

## 20. Personal Data Protection:

20.1 The customer provides the acknowledgment described in clause 20.3 as a confirmation of his/her understanding of BBK's use of Personal Data in accordance with BBK data privacy policy available at [www.bbkonline.com](http://www.bbkonline.com), and to give his/her explicit consent to the processing of his/her Personal Data by BBK in line with the applicable Data Protection Laws.

20.2 For the purpose of all clauses under Section "20. Personal Data Protection", the terms ("Processing") and ("Personal Data" or "Data") shall be defined as per the definitions set out under the Bahrain Law No. (30) of 2018 on the issuance of the Personal Data Protection Law and any amendments thereto.

20.3 Customer acknowledgment:

20.3.1 I, hereby confirm that the Information and Data provided by myself to BBK is complete, correct and accurate. I undertake to inform BBK in writing of any changes that may occur to the provided Information and Data and to update the same at any time when requested to do so by BBK.

20.3.2 I understand and acknowledge that BBK may retain and process my Personal Data for the following purposes: (a) benefiting from products and services offered by BBK; (b) the facilitation and execution of a contract or transaction to which I am a party; (c) audit and quality control; (d) regulatory reporting; (e) credit and tax reporting, (f) compliance with the laws and regulations; (g) marketing of products and services; (h) sending important notifications such as information about branches availability (i) data analytics, and (j) record keeping purposes.

20.3.3 I acknowledge that BBK may share my Data with any third parties in Bahrain or abroad if the bank is authorized to do so under applicable Data Protection Laws, including: BBK Group Companies (i.e. subsidiaries, affiliates, associates and other investee companies), regulatory authorities, professional service providers, external auditors, data processors, ancillary service providers, contractors, vendors, cloud service providers, and any other third parties as and when needed for the purposes mentioned above; or if BBK is legally obliged to share this Data under the Laws and regulations, including for the purpose of compliance with credit reporting and tax reporting laws. When required, BBK has implemented adequate measures for providing an appropriate level of security including the necessary agreements in place to protect the sharing of my Personal Data with a third party.

20.3.4 I understand that BBK may send marketing messages to my registered contact details with the Bank for the purpose of advertising of products and services. I understand that I have the right to unsubscribe from receiving marketing messages at any time. Likewise, I may re-subscribe again at any time during my relationship with the Bank and at my own discretion.

To stop receiving marketing message through SMS, please send Code STPCMP to +973 39304111

To enable receiving marketing message through SMS, please send Code STRCMP to +973 39304111

20.3.5 At any point during my relationship with the Bank, I shall have the following rights:

- To enquire about my Personal Data that is processed by BBK
- To object to processing of my Personal Data if such processing results in unjustified harm to myself or someone else
- To object to decision-making based on electronic processing with respect to myself
- To request rectification, blocking or erasure of my Personal Data retained by BBK if processes in an unlawful manner and/or in contravention to the Personal Data Protection Law of the Kingdom of Bahrain subject to any overarching document retention obligations required under applicable laws or regulations or BBK internal policies;

20.3.6 I understand that the Bank shall review my requests to exercise these rights on a case-by-case basis on the understanding that the Bank will endeavor to accept my request but still reserves the right to reject it under the conditions permissible by the applicable Data Protection Laws.

20.3.7 By agreeing to this document, I hereby indicate my free will and full capacity in doing so after I have read and understood the above. I also give my consent for BBK to collect, retain, process and share my Personal Data in accordance with the purposes stipulated here above. This consent shall apply to all products and services that may be provided by BBK, irrespective of product or service type, as part of my contractual relationship with the Bank.

20.4 For more information on our Data Privacy controls and procedure, please visit [www.bbkonline.com](http://www.bbkonline.com)

20.5 If you have any questions about our Data Privacy procedures or to exercise your Data Privacy rights, please contact our Data Privacy team at [DataPrivacy@bbkonline.com](mailto:DataPrivacy@bbkonline.com)