaq.

The Products and Services are offered only in jurisdictions where and when they may be lawfully offered by Meethaq and the material on these pages is not intended for use by persons located in or resident in jurisdictions which restrict the distribution of this material by Us.

Persons accessing these pages are required to inform themselves about and observe any relevant restrictions.

Our business has been built on trust between our customers and ourselves. We have a duty to safeguard and keep confidential any information relating to our customers and their financial affairs. Whether it is provided to us in person at one of our branches, over the phone, when using an ATM or while visiting this Website, We will strive at all times to ensure that the information is kept confidential and secure. Your privacy is important to Meethaq. That is why, as a customer of Meethaq, You are assured of the following Privacy Policy (the "Policy") which is as follows:

1. DEFINITIONS AND INTERPRETATION

Interpretation: Capitalized terms shall have the meanings defined hereunder. The following definitions shall have the same meaning regardless of whether they appear in singular or plural.

Definitions: For the purposes of this Privacy Policy, the terms stipulated below shall have the following meaning:

- 1.1. **Associates** shall mean Meethaq Islamic Banking's employees, officers, directors, associates and agents;
- 1.2. **Browser** shall mean a computer program with a graphical user interface for displaying and navigating between web pages;
- 1.3. **Clickstream** shall mean a user's activities on the World Wide Web as represented by the sequence of links they click on;
- 1.4. **Device** shall mean any electronic device used for the purposes of accessing the Website;
- 1.5. **Internet** shall mean a global system of interconnected computer networks that uses a specific protocol to communicate between networks and devices;
- 1.6. **ISP** shall mean Internet Service Provider;
- 1.7. **Meethaq (can be referred to us "We", "Us", or "Ours" in this Policy)** shall mean Meethaq Islamic Banking, a public joint stock company, duly registered in accordance with the laws of the Sultanate of Oman under commercial registration number 1/14573/8, and having its registered address at P.O. 134, Postal Code 112, Ruwi, Sultanate of Oman;
- 1.8. **OS** shall mean Operating System of a Device / Personal Computer;
- 1.9. **Personal Data** shall mean any identifiable personal information that pertains to an individual;
- 1.10. **Privacy Promise** shall mean the bank commitments to take a sequence of actions to avoid or treat a specific privacy concerns for its customers;
- 1.11. **Products and Services** shall mean the features and offering available in Meethaq applications and web sites;
- 1.12. **Profiling Information** shall mean the process of construction and application of user profiles generated by computerized data analysis. This is the use of algorithms or other mathematical techniques that allow the discovery of patterns or

correlations in large quantities of data, aggregated in databases. When these patterns or correlations are used to identify or represent people, they can be called profiles;

- 1.13. **Retention Period** shall mean the records life cycle that identifies the duration of time for which the information should be maintained or “retained,” irrespective of format (paper, electronic, or other);
- 1.14. **Website** shall mean <https://www.meethaq.om> and <https://online.meethaq.om/English> and any other domain owned by Meethaq, which may be subject to amendment from time to time;
- 1.15. **You/User/Person** shall mean the individual or entity accessing or using Meethaq Islamic Banking’s online platform.

2. USAGE OF PERSONAL DATA

- 2.1. Meethaq will safeguard, according to strict standards of security and confidentiality, any information our customers share with us.
- 2.2. Occasionally, Meethaq may collect personal information from visitors who voluntarily submit personal information to us. We may use such information for sending such visitors details of our banking Products or Services, and other marketing materials which may be of interest to such Users, or invite such Users to participate in market research and surveys and other similar activities.
- 2.3. Meethaq will limit the collection and use of customer information to the minimum required to deliver superior service to our customers, which includes advising Our Products or Services, and other opportunities, and to administer our business.
- 2.4. We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information. Employees who violate Our Privacy Promise will be subject to our normal disciplinary process.
- 2.5. We will always maintain control over the confidentiality of our customer information. We may, however, facilitate relevant offers from reputable companies. These companies are not permitted to retain any customer information unless the customer has specifically expressed interest in their products or services.
- 2.6. In addition, the Personal Data collected from you may be transferred to, stored, processed or otherwise administered by third party agents, contractors or service providers who provide administrative, telecommunications, computer and other data mining and processing services. However, we will strive at all times to ensure that the information is kept confidential and secure.
- 2.7. For purposes of credit reporting, verification and risk management, we will exchange information about our customers with reputable reference sources and clearinghouse services.
- 2.8. We will not use or share - internally or externally - personally identifiable medical information for any purpose other than the underwriting or administration of a customer’s policy, claim or account, or as disclosed to the customer when the information is collected, or to which the customer consents.
- 2.9. We will attempt to keep customer files complete, up-to-date, and accurate. We will tell our customers how and where to conveniently access their account information (except when we’re prohibited by law) and how to notify us about errors which we will promptly correct.
- 2.10. The above terms set out Our Policy in respect of personal information provided by visitors to the Website. If You are also a customer of Meethaq, the privacy of the personal information provided by You as a User will also be governed by our privacy norms applicable to personal information of customers. In particular, the personal information provided by you as a User may be used for purposes other than those provided in the terms and conditions governing your account.
- 2.11. We will continuously assess ourselves to ensure that customer privacy is respected. We will conduct Our business in a manner that fulfils our Privacy Promise in the many nations in which We do business.
- 2.12. Meethaq encourages its Users to read Our Security Policy which can be found at <https://www.meethaq.om> and <https://online.meethaq.om/English>.

3. PERSONAL INFORMATION COLLECTION

- 3.1. In addition to the information you choose to leave when requested by Meethaq, your visit to this site will record non-

personal (Browser, ISP, OS, Clickstream information) and Profiling Information (age, gender). Such information will be used to prepare aggregate information about the number of visitors to the site and general statistics on usage patterns. In addition to Our duty of confidentiality to customers We observe the following principles:

- 3.1.1. collection of Personal Data from customers shall be for purposes relating to the provision of financial services or related products;
- 3.1.2. all practical steps will be taken to ensure that Personal Data are accurate and will not be kept longer than necessary or will be destroyed in accordance with the internal Retention Period;
- 3.1.3. Personal Data will not be used for any purposes other than the data that were to be used at the time of collection or purposes directly related thereto
- 3.1.4. Personal Data will be protected against unauthorised or accidental access, processing or erasure;
- 3.2. A customer's Personal Data is classified as confidential and can only be disclosed where legally compelled to do so or to the extent required by law or regulation or pursuant to an order of any government authority, or court of competent jurisdictions.

4. USE OF INFORMATION AND MATERIALS

- 4.1. Products and Services referred to in this Policy are offered only in jurisdictions where and when they may be lawfully offered by Meethaq. The materials on these pages are not intended for use by Users located in or resident in jurisdictions that restrict the distribution of such materials by Us. Users accessing this Website is required to inform themselves about and observe any relevant restrictions.
- 4.2. The information and materials contained in these pages, and the terms, conditions, and descriptions that appear herein are subject to amendment at the sole discretion of Meethaq, without the need to provide any notice to the Users of any such amendment.
- 4.3. Unauthorized use of Meethaq's Websites and systems including but not limited to unauthorized entry into Meethaq's systems, misuse of passwords, or misuse of any information posted on a site is strictly prohibited. Not all products and services are available in all geographic areas. Your eligibility for particular Products and Services is subject to final determination by Meethaq.
- 4.4. The Website should not be regarded as an offer or solicitation to sell investments or make deposits in any jurisdiction to any person to whom it is unlawful to make such an invitation or solicitation in such jurisdiction.
- 4.5. The information contained in these pages, whether provided by the Meethaq or other information provider, is not intended to provide professional advice and should not be relied upon in that regard. Persons accessing these pages are advised to obtain appropriate professional advice when necessary.

5. INTELLECTUAL PROPERTY

- 5.1. Meethaq retains ownership of all of the trademarks, logos and service marks displayed on the Website ("Meethaq's Intellectual Property"). Under all circumstances, Users are prohibited from using Meethaq's Intellectual Property in any manner.
- 5.2. No materials on the Website may be modified, reproduced, reverse engineered, stored in a retrieval system, transmitted (in any form or by any means), copied, distributed, used for creating derivative works or used in any other way for private, commercial, or public purposes without the Meethaq's express prior written consent.

6. NO WARRANTIES

While extensive care has been taken in preparing the information and materials contained in the Website, such information and materials are provided to You on an "as is" basis, without warranty of any kind either express or implied. In particular, no warranty regarding non-infringement, security, accuracy, fitness for a particular purpose or freedom from malware, hacking, phishing, or computer viruses is given in conjunction with such information and materials.

7. LINKED WEBSITES

Meethaq is not responsible for the contents available on or the set-up of any other websites linked to this Website. Access to and use of such other websites is at the User's own risk and subject to any terms and conditions applicable to such access/use.

8. INTERNET COMMUNICATIONS

- 8.1. Messages sent over the Internet cannot be guaranteed to be completely secure. Meethaq shall not be responsible for any damages incurred by Users if they send a message to Meethaq, or if Meethaq sends a message to them at their request, over the Internet. Furthermore, Meethaq is not responsible in any manner for any direct, indirect, special or consequential damages arising out of or in connection with the usage of this Website, or the usage of any linked websites.
- 8.2. Communications over the Internet may be subject to interruption, transmission blackout, delayed transmission due to Internet traffic, or incorrect data transmission due to the public nature of the Internet.

9. LIMITATION OF LIABILITY

In no event will Meethaq be liable for any damages, direct or indirect, special, incidental, or consequential damages, losses or expenses arising out of or in connection with the use of this Website, or any linked website, or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, malware, hacking, phishing, computer viruses or line or system failures faced or otherwise.

10. SUBMISSIONS

- 10.1. All information submitted to Meethaq on this Website shall be deemed and remain the property of Meethaq.
- 10.2. Meethaq shall be free to use, for any purpose, any idea, concepts, know-how or techniques contained in information a User to this Website provides Meethaq through this Website.
- 10.3. Meethaq shall not be subject to any obligations of confidentiality regarding submitted information except as agreed by the Meethaq entity having the direct customer relationship or as otherwise specifically agreed or required by law.
- 10.4. Nothing contained herein shall be construed as limiting or reducing Meethaq's responsibilities and obligations to customers in accordance with the Policy to its Users.

11. ADDITIONAL TERMS

In the event that certain sections or pages on this Website may contain separate terms and conditions, which are in addition to these terms and conditions. In the event of a conflict, the additional terms and conditions will govern for those sections or pages.

12. GOVERNING LAW & DISPUTE RESOLUTION

The use of this Website shall be governed by all applicable laws of the Sultanate of Oman. It is hereby confirmed and agreed that any dispute that arises out of or in connection with the usage of this Website or any linked websites, shall be exclusively resolved by the competent courts of the Sultanate of Oman.