

## PRIVACY

# INTRODUCTION

Please read this Privacy Policy to understand how Menare and our associated or affiliated group companies (together "MENARE" "we" or "us") use and protect the information that you provide to us through any of the 'MENARE' branded websites (together the "Website"). By accessing any part of the Website or providing any information to us you consent to the use and transfer of your information on the terms set out in this Privacy Policy. We reserve the right to revise or supplement this Privacy Policy from time to time at our sole discretion and you agree to revisit this page regularly to ensure that you are familiar with the most current version. By continuing to access or use the Website you will be agreeing to any such changes. If you are a MENARE customer, details of the information we collect and how we use it will also be set out in the terms and conditions of the product or service which you hold. In the event of a conflict between this Privacy Policy and the terms and conditions of your specific product or service, the terms and conditions of your specific product or service will take precedence.

## Information we collect from you

In general, you can visit this Website without telling us who you are or revealing any information about yourself. However, there are parts of this Website where we may need to collect personal information from you, including without limitation your name, post and email addresses, fax and telephone numbers, employment details, date of birth and banking details.

## Use of information collected

Domain name information that we collect is not used to personally identify you and instead is aggregated to measure the number of visits, average time spent on the Website, pages viewed etc. We use this information to measure the use of our Website and to improve its contents. When other personal information, such as your name and email address is collected from you (for example through online forms or via email etc.) we generally let you know at the time of collection how we will use that personal information. We may also use the personal information you provide or which we collect via this Website for the purposes of: providing you with services which you have requested and notifying you about important changes or developments to these services; updating our records about you; crime detection, prevention and prosecution; responding to your inquiries and complaints or to process your requests in relation to your information; administering offers, competitions and other promotions; evaluating the effectiveness of our marketing and for research, training and statistical analysis with the aim of improving our services; and making the Website easier for you to use and providing you with access to certain parts of the Website. We may also contact you about products and services available from MENARE, and from selected companies outside the MENARE, which we believe may interest you or benefit you financially. We may do this by post or by phone unless you have told us not to; and by email, text or other electronic means if you have told us that we can or as otherwise allowed by law. You may tell us at any time if you change your mind. We will treat your personal information as confidential but may share it with each other and disclose it outside MENARE if: you consent; it is needed by our agents, advisors or others involved in running accounts and services for you, or collecting what you owe us; the law or public interest permits or requires it; required by us or others to investigate or prevent crime; we need to provide it to a third party in anticipation of or following a sale, merger of the whole or any part of the MENARE companies or in the course of a joint venture. We may run your accounts and provide other services from centres outside the State of UAE that do not have the same standard of data

protection laws as the UAE. We may monitor, record, store and use any telephone, email or other communications we have with you for training purposes, so that we can check any instructions given to us, for crime prevention, as evidence in any legal proceedings and/or to improve the quality of our customer service. By using the Website you consent to us using your personal information for the purposes described above.

## Protecting your privacy

The Internet is a global environment and using the Internet to collect and process personal information necessarily involves the transmission of data on an international basis. By browsing this Website you acknowledge and agree to our processing of personal information in this way. We accept no responsibility or liability for the security of personal information transmitted via the Internet. Our Website may contain links and banner advertisements to other websites which are outside our control and not covered by this Privacy Policy ("third party websites"). If you access any third party websites using the links provided, the operators of these third party websites may collect information from you which will be used by them in accordance with their privacy policies, which may differ from ours. We do not accept any responsibility for any such third party websites, including without limitation for their accuracy, security, the products or services which they offer or for any information which is collected through them. You are responsible for reviewing and abiding by the privacy policies and website terms and conditions of any such third party websites.

## Accessing and updating your information

You are responsible for informing us that your personal details have changed: for example, a change of address or to your title. You can do this by visiting a branch or completing and returning a change of name/address form.