

Privacy Policy

1. PRIVACY POLICY

Your privacy is important to us, and we are committed to protecting your personal data. In accordance with the Kingdom of Saudi Arabia Personal Data Protection Law (KSA PDPL) issued pursuant to Royal Decree No. M/19 of 9/2/1443 H (corresponding to 16 September 2021), as amended by Royal Decree No. M/148 dated 5/9/1444H (corresponding to 27 March 2023) and in accordance to regulations issued by NDMO (the regulatory arm of SDAIA)

This Privacy Policy is intended to describe for you, as a client using bwa Invest (as defined below), the information we collect and process, how that information may be used, with whom it may be shared and for what reasons.

This Privacy Policy should be read together with our Terms and Conditions so that you are fully aware of how and why we are using your data. This Privacy Policy supplements any other notices and privacy policies and is not intended to override them.

By using bwa Invest, you are accepting the practices described in this Privacy Policy. We will ask for your consent before using your personal data for a purpose other than what is set out in this Privacy Policy.

This Privacy Policy applies to you as a client, and to your authorized persons where applicable, and your use of bwa business is subject to it.

2. DEFINITIONS

In this Privacy Policy the following definitions have the following meanings:

Site & App means the bwa Invest Site & App through which our services are provided, including its pages and contents.

Bwa investment/ bwa Invest, means Bwa investment Company or the App and any reference to "ourselves", "we", "our" and "us" shall have the same meaning.

Client: means the person choosing to access bwa invest Any reference to "you" and "your" shall include the same meaning.

3. WHO WE ARE

bwa Invest is the controller and responsible for your personal data. We are committed to providing excellent service, including respecting concerns about privacy, and taking the relevant measures to safeguard your personal data in accordance with applicable data protection legislation, including the requirements and guidelines issued by the relevant competent authorities from time to time.

We have provided this Privacy Policy to help you understand how we collect, use and protect your personal data when you visit and use bwa Invest and how that information will be treated. Please read the following carefully to understand how we will collect your personal data and use it.

4. PERSONAL DATA WE COLLECT, USE AND DISCLOSE

Whenever you interact with us, whether by using bwa Invest or communicating with us, and you give us information about yourself we may collect that personal data. We collect personal data if you visit bwa Invest, use one or more of our services, complete any online forms (such as registration forms and surveys), opt in to receive our newsletters and special offers, enter a or promotion or correspond or otherwise interact with us (by email, telephone, or through other means).

5. WHAT DO WE USE YOUR INFORMATION FOR?

We use your data and information in accordance with applicable law. Generally, such data will be used to provide the services, optimize your experience and operate bwa Invest. We will use your data and information to do the following (without limitation):

- register, your account on bwa Invest.
- fulfil the requests you make through bwa Invest.
- provide you with services (e.g. arrange for transactions, provide relevant investment information).
- monitor the quality of our services.
- perform fraud, due diligence, anti-money and credit checks.
- send you marketing communications.
- carry out research, analysis, studies, enquiries and surveys on your use of bwa Invest.
- improve the functionality of bwa Invest to better serve your requirements.
- meet legal, judicial, regulatory, security or ethical requirements.



The type of data and information that will be collected by us for such purposes will include personal data and information pertaining to you and your authorized persons (as applicable) and any other information or data we reasonably deem relevant to bwa Invest or the services.

6. DISCLOSURE OF YOUR PERSONAL DATA

We may disclose your personal data to third party service providers who require access to such information for the purpose of providing specific services to us, which may be relevant for the provision of services to you. We may do so in the following circumstances (without limitation):

- to banks, fund managers and other third parties with whom we may deal for commercial purposes.
- to comply with legal and regulatory requirements, if any, and any order, instruction or request of competent courts or any other regulatory authority; and/or
- to advertisers and/or for marketing purposes.

For marketing /advertising purposes that involve PII, individuals involved will be informed and their consent shall be acquired prior to any marketing /advertising engagement.

We take reasonable contractual and other measures to require that the organizations with whom we share personal information maintain the confidentiality of personal information in accordance with applicable law, including regulatory requirements, and only use such information as reasonably required to operate bwa Invest in accordance with this Privacy Policy.

7. YOUR DATA PROTECTION RIGHTS

Under the Personal Data Protection Law, the customer has the following rights, which primarily depend on the purpose of collecting and processing the personal data:

- The Right to be informed including the legal basis and purpose of collecting data while ensuring that data will not be subsequently processed in any way inconsistent with the purpose of collection.
- The Right to access Personal Data held by bwa Invest.
- The Right to request correction, completeness, and update of Personal Data held by bwa Invest.
- The Right to request deletion of Personal Data, unless there is a legal basis that requires it.
- The Right to withdraw consent for Personal Data Processing at any time, unless there is a legal basis that requires it.

8. SECURITY OF YOUR INFORMATION

bwa Invest understands the importance of maintaining the confidentiality of personal and banking data and will only use it in accordance with the applicable laws and regulations. We will take all reasonable steps to protect the personal data that we hold from misuse, loss, or unauthorized access, disclosure, disruption, modification and destruction, including by means of firewalls, password access and secure servers. We review our information collection, storage and processing practices, including physical security measures, to guard against unauthorized access to systems, and restrict access to personal data to our employees, contractors and agents for whom such access is necessary.

Although we will make reasonable efforts to safeguard your personal data, transmitting data over the internet or via other channels carries inherent risks. Consequently, we cannot guarantee the security of your data during transmission, and to the fullest extent allowed by law, we disclaim any warranty regarding the security of any information, including personal data, that you transmit to us through the internet or other methods. You acknowledge that sending information in this manner is done at your own risk.

If you suspect any misuse or loss of, or unauthorized access to, your personal data, please let us know immediately.

9. DATA STORAGE AND RETENTION

The data that we collect from you is stored on our servers. Our servers are located in third party data centres inside the Kingdom of Saudi Arabia. Subject to the other provisions of this Privacy Policy, third parties do not use or have access to your personal data for any purpose other than cloud storage and retrieval.

We will retain your personal data for the period necessary to fulfil the purposes outlined in this Privacy Policy. When assessing these periods, we carefully examine our need to collect personal

data at all and if we establish a relevant need, we only retain it for the shortest possible period to realize the purpose of collection unless a longer retention period is required by contractual obligation or law.

10. CHANGES AND UPDATES TO THIS PRIVACY POLICY

We reserve the right to amend, update or alter this Privacy Policy at any time. Any such change shall take effect upon posting it on bwa Invest or communicating it to you through other means. Please check this Privacy Policy to ensure that you understand and follow the terms that apply at any relevant



time. Your continued use of bwa Invest following the posting or communication through other means of any changes to this Privacy Policy constitutes acceptance of those changes.

11. DATA PROTECTION OFFICER DETAILS

If you have any query, objection or complain regarding the processing of your personal data please contact Data Protection Officer (DPO).

Email: dpo@bwainvest.sa

12. QUESTIONS, CONCERNS, OR COMPLAINTS

We regularly review our compliance with our Privacy Policy. If you have any questions or concerns, please contact us at:

Bwa Investment

Khurais Branch 2145, Al Manar Dist. 7876, Riyadh 14221, Kingdom of Saudi Arabia

Email: support@bwainvest.sa