

PRIVACY NOTICE FOR CLIENTS

DATA PROTECTION IN COMPLIANCE WITH THE QFC DATA PROTECTION RULES AND REGULATIONS 2021

Chedid & Associates Qatar LLC (“the Company”, “we”, “our”, or “us”), a company Authorized by the Qatar Financial Center Regulatory Authority (QFCRA), Qatar Financial Centre (QFC) License number 00115 and Address, Westbay Amwal Tower Floor 15.

To run our business, we process information about individuals (“Personal Data”), including information about our current and former clients (“you”).

We take the protection of your personal data very seriously. Accordingly, we have adopted strong principles in our Personal Data Protection policy. We are responsible for collecting and processing your personal data, as a Data Controller, in relation to our insurance broking activities.

This Privacy Notice (“Notice”) contains information on what Personal Data we and other companies of the group to which we belong (the “Chedid Group”) collect(s), what we do with that information, and what rights you have.

As part of our commitment to protect your Personal Data we want to inform you in a transparent manner:

- why and how we collect, use and store your Personal Data;
- the lawful basis for the use of your Personal Data; and
- what your rights are in relation to such processing and how you can exercise them.

1. What does this Notice cover?

This Notice applies to any and all forms of use (“processing”) of Personal Data by us in the QFC if you are a former, current or prospective client of the Company.

2. What types of Personal Data do we collect?

For prospective clients with whom we have not yet made contact, we may collect (to the extent permitted by applicable law):

- Personal identification details (such as name, address, gender, nationality), contact information (such as telephone, e-mail address), and family details (such as marital status);
- information related to the professional profile (such as directorship / positions and professional networks) and information related to company ownership and financial background.

For former and current clients or prospective clients with whom we are taking steps to enter into a contractual relationship, we collect (to the extent permitted by applicable law):

- personal details such as your name, identification number, date of birth, compliance related documents (including a copy of your national identity card or passport), phone number, address and domicile electronic address, and family details such as the name of your spouse or partner;
- financial information, including payment and transaction records and information relating to your assets (including fixed properties) and financial statements;
- where relevant, professional information about you, such as your job title and work experience;
- details of our interactions with you and the products and services you use, including electronic interactions across various channels such as e-mails and mobile applications;

- any records of phone calls between us, specifically phone log information such as your phone number, time and date of calls and messages, duration of calls, routing information, and types of calls;
- identifiers we assign to you, such as your client, business relation, partner or account number, including identifiers for accounting purposes;
- when you access our websites or our applications, data transmitted by your browser or device you are using and automatically recorded by our server, including date and time of the access, name of the accessed file as well as the transmitted data volume and the performance of the access, your device, your web browser, browser language and requesting domain, and IP address (additional data will only be recorded via our Website if their disclosure is made voluntarily, e.g., in the course of a registration or request). When you visit our website, that website will contain additional information about how we use your information while you are visiting that website; and
- in some cases (where permitted by law), sensitive Personal Data, such as your biometric information, health information and information relating to criminal convictions or offences.

In some cases, we collect this information from public registers which may include beneficial ownership and other registers, public administration or other third-party or public sources, such as screening services, intermediaries that facilitate data portability, and other Chedid Group entities. We might also collect certain of the above Personal Data types in relation to your business relationship, such as your additional business partners (including other shareholders, or beneficial owners), dependants or family members, representatives or agents. Where you are a corporate client, we may also collect information about your directors, representatives, employees, shareholders, or beneficial owner. Before providing us with this information, you should provide a copy of this Notice to those individuals.

3. For which purposes do we process your Personal Data and what legal basis do we rely on?

3.1 Purposes of processing

We always process your Personal Data for a specific purpose and only process the Personal Data which is relevant to achieve that purpose. In particular, we process Personal Data, within applicable legal limitations, for the following purposes:

- a) Client Onboarding. For example:
 - to verify your identity and assess your application. For legal and regulatory compliance checks (for example, to comply with anti-money laundering regulations, and prevent fraud), please see Section e) below.
- b) Client Relationship Management. For example, to:
 - manage our relationship with you, including communicating with you in relation to the products and services you obtain from us and from our business partners, handling customer service-related queries and complaints, claims handling, and policy endorsement or cancellation (in accordance with applicable law);
 - help us to learn more about you as a client, the products and services you receive, and other products and services you may be interested in receiving, including profiling based on the processing of your Personal Data, for instance by looking at the types of products and services that you use from us, how you like to be contacted.
- c) Product implementation and execution. For example, to:
 - provide products and services to you and ensuring their proper execution, for instance by ensuring that we can assist you with the product terms;
- d) Engaging in prospecting and business development and / or protecting and enhancing the Chedid brand.

For example, to:

- evaluate whether and how the Company may offer products, services and events that may be of interest to you;

- contact you for direct marketing purposes about products and services we think will be of interest to you, including those offered by us, Chedid Group entities, and our other business partners, and facilitating competitions and promotions.
- e) Compliance and Risk Management and / or Crime Prevention, Detection and Investigation.

For example, to:

- carry out legal and regulatory compliance checks as part of the onboarding process, including to comply with anti-money laundering regulations and fraud prevention;
 - meet our on-going regulatory and compliance obligations (e.g., laws of the financial sector, anti-money laundering and tax laws), including in relation to recording and monitoring communications, disclosures to tax authorities, financial service regulators and other regulatory, judicial and governmental bodies or in proceedings and investigating or preventing crime;
 - receive and handle complaints, requests or reports from you or third parties made to us;
 - reply to any actual or potential proceedings, requests or the inquiries of a public or judicial authority;
 - prevent and detect crime, including fraud or criminal activity, misuses of our products or services as well as the security of our IT systems, architecture and networks.
- f) Supporting, Enhancing and Maintaining Chedid's technology.

For example, to:

- take steps to improve our products and services and our use of technology, including testing and upgrading of systems and processes, and conducting market research to understand how to improve of our existing products and services or learn about other products and services we can provide.
- g) Other purposes.

For example:

- for the Chedid Group's prudent operational management (including credit and risk management, technological support services, reporting, insurance, audit, systems and products training and administrative purposes);
- to enable a transfer, merger or disposal to a potential buyer, transferee, merger partner or seller and their advisers in connection with an actual or potential transfer, merger or disposal of part or all of Chedid's business or assets, or any associated rights or interests, or to acquire a business or enter into a merger with it;
- to collect data to ensure the security of buildings as well as property and information located or stored on the premises, to prevent, and, if necessary, investigate unauthorized physical access to secure premises (e.g., maintaining building access logs and CCTV system images);
- to undertake transactional and statistical analysis, and related research; or
- to exercise our duties and/or rights vis-à-vis you or third parties.

3.2 Basis for processing of Personal Data

Depending on the purpose of the processing activity (see Section 3.1), the legal basis for the processing of your Personal Data will be one of the following:

- necessary for taking steps to enter into or executing a contract with you for the services or products you request, or for carrying out our obligations under such a contract;
- necessary to comply with an obligation imposed on the Company by law;

- necessary for the legitimate interests of the Company, without unduly affecting your interests or fundamental rights and freedoms and to the extent such Personal Data is necessary for the intended purpose. See below for examples of legitimate interests of the Company);
- necessary to perform a task carried out in the public interest; or
- we have obtained prior consent (for instance where required by law) or processed with your explicit consent in the case of sensitive Personal Data (such as your biometric data).

Examples of the “legitimate interests” referred to above are:

- manage our relationship with you and to help us to learn more about you as a client, the products and services you receive, and other products and services you may be interested in;
- evaluate whether and how we may offer products, services and events that may be of interest to you;
- prevent fraud or criminal activity, misuses of our products or services as well as the security of our information, IT systems, architecture and networks and security of our premises;
- receive and handle complaints, requests or reports from you or third parties made to designated units within the Company or the Chedid Group;
- take steps to improve our products and services and our use of technology and to conduct market research;
- cooperate with a request made in any actual or potential proceedings or the inquiries of a public or judicial authority;
- certain situation when we make the disclosures referred to in Section 5 below, providing products and services and assuring a consistently high service standard across the Chedid Group, and keeping our clients, employees and other stakeholders satisfied.

In each case provided such interests are not overridden by your privacy interests.

Where the Personal Data we collect from you is needed to meet our legal or regulatory obligations or enter into an agreement with you, if we cannot collect this Personal Data there is a possibility we may be unable to on-board you as a client or provide products or services to you (in which case we will inform you accordingly). To the extent that we process any sensitive Personal Data relating to you, we will do so because:

- the processing is necessary to comply with a legal obligation imposed on the data controller by law;
- the processing is necessary for the establishment, exercise or defense of a legal claim;
- the processing is necessary for substantial public interest reasons;
- the processing relates to personal data which are manifestly made public by you; or
- you have given your explicit consent to us to process that information (where legally permissible).

In each of the above cases we are also applying adequate safeguards before processing your sensitive Personal Data.

4. How do we protect Personal Data?

All our employees accessing Personal Data must comply with our internal rules and processes in relation to the processing of your Personal Data to protect them and ensure their confidentiality. The Company and the Chedid Group have also implemented adequate technical and organisational measures to protect your Personal Data against unauthorised, accidental or unlawful destruction, loss, alteration, misuse, disclosure or access and against all other unlawful forms of processing.

5. Who has access to Personal Data and with whom are they shared?

5.1 Within the Chedid Group

We usually share Personal Data with other Chedid Group companies, for the purposes indicated in section 3.1, in order to ensure a consistently high service standard across our group, and to provide services and products to you.

5.2 Outside the Company and the Chedid Group

5.2.1 Third Parties

We share Personal Data with other financial services institutions including insurance companies, reinsurance brokers and reinsurers to perform the business relationship with you. In particular, when providing products and services to you, we will share personal data with persons acting on your behalf or otherwise involved (depending on the type of product or service you receive from us), including, where relevant the following types of companies:

- a party acquiring interest in, or assuming risk in or in connection with, the transaction (such as an insurer);
- dependent and beneficiaries;
- any introducing broker to whom we provide introductions or referrals; and
- lawyers, auditors and accountants providing legal, audit, consultancy or accounting services to us.

5.2.2 Service Providers

In some instances, we also share personal data with our suppliers, who are contractually bound to confidentiality, such as IT hardware, software and outsourcing providers, logistics, mail, courier, printing services and storage providers, marketing and communication providers, facility management companies, market data service providers, transportation and travel management providers and others. When we do so we take steps to ensure they meet our data security standards, so that your personal data remains secure. Where we transfer your data to service providers processing data on our behalf, we take steps to ensure they meet our data security standards, so that your Personal Data remains secure. Third party service providers are thereby mandated to comply with a list of technical and organisational security measures, irrespective of their location, including measures relating to: (i) information security management; (ii) information security risk assessment and (iii) information security measures (e.g., physical controls; logical access controls; malware and hacking protection; data encryption measures; backup and recovery management measures).

5.2.3 Public or regulatory authorities

If required from time to time, we disclose personal data to public authorities, regulators or governmental bodies, or courts or party to proceedings where we are required to disclose information by applicable law or regulation, under a code of practice or conduct, at their request, or to safeguard our legitimate interests.

5.2.4 Others:

- A potential buyer, transferee, merger partner or seller and their advisers in connection with an actual or potential transfer or merger of part or all of our business or assets, or any associated rights or interests, or to acquire a business or enter into a merger with it;
- Any legitimate recipient required by applicable laws or regulations.

5.3 Data transfers to other countries

The Personal Data transferred within or outside the Company and the Chedid Group as set out in Sections 5.1 and 5.2, is in some cases also processed in other countries. We generally transfer your Personal Data abroad to countries which are considered by the QFRCA Data Protection Office to provide an adequate level of data protection. In some cases, we can also transfer your Personal Data to Countries that do not guarantee adequate protection only if at least one of the following conditions is met:

- the transfer is based on appropriate safeguards including enforceable rights and effective legal remedies for data subjects;
- you have provided your explicit consent for one or more specific purposes after being informed of the risks;
- the transfer is necessary for the performance of a contract between you and us, for the implementation of precontractual measures taken at your request, or for the performance of a contract concluded in your interest between the data controller and a third party;
- the transfer is necessary to comply with a legal obligation on us;
- the transfer is necessary to perform a task carried out in the public interest;
- the transfer is necessary for the establishment, exercise or defence of a legal claim.

If and to the extent required by applicable law, we implement the necessary legal, operational and technical measures and/or enter into an agreement with you before such transfers.

6. How long do we store your data?

We will only retain Personal Data for as long as necessary to fulfil the purpose for which it was collected or to comply with legal, regulatory or internal policy requirements. To help us do this, we apply criteria to determine the appropriate periods for retaining your Personal Data depending on its purpose. As far as necessary, we will keep your data for the duration of our insurance relationship subject to applicable legal and regulatory requirements. In addition, we might process your data after the termination of our banking relationship for compliance or risk management in accordance with the applicable laws as well as pursuant to various retention and documentation obligations or if it is in the Company' legitimate interest. However, if you wish to have your Personal Data removed from our databases, you can make a request as described in Section 7 below, which we will review as set out therein.

7. What are your rights and how can you exercise them?

7.1 Your rights

You have a right to access and to obtain information regarding your Personal Data that we process. If you believe that any information we hold about you is incorrect, inaccurate or incomplete, you may also request the correction of your Personal Data. You also have the right to:

- object to the processing of your Personal Data;
- request the erasure of your Personal Data;
- request restriction on the processing of your Personal Data; and/or
- withdraw your consent where we obtained your consent to process Personal Data (without this withdrawal affecting the lawfulness of any processing that took place prior to the withdrawal).

When Personal Data is processed for direct marketing purposes, your right to object extends to direct marketing, including profiling to the extent it is related to such marketing. You may object to direct marketing by or by emailing us at compliance@chedid-insurance.com at any time.

Where we process your Personal Data on the basis of your consent, or where such processing is necessary for entering into or performing our obligations under a contract with you, you may have the

right to request your Personal Data be transferred to you (known as the 'data portability' right). You also have the right to ask us for information regarding some or all of the Personal Data we collect and process about you.

We will honor such requests, withdrawal or objection as required under applicable data protection rules but these rights are not absolute: they do not always apply and exemptions may be engaged. We will usually, in response to a request, ask you to verify your identity and/or provide information that helps us to understand your request better. If we do not comply with your request, we will explain why.

In certain circumstances we may process your Personal Data through automated individual decision-making, including profiling. Where this takes place, you will be informed of such processing and be given information on criteria and procedures applied. Except where legal exceptions apply, you can request to obtain a human intervention, to express your point of view and to contest the decision where such a decision is exclusively based on automated individual decision-making, including profiling.

7.2 Exercising your rights

You can exercise the above rights by:

- sending a request to Chedid & Associates Qatar LLC, P.O. Box 8243 – Doha – Qatar;
- sending a mail to compliance@chedid-insurance.com if you are a former Company employee or candidate;

If you are not satisfied with how the Company processes your Personal Data, we would like to discuss it with you to understand how we can rectify the issue. If you would like to speak to us about our use of your Personal Data, you can contact us by emailing XXXX. If you are not satisfied with the Company's response, you have the right to make a complaint to the Qatar Financial Centre Regulatory Authority ("QFCRA"). The contact details of the QFCRA can be found at the following website: <https://www.qfcra.com/>.

8. Changes to your Personal Data

We are committed to keeping your Personal Data accurate and up to date. Therefore, if your Personal Data changes, please inform us of the change as soon as possible.

9. Updates to this Notice

This Notice was updated in June 2022. We reserve the right to amend it from time to time. Any amendment or update to this Notice we will make available to you. Please visit the Company's website frequently to understand the current Notice, as the terms of this Notice are closely related to you.