

TADHAMON BANK MOBILE APPs PRIVACY POLICY

Last updated: October 11, 2021

This Mobile Application Privacy Policy ("Policy") describes the types of information Tadhamon Bank, collects through the Tadhamon Bank Apps, and what we do with that information. This Policy applies to all Tadhamon Bank mobile Apps, including Tadhamon Mobile and Mahfathati Apps, does not apply to any other Tadhamon Bank Services, interactive features, web sites, or offline information collection, unless expressly stated at the time of collection. Please review our full Privacy Policy before using our Apps. The information presented in the Summary Table may be qualified or explained more fully in the section below titled "Additional Information."

SUMMARY TABLE

Type of Personally Identifiable Information We Collect	Ways We Use Your Information			Information Sharing	
	Registration, Providing the service and maintaining the App	Marketing	Profiling	Service Providers	Legal Process
App Settings	Yes	No	No	No	Yes
Contact information	Yes	No	No	No	Yes
Financial information	Yes	No	Yes	Yes	Yes
Tracking your activity on this App ("Usage Information"), including Device Identifier	Yes	No	Yes	No	Yes
Your location	Yes	No	Yes	No	Yes

For a better experience while using our Mobile Apps, Tadhamon Bank may ask you to provide us with certain personally identifiable information, including but not limited to:

Device and user data: Allow our applications to read phone data, mobile phone number, internet access, photos and camera, biometric authentication, your ID to signup, name of the phone network operator, device type, and OS version.

Contacts: Allow our applications to access the contacts photos and camera in your device, which only includes the ability to view and read the contact phone number to select the phone number to make a payment.

SMS, Over Web: Allow our applications to use your device's text messages (SMS), and access to SMS text messages may include the ability to: receive text messages, read your text messages, and send text messages. Terms and the cost of messages are calculated on the customer by the telecommunications companies.

Contact information: - Allow our applications to access the email address when downloading the application, which is necessary to enable us to communicate with you and we will not share it with anyone.

Location: - Allowing our applications to access the location of the phone by agreeing to activate the location service on the phone in order to provide the customer with additional services such as the nearest branch or ATMs.

Financial information: - may include your accounts, balances, and transactions.

DEFINITIONS

Tadhamon Bank Mobile Apps Settings: Data stored locally on the device you use to access the App that contain information about your activities on the App or that allow the App to remember information about you and your activities.

Contact Information: May include name, address, date of birth, phone number, mobile phone number, email address, last four digits of your payment card number, and other online or physical contact information.

Device Identifier: IP address or another unique identifier for any computer, mobile phone, tablet, or other device you may use to access the App. A Device Identifier is a number that is automatically assigned to your device, and our servers identify your device by its

Device Identifier. The App does not collect, use, or share your hardware-based Device ID (such as your UDID or IMEI).

Financial Information: Financial information may include your accounts, balances, and transactions. Tracking your activity includes:

- Which pages you visited on this App and how long you stayed at each page
- Activities you engaged in at this App, such as your searches and transactions
- Messages you sent to the company, such as via email.
- Purchase transaction.

Usage Information: Information about your use of the App, including the type of device you are using to access the App, the browser and operating system you are using, the search terms or advertisements that referred or otherwise led you to the App, the areas of the App that you access or use, and the time of day you used the App. Usage Information may also include a Device Identifier. We and our Service Providers, including analytics providers, may automatically collect certain "Usage Information" whenever you access and use the App.

Your location: Information about your geographic location, such as GPS, Wi-Fi-based, network-based, or user entered.

ADDITIONAL INFORMATION

Information Use:

Use for "Marketing," as described in the table above, means contacting you through means other than telephone (for example, email or social media) for the purpose of marketing services including special offers or advertisements, any of which may be customized to you.

Use for "Profiling," as described in the table above, means use of your information to do research and analysis and to make decisions that directly affect you, such as to display ads based on your activity in the App.

Use for "Registration, Providing the service and maintaining the App" means using information about you to:

- allow you to participate in features we offer or to provide related customer service.
- process your registration, including verifying that information you provide is active and valid.
- process a transaction you initiate.
- improve the App and our products, and for internal business purposes, including the measurement of the App's effectiveness; and
- contact you regarding your use of the App and, in our discretion, changes to our policies.

In addition to the uses described above, to analyze our App, the App may use various analytics services, which may independently collect Usage Information, set, and access their own tracking technologies, and otherwise collect or have access to non-personally or personally identifiable information about you.

We may also use your information for purposes disclosed at the time you provide your information, or with your consent.

Information Sharing: As noted in the table above, when you provide information to us through our Apps, we may share your information with service providers we have retained to perform services on our behalf, including developing, hosting, or maintaining the App, providing customer support, sending email or other communications, providing marketing assistance, and providing analytics services. These service providers are not authorized by us to use or disclose the information except as necessary to perform services on our behalf or comply with legal requirements.

Sharing for "Legal Purposes," as described in the table above, means we may disclose your information:

- if we are required or permitted to do so by law or legal process,
- to law enforcement authorities, or
- when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss or in connection with an investigation of suspected or actual illegal activity.

In addition to the information sharing described in the table above, we may also share your information with third parties with your consent or at your request, or as disclosed at the time you provide us with information. Tadhamon Bank also reserves the right to disclose and transfer your information if Tadhamon Bank goes through a business transition, such as a merger, acquisition by another company, sale of all or a portion of its assets, or other corporate change, including during any due diligence process.

We may also share non-personal Information, such as aggregate user statistics (e.g., number of downloads and registrations), demographic information and Usage Information, with affiliates and third parties, including advertisers, content providers, and analytics providers. Third parties may collect non-personal Information when you download or use Tadhamon Bank Apps.

We do not share your personal information with ad networks, carriers, consumer data resellers, data analytics providers other than the independent collection by those third parties described above, operating systems and platforms, other apps, or social networks.

Updating Your Information and Your Choices: You may be able to review and update your account information through the App. You may opt out of receiving marketing e-mails from us by following the opt-out instructions provided to you in those e-mails. Please note that we reserve the right to send you certain communications relating to your account or use of the App, and these transactional account messages may be unaffected if you opt-out from marketing communications.

Third Party Content and Links to Third Party Content: Certain content provided through the App may be hosted and served by third parties. In addition, the App may link to third party web sites, apps, or other content over which we have no control, and which are governed by the privacy policies and business practices of those third parties. We are not responsible for the privacy practices or business practices of any third party.

Consent: By reading this policy, it is your consent to collect, use or disclose your personal information as outlined in this policy, if you do not agree, please do not provide any personal information to Tadhamon Bank Mobile Apps. If you have provided personal information to the Tadhamon Bank Mobile Apps and no longer desire to agree to the

Privacy Policy, please let us know. Also, in the case that your previously provided data was changed, such as the national address or contact information, or the identity renewal or update, please inform us to take the necessary action, and not updating your data during the statutory period gives Tadhamon Bank Mobile Apps the right to suspend/stop data processing per the Telecommunications Law.

Security of information: We understand how important the security and the confidentiality of your information is to you. Keeping your information secure is a top priority for Tadhamon Bank. Our goal is to protect your information on the Internet in the same way as we would over the phone, in a branch or at an ATM. Even so, Tadhamon Bank cannot guarantee the privacy or confidentiality of information relating to you passing over the Internet.

Tadhamon Bank use security measures to help protect your information, we use TLS encryption during transmission and AES 256 while storing your information.

By using any of the services/information available on or via our apps, you accept and are deemed to accept that electronic mail messaging and Internet communication may not be free from interference by third parties and may not remain confidential. The use by you of our apps is at your sole risk.

How you can protect yourself:

- Never reveal your password to anyone
- Never give your PIN or login details to anyone who calls you or in an email or by text message
- Never login to any Digital Banking channel through a link in an email
- Only download Tadhamon Bank Apps from official sources (i.e., Apple App Store and Google Play)
- Lock your phone or tablet when inactive
- Monitor your accounts on a regular basis to ensure everything is in order. One of the best ways to detect fraudulent activity quickly is by examining your account activity regularly. Check for suspicious money transfers, payments, or unauthorized access.

Children's Privacy: We do not knowingly collect personally identifiable information from children under 18 without parental consent. The App is not directed to or intended for individuals under 18 years of age. If you are under the age of 18, please do not provide personally identifiable information of any kind.

Changes to this Privacy Policy: We may add to, delete, or change the terms of this Policy from time to time by posting a notice of the change (or an amended Policy) on this App. Your continued use of the App following notification will constitute your agreement to the revised Policy. We advise you to check this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. These changes are effective immediately after they are posted on this page.

Questions: If you have any questions regarding this Privacy Policy, you can call us at (967) 800-1010.