

## **Privacy Policy**

This privacy policy tells you about the information we collect from you when you use our website/Mobile phone. In collecting this information, we are acting as a data controller and, by law, we are required to provide you with information about us, about why and how we use your data, and about the rights you have over your data.

### **Who are we?**

Al-Amwal Electronic Banking services company was established in 2008 to be a leading provider of innovative electronic payment services, the company provides its services to a wide range of banks, merchants, agents and individual customers in terms of issuing electronic payment cards and collection services through POS devices and secure electronic payment gateways, in addition to electronic collection services and other financial technology tools developed according to the latest technologies.

Al-Amwal company also provides consulting services in the field of electronic payment to banks, banking institutions, non-banking financial institutions and merchants to help them make decisions that suit the nature of their business, as our company works in accordance with the best local, regional and international practices in this field.

### **Who is our DPO?**

The Data Protection Officer is responsible to ensure that our company processes the personal data of its staff, customers, providers, or any other individuals (also referred to as data subjects) in compliance with the applicable data protection rules.

Contact Details:

Email: [info@amwalps.iq](mailto:info@amwalps.iq)

Telephone:

00964 7811 307 999

00964 7700 115 388

short code

6426

### **When you use our website**

When you use our website to browse our products and services and view the information, we make available, a number of cookies are used by us and by third parties to allow the website to function, to collect useful information about visitors and to help to make your user experience better.

When you use our website/Application, you are trusting us with your information. We understand this is a big responsibility and work hard to protect your information and put you in control. This information is usually such as cookies.

For more information about our use of cookies, please see our [cookie policy](#).

### **When you submit an inquiry via our website or via our call center**

When you submit an enquiry via our website, social media, or call center, we may ask you for your name, phone number, National ID, first 6 digits and last 4 digits card number and email address, as well as the request details.

We use this information to respond to your query, including providing you with any requested information about our products and services. We may also email you several times after your inquiry in order to follow up on your interest and ensure that we have answered it to your satisfaction. We will do this based on our legitimate interest in providing accurate information about our services and/or products.

Your enquiry processed and stored in our databases and will not be shared unless it applies with Data Privacy rules and regulations.

### **Why we collect your information?**

We collect personal data to manage our customer relationship with you, target marketing and develop products and services according to our customers' preferences.

- We process your personal data only for predefined and lawful purposes.
- Customer relationship management.
- Targeted marketing
- To comply with a certain region legislation or regulation
- We collect your cookies:
  - Strictly necessary cookies to ensure that our website is able to function properly.
  - Strictly necessary cookies that help you log on.
  - Strictly necessary cookies that help us provide core services and features.
  - Strictly necessary cookies that help keep our website secure.
  - Strictly necessary cookies that help us detect fraud or crime.
  - Optional cookies that we use to make your visit more personal.
  - Optional cookies that help us improve our website.

### **What kind of personal information do we collect?**

Here is a more detailed look at the information we may collect. The information described below is, of course, in addition to any personal data we are required by law to process in any given situation.

The data collected by us includes:

- personal data related to identification and authentication, such as your name and personal identity code.
- contact details, such as your address, e-mail address and telephone number.
- various details related to the customer relationship and its management, such as your customer number and category and various information related to service use.
- data directly required by law, such as the data required for Know Your Customer purposes; and

- information on products and services, such as the details of an agreement, amounts.

### **How we use your information**

We will only use your information where we have your consent, or we have other lawful reasons for using it. Unless stated otherwise below, we will use your personal information on the basis that it is within our legitimate interests in operating and maintaining the site and providing you with site functionality and related services. We may use information provided or obtained via this site to:

- Respond to your inquiries and feedback (for example, if you have asked a question or submitted feedback via the site or social media channels) – or participated in an online competition
- Provide you with information, products, or services you have requested.
- Carry out our obligations from any contracts entered between you and us.
- Allow you to participate in any interactive features of the site.
- Ensure site content is presented in the most effective manner for the device you are accessing it from
- Undertake data analytics to learn more about how you and others interact with this site and with our advertising.
- Detect and prevent misuse or abuse of this site or our services.
- Use submitted data (Such as Email & phone number) to advertise AL-Amwal company new services and products and send new products that may suit the customer based on the collected data.

We also use information to meet our regulatory and compliance obligations, to comply with other laws and regulations and to share with regulators and other authorities that Al-Amwal company is subject to if instructed by such regulatory. This may include using it to help detect or prevent crime (including terrorism financing, money laundering and other financial crimes). We will only do this on the basis that it is needed to comply with a legal obligation, it is in our legitimate interests and that of others or to prevent or detect unlawful acts.

### **Why we will share your information?**

We may share your information in order to provide you with products or services you have requested (for example, if they're not provided by Al-Amwal operating this site), if we have a legitimate interest in doing so (for example, to manage risk, verify your identity, to combat fraud, abuse of our site or services), or where you've agreed to us doing so.

### **Who we will share your information with?**

We may share your information with others including any of our service providers; anyone else whose products and services you've requested; anyone who we are under an obligation to disclose information to or where it is in the public interest (for example to prevent or detect fraud, abuse of our site or services). If the information is incorrect, or we

suspect any fraud, then we will have to pass this on to fraud prevention and law enforcement agencies.

### **Your rights as a data subject**

By law, you can ask us what information we hold about you, and you can ask us to correct it if it is inaccurate. If we have asked for your consent to process your personal data, you may withdraw that consent at any time.

If we are processing your personal data for reasons of consent or to fulfil a contract, you can ask us to give you a copy of the information in a machine-readable format so that you can transfer it to another provider.

If we are processing your personal data for reasons of consent or legitimate interest, you can request that your data be erased, subject to local law requirements.

You have the right to ask us to stop using your information for a period of time if you believe we are not doing so lawfully.

Finally, in some circumstances you can ask us not to reach decisions affecting you using automated processing or profiling.

### **Your right to complain**

If you have a complaint about our use of your information, we will prefer you to contact us directly in the first instance so that we can address your complaint. However, you can contact us on :

[info@amwalps.iq](mailto:info@amwalps.iq)

### **Updates to this privacy policy**

We regularly review and, if appropriate, update this privacy policy from time to time, and as our services and use of personal data evolves. If we want to make use of your personal data in a way that we have not previously identified, we will contact you to provide information about this and, if necessary, to ask for your consent.

We will update the version number and date of this document each time it is changed.