

## DATA PRIVACY POLICY

This data privacy policy explains how Doha Exchange, a money remittance company in Qatar, collects, uses, shares, and protects your personal data when you use our website or mobile applications. By using our services, you agree to this policy and consent to our processing of your personal data in accordance with it.

### What personal data do we collect and why?

We collect personal data from you when you register for an account, use our services, contact us, or visit our website or mobile applications. The types of personal data that we collect include:

- Your name, address, phone number, email address, date of birth, nationality, and identification documents, such as passport or ID card. We collect this data to verify your identity, comply with the Know Your Customer (KYC) requirements of the Qatar Central Bank (QCB), and prevent fraud and money laundering.
- Your bank account details, debit card details, and payment information. We collect this data to process your transactions, provide you with receipts and confirmations, and issue refunds if necessary.
- Your transaction history, including the amount, currency, date, time, sender, recipient, and purpose of your transfers. We collect this data to provide you with our services, maintain records for accounting and auditing purposes, and comply with the QCB regulations that require us to store transaction information for at least 15 years.
- Your device information, such as IP address, browser type, operating system, device model, and unique identifiers. We collect this data to provide you with a better user experience, optimize our website and mobile applications, and enhance our security measures.
- Your preferences and feedback, such as your language choice, communication preferences, survey responses, and reviews. We collect this data to improve our services, tailor our offers and promotions to your interests, and measure your satisfaction.

### How do we use cookies and other technologies?

We use cookies and other technologies on our website and in our mobile applications to enhance your user experience, remember your preferences, analyze traffic and usage patterns. Cookies are small text files that are stored on your device by websites you visit. You can manage your cookie settings in your browser or device settings.

### How do we share your personal data?

We may share your personal data with the following parties for the purposes described above:

- Our service providers: We may share your personal data with third-party service providers that help us operate our business or provide services on our behalf. These include payment processors, hosting providers, marketing agencies, and IT support providers. We require these service providers to protect your personal data in accordance with this policy and applicable laws.
- Our business partners: We may share your personal data with third-party business partners that offer products or services that may be of interest to you or that complement our services. These include banks, financial institutions, money products, and loyalty program operators. We will obtain your consent before sharing your personal data with these partners for marketing purposes.

- Regulatory authorities: We may share your personal data with QCB or other regulatory authorities if we are required or permitted by law to do so. This may include disclosing your personal data for compliance, audit, investigation, or enforcement purposes.
- Law enforcement agencies: We may share your personal data with law enforcement agencies if we have a legal obligation or a legitimate interest to do so. This may include disclosing your personal data for preventing, detecting, or prosecuting criminal activities, or protecting the rights, property, or safety of ourselves or others.

We do not sell, rent, or trade your personal data with any third parties for their own purposes.

### **How do we protect your personal data?**

We take appropriate technical and organizational measures to protect your personal data from unauthorized access, use, disclosure, alteration, or destruction. These include:

- Encrypting your personal data when it is stored or transmitted
- Using secure servers and firewalls to prevent unauthorized access
- Limiting access to your personal data to authorized personnel who have a legitimate need to know
- Providing regular training and awareness programs to our staff on data protection and security
- Implementing policies and procedures to ensure compliance with this policy and applicable laws

However, no method of transmission or storage is completely secure, and we cannot guarantee the absolute security of your personal data. You are responsible for keeping your account credentials and devices safe and secure, and for notifying us immediately if you suspect any unauthorized access or activity on your account.

### **How long do we keep your personal data?**

We keep your personal data for as long as necessary to fulfill the purposes for which we collected it, or as required by law. The retention period may vary depending on the type and nature of the personal data, the legal or contractual obligations that apply to us, and our legitimate interests or business needs. Generally, we retain your personal data for the following periods:

- Personal data related to your identity, verification, and transactions: We retain this data for at least 15 years from the date of your last transaction or activity with us, or as required by QCB regulations.
- Personal data related to your preferences and feedback: We retain this data for as long as you maintain an account with us, or until you withdraw your consent or opt-out of receiving communications from us.
- Personal data related to cookies and other technologies: We retain this data for the duration of the cookie or technology, or until you delete or disable them.

### **What are your rights and choices?**

You have certain rights and choices regarding your personal data, subject to applicable laws and exceptions. These include:

- The right to access: You have the right to request a copy of the personal data we hold about you, along with information about how we use and share it.

- The right to rectification: You have the right to request us to correct any inaccurate or incomplete personal data we hold about you.
- The right to erasure: You have the right to request us to delete your personal data if it is no longer necessary for the purposes for which we collected it, or if you withdraw your consent or object to our processing of it.
- The right to object: You have the right to object to our processing of your personal data if it is based on our legitimate interests or for direct marketing purposes.
- The right to complain: You have the right to lodge a complaint with us if you believe that we have violated your privacy rights or breached this policy.

To exercise any of these rights, please contact us. We may ask you to provide proof of identity and additional information before processing your request. We will respond to your request within a reasonable timeframe and in accordance with applicable laws.

#### **How do we update this policy?**

We may update this policy from time to time to reflect changes in our practices, technologies, legal requirements, or other reasons. We will notify you of any material changes by posting a notice on our website or mobile applications. We encourage you to review this policy periodically to stay informed about how we collect, use, share, and protect your personal data.

