

Customer Privacy Notice

First Issued: 26 July 2026

National Bank of Kuwait S.A.K.P QFC Branch (hereinafter referred to as "**we**", "**us**", and "**ours**" or "**NBK QFC**") is a branch registered with the Qatar Financial Centre (QFC) with registration number (QFC Number) 04021 as of October 2025.

This Privacy Notice is prepared for customers of NBK QFC and explains who we are, how we collect, share and use customers' personal information, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, please contact us using the contact details provided at the bottom of this Privacy Notice.

What does NBK QFC do?

NBK QFC is an arranging and advising branch incorporated at the Qatar Financial Centre (QFC) in the State of Qatar. NBK QFC has been authorized to undertake the following regulated activities by the Qatar Financial Centre Regulatory Authority (QFCRA):

1. Arranging Deals in Investments for the following products:

- a. Shares
- b. Units in a Collective Investment Fund

2. Arranging Credit Facilities for the following products:

- a. Credit Facilities

3. Advising on Investments

[View the list of our current NBK Group companies.](#)

What personal information does NBK QFC collect and why?

NBK QFC is the 'data controller' of your personal information it collects and processes from you, as set out in this Privacy Notice. This means we are responsible for how we hold and use your personal information. We are required to notify you of the information in this Privacy Notice and why we process your data.

The personal information that we may collect about you broadly falls into the following categories:

Information That You Provide Directly

Types of Personal Information	Why We Collect it
Name, date of birth and contact details such as address, telephone number and email. Also, details of your nationality, marital and financial status (including bank statements)	For the purpose of processing applications for arranging credit facilities, arranging deals in investments, or advising on investments (as applicable) for you (for private banking customers) or your employer (for corporate banking customers) and to communicate with you in connection with the arrangement of such products and services.
Personal data you may provide in communications	Where we are corresponding with you, you may provide personal data in that correspondence such as in connection with an enquiry or complaint.
Age	To verify we are legally permitted to provide the arranging of products and services and to provide advisory services to you.
Employment information including your salary and / or net worth	To verify information provided as part of your application to arrange credit facilities, arranging deals in investments, or advising on investments.
Information such as copies of passports, driving licenses, or other government-issued IDs, passport numbers, signatures, tax identification numbers and utility bills, source of funds and source of wealth information, information about any high political, military or judicial or similar office you may hold that could make you a Politically Exposed Person	For identification purposes and to prevent fraud in connection with establishing a new relationship, to comply with anti-money laundering requirements or similar legal obligations we have.
Telephone calls / recording	We record telephone calls to monitor communications. It is also a regulatory / legal requirement. In addition, we have a legitimate interest to improve our systems and provide training to our staff.
Information about your nominees, family members and associates	To provide the services to you.

In addition to the above, as a bank we are legally required to process all or some of the information above to comply with any anti-money laundering regulations. If we ask you to provide any other personal information not described above, then the personal information we will ask you to provide, and the reasons why we ask you to provide it, will be made clear to you at the point we collect your personal information, for example in application forms or an agreement.

Information That We Collect Automatically

If you use our Website or use electronic devices to access our Website, we may also collect certain information automatically from your device, though we do this in a very limited way. More detail about how we collect information on our website is set out in our Website Privacy Notice.

Some of this information may be collected online using cookies and similar tracking technology, as explained further in our Cookies Notice, which you can access in the same location as our Website Privacy Notice described below.

Information That We Obtain from Third-Party Sources

From time to time, we may receive personal information about you from third-party sources. These may include, but may not be limited to, credit reference agencies, World Checking services, other databases of Politically Exposed Persons, open internet searches to see if there is adverse information in the public domain, or information provided by external intelligence suppliers. These third parties either have your consent or are otherwise legally permitted or required to disclose your personal information to us.

We also collect personal information about you, which is available in the public domain, for example in press reports. The types of information we collect from third parties includes:

Types of Personal Information	Why We Collect it
Criminal records and proceedings checks, immigration status checks and World Checking searches	To comply with anti-money laundering and other account relationship establishment and maintenance requirements.
Account and information on loans arranged	To provide and / or develop our products and services to you, for internal analytics and for the purpose of detection and prevention of fraud.
Information to check creditworthiness such as financial history, income and outgoings, credit history and court judgements	To carry out checks to assess creditworthiness for the arrangement of credit facilities you have applied for or for which you propose to stand as guarantor and for internal analytics.
CCTV footage	If you visit our premises, we may record CCTV footage for security purposes.
Net Worth and Suitability assessments	To assess whether you are a high net worth individual as defined in the QFCRA regulations, so that we can, if you wish, obtain from you a declaration to that effect, which will permit us to provide arranging and advising services to you upon meeting the conditions set out in the QFCRA regulations
Information in the public domain	We generally conduct open internet searches on potential and existing customers as part of "know your customer".
Information about claims and proceedings (or potential claims and proceedings) by or against you	To identify, exercise and defend contractual and other legal rights.

How will we use your personal information?

In accordance with the Qatar Financial Centre Data Protection Regulations, we must ensure that we use your personal information as described in this Privacy Notice or for purposes that we explain to you at the time we collect your personal information. We will use your personal information upon one or more of the following conditions such as processing an application or providing a service.

- **Providing services under a contract:** we use your personal information to the extent necessary for us to provide Arranging & Advising products and services to you on the terms agreed between us. This also covers anything you ask us to do prior to providing a product or service, such as processing an application.
- **Meeting a legal obligation:** we use your personal information where necessary to comply with any legal obligation imposed upon us. For example, processing your personal information for "know your customer" checks or for regulatory reporting.
- **Legitimate interests:** for any other reasons described in this Privacy Notice, we use your personal information on the basis of legitimate interests. This means that, on balance, we consider that it is necessary to use your data in the described way for a legitimate reason. We are required to balance your interests, rights, and freedoms as an individual against the legitimate interest we are trying to pursue. If we can achieve the same result without processing your personal information, we will adopt that approach. It is our intention to give full and proper consideration to your interests when relying upon this condition to process your personal information.

- **Consent:** In limited circumstances, we may use your personal information where you have provided your consent for us to do so. Where you are asked to provide consent, we will provide further details of the reason and use of your personal information when requesting such consent.

If you fail to provide personal information when requested, we may not be able to provide the service to you or perform the contract with you. We may also be prevented from performing our legal obligation such as "know your customer" checks. These circumstances may prevent us from being able to offer or continue to offer you the services or product.

If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us using the contact details provided under the "How to Contact Us" section below.

Who does NBK QFC share my personal information with?

We may disclose your personal information to the following categories of recipients:

- **To our Group companies:**
We benefit from a centralized IT system, provided by our parent company, based in Kuwait. It allows us to access larger, more sophisticated systems to process your personal information. In order to protect your personal information in accordance with the QFC's Data Protection laws we have put in place an agreement with our parent company and other subsidiaries and branches of NBK Group whereby you may have requested the arranging of credit facilities or arranging of investment products (shares or units in collective investment schemes) through one of our branches or subsidiaries through a set of standard contractual clauses. NBK Group subsidiaries where you may be arranged credit facilities or deals in investments include National Bank of Kuwait (International) plc and NBK Suisse S.A, and NBK Group branches where you may be arranged credit facilities or deals in investments include the National Bank of Kuwait S.A.K.P Bahrain Branch and the National Bank of Kuwait S.A.K.P DIFC Branch. Data that may be shared include any KYC information we have requested and collected from you and other data that may be necessary to support NBK subsidiaries and branches in providing you with the relevant products and services. In respect of corporate customers, the Group will have access to the personal details of individuals associated with the corporate, to enable relationship officers in Kuwait to access a consolidated view of the customer. It is not used for marketing purposes. Access is restricted and can only be viewed if the corporate customer has an account with the Group. [View the list of our current NBK Group companies.](#)
- **To third-party services providers and partners** who provide data processing services to us, or who otherwise process personal information for purposes that are described in this Privacy Notice or notified to you when we collect your personal information. This may include IT providers, World Check services, and credit check providers.
- **To any competent law enforcement body, regulatory, government agency, court or other third-party**, where we believe disclosure is necessary (i) as a matter of applicable law or regulation, including anti-bribery and corruption regulations and anti-money laundering laws, (ii) to exercise, establish or defend our legal rights, (iii) for fraud prevention purposes, and (iv) to protect your vital interests or those of any other person.
- **To any other person with your consent to the disclosure.**

How does NBK QFC keep my personal information secure?

We use appropriate technical and organizational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information. Specific measures we use include:

- Physical access control systems
- A physical security presence
- Logical access controls (such as passwords)
- Perimeter security systems (such as firewalls)
- Vulnerability management

International Data Transfers

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have Data Protection laws that are different to the laws of the QFC (and, in some cases, may not be as protective).

Specifically, our servers are located in Kuwait, and our Group companies and third-party service providers and partners operate around the world. This means that when we collect your personal information, we may process it in any of these countries.

However, we have taken appropriate safeguards to require that your personal information will remain protected in accordance with this Privacy Notice. These include implementing the Data Transfer Agreement for transfers of personal information between our group companies, which require all Group companies to protect the personal information they process. We have implemented similar appropriate safeguards with our third-party service providers

and partners.

Data Retention

We retain personal information we collect from you where we have an ongoing legitimate business need to do so (for example, to provide you with a service you have requested or to comply with applicable legal, tax or accounting requirements). This includes our specific obligations under the QFC's rules.

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize it or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

We will keep transaction records for a minimum of six years from the date of the relevant transaction; other information may be held for at least six years after the termination of our services.

Automated Decision-Making

Automated decisions are decisions concerning you which are made automatically on the basis of a computer determination (using software algorithms), without human review. We do not use automated decision-making at NBK QFC.

Your Data Protection Rights

You have the following Data Protection rights:

- If you wish to access, correct, update or request deletion of your personal information, you can do so at any time by contacting us using the contact details provided under the "How to Contact Us" heading below.
- You have the right to opt-out of marketing communications we send you at any time. However, please note that we do not currently engage in marketing communications. If we ever changed our practice and began issuing marketing communications, you could exercise your right to opt-out by contacting us using the contact details provided under the "How to Contact Us" heading below.
- Similarly, if we have collected and process your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent.
- You have the right to complain to the Data Protection authority about our collection and use of your personal information. For more information, please contact your local Data Protection authority. The Data Protection authority in QFC is the QFC Data Protection Office.
- We respond to all requests we receive from individuals wishing to exercise their Data Protection rights in accordance with applicable Data Protection laws. If you wish to exercise any of the above rights, please contact NBK QFC's Data Privacy Officer at the details listed below.

Updates To This Privacy Notice

We may update this Privacy Notice from time to time in response to changing legal, technical or business developments. When we update our Privacy Notice, we will take appropriate measures to inform you, consistent with the significance of the changes we make. This may be by posting a notice on the Website or notifying you. We encourage you to review this Notice to be informed of how NBK QFC is processing your personal information. You can see when this Privacy Notice was last updated by checking the date displayed at the top of this Privacy Notice.

How to Contact Us

If you have any questions or concerns about our use of your personal information, please contact our Data Privacy Officer ("DPO") using the following details: dataprivacy@nbk.com.

NBK QFC's principal place of business is: 29th Floor, Tornado Tower Building 17, Zone 60, Street 810, West Bay, Doha, Qatar

Contact Us

Telephone: +974-44999988

Email: qfcbranch@nbk.com

If you have concerns about our use of your personal information, please contact NBK QFC's DPO, but in the event you are not satisfied please contact the QFC Data Protection Office at dataprotection@qfc.qa.
[Data Protection Office | Qatar Financial Centre \(QFC\)](#)

Website Privacy Notice

First Issued: 26 July 2026

National Bank of Kuwait S.A.K.P QFC Branch (hereinafter referred to as "**we**", "**us**", and "**ours**" or "**NBK QFC**") respects your right to privacy. NBK QFC is a branch registered with the Qatar Financial Centre (QFC) with registration number (QFC Number) 04021 as of October 2025. This Privacy Notice explains who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. This Privacy Notice only applies to personal information that we collect through the website www.nbk.com ("**Website**") and the related landing pages for the QFC Branch. Please see our other Privacy Notices on how we process personal information that we collect when you use our services or interact with us through other means.

NBK QFC is the controller of information that we process for the purposes described in this Privacy Notice. If you have any questions or concerns about our use of your personal information, then please contact us using the contact details provided at the end of this Privacy Notice.

What does NBK QFC do?

NBK QFC is an arranging and advising branch in Qatar NBK QFC Branch has been authorized to undertake the following regulated activities by the QFCRA:

1. Arranging Deals in Investments for the following products:

- a. Shares
- b. Units in a Collective Investment Fund

2. Arranging Credit Facilities for the following products:

- a. Credit Facilities

3. Advising on Investments

[View the list of our current NBK Group companies.](#)

What personal information does NBK QFC collect and why?

The personal information that we may collect about you broadly falls into the following categories:

Information That You Provide Voluntarily

Generally, our Website is not designed to collect information from customers and other visitors. It is designed to communicate information about our services and for customers to obtain key information they need to know, for example, about the products and services we offer. For this reason, we will not, in most circumstances, be asking you to input information or to register with us. The exceptions to this are:

- If you contact us through any email addresses on our Website and provide us with any personal information, we will process that information.

Information That We Collect Automatically

When you visit our Website, we may collect certain information automatically from your device.

Specifically, the information we collect automatically may include information like your IP address, device type, unique device identification numbers, browser-type, broad geographic location (e.g. country or city-level location) and other technical information. We may also collect information about how your device has interacted with our Website, including the pages accessed and links clicked.

Collecting this information enables us to better understand the visitors who come to our Website, where they come from, and what content on our Website is of interest to them. We use this information for our internal analytics purposes and to improve the quality and relevance of our Website to our visitors. Some of this information may be collected using cookies and similar tracking technology, as explained further in our Cookies Notice, which is also on this Website in the section headed "Privacy Notices."

Information That We Obtain from Third-Party Sources

We do not receive information about you from third parties via our Website.

Who does NBK QFC share my personal information with?

We may disclose your personal information to the following categories of recipients:

Authorised by the QFC Regulatory Authority. QFC Number 04021

- **To our Group companies, third-party services providers and partners** who provide data processing services to us (for example, to support the delivery of, provide functionality on, or help to enhance the security of our Website), or who otherwise process personal information for purposes that are described in this Privacy Notice or notified to you when we collect your personal information. [View the list of our current NBK Group companies.](#)
- **To any competent law enforcement body, regulatory, government agency, court or other third-party** where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your vital interests or those of any other person
- **To a potential buyer (and its agents and advisers)** in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in this Privacy Notice
- **To any other person with your consent to the disclosure.**

Legal Basis for Processing Personal Information

Our legal basis for collecting and using the personal information described above will depend on the personal information concerned and the specific context in which we collect it.

Our Cookie Notice is also on this Website and describes what cookies we use and why. If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us using the contact details provided under the "How to Contact Us" section below.

How does NBK QFC keep my personal information secure?

We use appropriate technical and organizational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

International Data Transfers

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have Data Protection laws that are different to the laws of the QFC (and, in some cases, may not be as protective).

Specifically, our servers are located in Kuwait, and our Group companies and third-party service providers and partners operate around the world. This means that when we collect your personal information, we may process it in any of these countries.

However, we have taken appropriate safeguards to require that your personal information will remain protected in accordance with this Privacy Notice. These include implementing a Data Transfer Agreement for transfers of personal information between our Group companies, which require all Group companies to protect personal information they process. We have implemented similar appropriate safeguards with our third-party service providers.

Data Retention

We retain personal information we collect from you where we have an ongoing legitimate business need to do so (for example, to provide you with a service you have requested or to comply with applicable legal, tax or accounting requirements).

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize it or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible. The only exception to not processing backup archives may be where it becomes necessary to retrieve that archived information.

Your Data Protection Rights

You have the following Data Protection rights:

- If you wish to access, correct, update or request deletion of your personal information, you can do so at any time by contacting us using the contact details provided under the "How to Contact Us" heading below.
- In addition, you can object to processing of your personal information, ask us to restrict processing of your personal information or request portability of your personal information. Again, you can exercise these rights by contacting us using the contact details provided under the "How to Contact Us" heading below.
- You have the right to opt-out of marketing communications we send you at any time. However, please note that we do not currently engage in marketing communications. If we change our practice and began issuing marketing communications, you may exercise your right to opt-out by contacting us using the contact details provided under the "How to Contact Us" heading below.

- Similarly, if we have collected and processed your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent.
- You have the right to complain to the Data Protection Authority about our collection and use of your personal information. For more information, please contact the QFC Data Protection Office.
- We respond to all requests we receive from individuals wishing to exercise their Data Protection rights in accordance with applicable Data Protection laws. If you wish to exercise any of the above rights, please contact NBK QFC's Data Protection Officer at the details listed below.

Updates To This Privacy Notice

We may update this Privacy Notice from time to time in response to changing legal, technical or business developments. When we update our Privacy Notice, we will take appropriate measures to inform you, consistent with the significance of the changes we make. This may be by posting a notice on the Website or notifying you. We encourage you to review this Notice to be informed of how NBK QFC is processing your personal information. You can see when this Privacy Notice was last updated by checking the "revised version" date displayed at the top of this Privacy Notice.

How to Contact Us

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[Data Protection Office | Qatar Financial Centre \(QFC\)](#)

Cookie Notice

First Issued: 26 July 2026

This Notice explains how National Bank of Kuwait S.A.K.P QFC Branch (hereinafter referred to as "**we**", "**us**", and "**ours**" or "**NBK QFC**") uses cookies in the web pages of our website at www.nbk.com ("Website"). It explains what these cookies are and why we use them. NBK QFC is a branch with the Qatar Financial Centre (QFC) with registration number (QFC Number) 04021 as of October 2025.

What are cookies?

Cookies are small data files that are placed on your computer or mobile device when you visit a website. Cookies are widely used to do different jobs, like letting you navigate between pages efficiently, remembering your preferences and generally improving your browsing experience. Some cookies are deleted when you close down your browser. These are known as session cookies. Others remain on your device until they expire, or you delete them from your cache. These are known as persistent cookies and enable us to remember things about you as a returning visitor. This website uses both session and persistent cookies.

If you visit our website, we collect information about your use of this site, information about the device or browser you use to access etc.

Why do we use cookies?

We use a limited number of cookies for several reasons. One is to provide an online service more suited to the device you connect from, as well as to enhance your online experience by keeping track of your behavior within the site and to make sure you do not see the same special offers repeatedly. Some cookies are required for technical reasons in order for our Websites to operate, and we refer to these as "essential" or "strictly necessary" cookies. Other cookies also enable us to track the use of our Website. This is described in more detail in the table below.

Types of Cookies	Who serves these cookies	How to refuse
Essential website cookies: These cookies are strictly necessary to provide you with a secure online environment to browse the services available through our Website and to use some of its features	National Bank of Kuwait S.A.K.P.	Because these cookies are strictly necessary to deliver the Websites to you, you cannot refuse them. You can, however, block or delete them by changing your browser settings, as described below under the heading "How can I control cookies?"
Performance and functionality cookies: These cookies are not used to identify you. They are used to enhance the performance and functionality of our Websites Without these cookies, certain functionality (like videos) may become unavailable.	Various	To refuse these cookies, please follow the instructions below under the heading "How can I control cookies?"
Analytics and customization cookies: These cookies collect information that is used in aggregate form to help us understand how our Website is being used. This does not enable us to engage in targeted marketing.	Google Analytics	To refuse these cookies, please follow the instructions below under the heading "How can I control cookies?"

Links to Other Websites

Our Website contains links to other websites. If you access those other websites, they may use cookies. Please read any cookie privacy notices on those websites if you wish to know what cookies are being used.

How can I control cookies?

You can set or amend your web browser controls to accept or refuse cookies. If you choose to reject cookies, you may still use our website though your access to some functionality and areas of our website may be restricted. As the means by which you can refuse cookies through your web browser controls vary from browser-to-browser, you should visit your browser's help menu for more information.

How often will you update this Cookie Notice?

New regulations may change the way in which the use of cookies is governed in the future. We may update this Cookie Notice from time to time in order to reflect these changes.

Please therefore re-visit this Cookie Notice regularly to stay informed about our use of cookies and related technologies. The date at the top of this Cookie

Authorised by the QFC Regulatory Authority. QFC Number 04021

Customer Privacy Notices

National Bank of Kuwait S.A.K.P QFC Branch



Notice indicates when it was last updated.

Where can I get further information?

If you have any questions about our use of cookies or other technologies, please email our Data Privacy Officer ("DPO") at dataprivacy@nbk.com.

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- a. Shares
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2. Arranging Credit Facilities for the following products:

- a. Credit Facilities

3. Advising on Investments

What personal information does NBK QFC collect and why?

The personal information that we may collect about you broadly falls into the following categories:

Information That You Provide

You may provide us information directly which may include:

Types of Personal Information	Why We Collect it
Identification and business and personal contact details (name, address, telephone number and email address)	To establish and manage our relationship with our customers, service providers, distributors and other partners.
Financial information (bank account details)	
Employment details (employer, job title)	
Telephone calls/recording	We record telephone calls to monitor communications. It is also a regulatory/legal requirement. In addition, we have a legitimate interest to improve our systems and provide training to our staff.

In addition, correspondence with you may contain certain personal information that we exchange in the ordinary course of business such as to schedule meetings and calls and manage services we provide to you (or your employer) or you (or your employer) provide to us.

If we ask you to provide any other personal information not described above, then the personal information we will ask you to provide, and the reasons why we ask you to provide it, will be made clear to you at the point we collect your personal information.

Information That We Obtain from Third-Party Sources

From time to time, we may receive personal information about you from third-party sources (including from your employer and on occasion, other suppliers and partners), but only where we have checked that these third parties either have your consent or are otherwise legally permitted or required to disclose your personal information to us.

Who does NBK QFC share my personal information with?

Authorised by the QFC Regulatory Authority. QFC Number 04021

We may disclose your personal information to the following categories of recipients:

- **To our Group companies, third-party services providers and partners** who provide data processing services to us, or who otherwise process personal information for purposes that are described in this Privacy Notice or notified to you when we collect your personal information. [View the list of our current NBK Group companies.](#)
- **To any competent law enforcement body, regulatory, government agency, court or other third-party** where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your vital interests or those of any other person.
- **To a potential buyer (and its agents and advisers)** in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in this Privacy Notice.
- **To any other person with your consent to the disclosure.**

Legal Basis for Processing Personal Information

Our legal basis for collecting and using the personal information described above will depend on the personal information concerned and the specific context in which we collect it.

However, we will normally collect personal information from you only where we have your consent to do so, where we need the personal information to perform a contract with you, or where the processing is in our legitimate interests and not overridden by your Data Protection interests or fundamental rights and freedoms.

In some cases, we may also have a legal obligation to collect personal information from you or may otherwise need the personal information to protect your vital interests or those of another person. Mostly, however, we process contacts information for our legitimate business interests in the context of providing or receiving services to customers or from our service providers or in the case of partners, for the purpose of the collaboration or partnership. If we collect and use your personal information in reliance on anything other than our legitimate interests, we will make clear to you at the relevant time. For example, if we ask you to provide personal information to comply with a legal requirement or to perform a contract with you, we will make this clear at the relevant time and advise you whether the provision of your personal information is mandatory or not (as well as of the possible consequences if you do not provide your personal information).

If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us using the contact details provided under the "How to Contact Us" heading at the end of this Notice.

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International Data Transfers

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have Data Protection laws that are different to the laws of the QFC.

NBK QFC's Group companies are based outside of the QFC. We benefit from centralized IT systems, provided by our parent company, based in Kuwait. It allows us to access larger, more sophisticated systems to process your personal information. In order to protect your personal information in accordance with the QFC's Data Protection laws we have put in place a Data Transfer Agreement with our parent company, and other subsidiaries and branches of NBK Group whereby you may have requested the arranging of credit facilities or arranging of investment products (shares or units in collective investment schemes) through one of our branches or subsidiaries through a set of standard contractual clauses for personal data transfers.

We may also use third parties or partners who are based outside the QFC. As with our Group companies, we have taken appropriate safeguards to require that your personal information will remain protected in accordance with this Privacy Notice. These include implementing standard contractual clauses for personal data transfers with these parties.

We have implemented similar appropriate safeguards with our third-party service providers and partners.

Data Retention

We retain personal information we collect from you where we have an ongoing legitimate business need to do so (for example, to receive services from you (or your employer), to provide services to our customers, to collaborate with our partners or to comply with applicable legal, tax or accounting requirements).

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize it or, if this is not possible (for

example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible. The only exception to not processing backup archives may be where it becomes necessary to retrieve that archived information.

Automated Decision-Making

Automated decisions are decisions concerning you which are made automatically on the basis of a computer determination (using software algorithms), without human review. We do not use automated decision-making in NBK QFC.

Your Data Protection Rights

You have the following Data Protection rights:

- If you wish to access, correct, update or request deletion of your personal information, you can do so at any time by contacting us using the contact details provided under the "How to Contact Us" heading below.
- In addition, you can object to processing of your personal information, ask us to restrict processing of your personal information, or request portability of your personal information. Again, you can exercise these rights by contacting us using the contact details provided under the "How to Contact Us" heading below.
- You have the right to opt-out of marketing communications we send you at any time. However, please note that we do not currently engage in marketing communications. If we ever changed our practice and began issuing marketing communications you could exercise your right to opt-out by contacting us using the contact details provided under the "How to Contact Us" heading below.
- Similarly, if we have collected and process your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent.
- You have the right to complain to the Data Protection authority about our collection and use of your personal information. For more information, please contact the QFC Data Protection Office.
- We respond to all requests we receive from individuals wishing to exercise their Data Protection rights in accordance with applicable Data Protection laws. If you wish to exercise any of the above rights, please contact NBK QFC's Data Privacy Officer at the details listed below.

Updates To This Privacy Notice

We may update this Privacy Notice from time to time in response to changing legal, technical or business developments. When we update our Privacy Notice, we will take appropriate measures to inform you, consistent with the significance of the changes we make. This may be by posting a notice on the Website or notifying you. We encourage you to review this Notice to be informed of how NBK QFC is processing your personal information. You can see when this Privacy Notice was last updated by checking the "last updated" date displayed at the top of this Privacy Notice.

How to Contact Us

If you have any questions or concerns about our use of your personal information, please contact our Data Privacy Officer ("DPO") using the following details: dataprivacy@nbk.com.

NBK QFC Branch's principal place of business is: 29th Floor, Tornado Tower Building 17, Zone 60, Street 810, West Bay, Doha, Qatar

Contact Us

Telephone: +974-44999988

Email: qfcbranch@nbk.com

If you have concerns about our use of your personal information, please contact NBK QFC's DPO, but in the event you are not satisfied please contact the QFC Data Protection Office at dataprotection@qfc.qa.

[Data Protection Office | Qatar Financial Centre \(QFC\)](#)