

## Introduction

This Privacy Policy describes how Bank of Bahrain and Kuwait B.S.C. (referred to as “Bank”, “we”, “us”, or “our”) collects, uses, and discloses information obtained from users of the BBK Mobile App (the “App”). By using the App, you agree to the collection, use, and disclosure of your personal data as outlined in this Privacy Policy and BBK Data Privacy Statement available at <https://www.bbkonline.com/wp-content/uploads/2022/12/BBK-Data-Privacy-Statement.pdf>

## Service and Eligibility

By using this App, you hereby confirm that you are at least 21 years old. If you are not yet 21 years old, permission to use the App must be granted by a legal guardian who is willing to be responsible for your use of this App. By using the App, you hereby confirm that you have explicitly received parental or guardian permission to do so.

The Bank reserves the right to request further documentation in its sole discretion, prior to allowing you access to the App.

Using unsupported and outdated browsers or versions of the App may prevent access to the App.

## Information We Collect

We collect personal and non-personal data and information from users of the App. Personal data includes any information that can be used to identify you as an individual directly or indirectly, such as your name, email address, phone number, address, account information, IP address, and your geographic location.

We collect personal data when you create an account, make transactions, and contact us for support. We may also collect non-personal information automatically through the App, such as your device’s operating system, browser type, and pages visited.

When using the App, you will be requested to allow permission requests of the below which will only be used when access to information is necessary for the functioning of your App:

- The internal state and device info to ensure the protection of the App
- Access to your camera for the purpose of identity verification
- Access to your photo and document library for informational purposes only when submitting supporting images or documents
- Access to read or write the system settings, write to external storage, open network sockets and to display on top of all other applications

## Data Protection

For the purposes of this Policy, the terms “Data processor”, “Data Controller”, “Processing” and “Personal Data” or “Data” shall be defined as per the definitions set out under Bahrain’s Personal Data Protection Law, Law No. (30) of 2018 with Respect to Personal Data Protection Law (“PDPL”) and any amendments thereto.

We are committed to maintaining the confidentiality, integrity, and security of personal and sensitive information collected from our customers, in accordance with the applicable laws. Accordingly, by accepting this Privacy Policy and BBK Data Privacy Statement available at <https://www.bbkonline.com/wp-content/uploads/2022/12/BBK-Data-Privacy-Statement.pdf>, you hereby confirm your understanding of the Bank’s use of Personal Data, and give your explicit consent to the collection, storing, transferring/disclosure, and processing of such Personal Data by the Bank in line with the PDPL.

## How We Use Your Information

We use your personal Data to provide and improve our services, process transactions, and communicate with you. We may use your email address and phone number to send you information about our services, promotions, and updates.

We may also use your information for audit and quality control, regulatory reporting, record keeping, analytics and market research purposes. This information is used to improve our services, identify trends, and develop new products.

## How We Share Your Information

You hereby acknowledge that we may share your Data with any third parties in Bahrain or abroad if authorized to do so under the applicable laws, including our 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 we are legally obliged to share this Data under the applicable laws and regulations including tax reporting requirements. When required, the Bank has implemented adequate measures for providing an appropriate level of security including the necessary agreements in place to protect the sharing of your Personal Data with a third party.

These third parties will be required to use your information only for the purposes for which we hire them and to protect your information in accordance with our Data Privacy Statement.

We may also disclose your information in response to legal process or government request, such as a fraud investigation, court order or regulatory requirement.

If the Bank is involved in a merger, acquisition, or sale of all or a portion of its assets, your information may be transferred as part of that transaction.

## Security

We take the security of your Personal Data seriously and shall use commercially reasonable efforts to protect it from unauthorized access, use, disclosure, and loss or theft. We shall use industry-standard security measures, such as encryption and firewalls, to protect your information.

While we use reasonable efforts to protect your information, no method of transmission over the Internet or method of electronic storage is 100% secure.. However, the Bank will do its best to protect your data.

## Updating Personal Information

You can update your personal information in the App's settings or by contacting us.

You have the right to request access, correct/update, and delete your personal information, subject to applicable laws. You may request access, correction, or deletion of your personal information by contacting us using the contact information below.

## Cookie Policy

We use cookies to collect non-personal information about how you use the App. Cookies are small text files that are stored on your device when you visit a website or use a mobile App. We use cookies to remember your preferences, personalize your experience, and analyze how the App is used.

We use both session cookies, which expire when you close your browser, and persistent cookies, which remain on your device until they expire or you delete them. You can choose to disable cookies in your browser settings, but this may limit your ability to use certain features of the App.

## Changes to This Privacy Policy

We reserve the right to change this Privacy Policy and the Data Privacy Statement at any time. We will notify you of any material changes by posting the updated Privacy Policy on the App and sending you an email, SMS or push notification. Your continued use of the App following the posting of changes will constitute your acceptance of those changes.

## Contact Us

If you have any questions or concerns about this Privacy Policy or our practices with respect to your Personal Data, please contact us at [DataPrivacy@bbkonline.com](mailto:DataPrivacy@bbkonline.com).