

## PRIVACY POLICY

1. We are FROGTECH SOLUTIONS DMCC (“we”, “our”, “us”) and operate under the brand name of FROGTECH.

We’re committed to protecting and respecting your privacy. If you have any questions about your personal information please chat with us through the Company website, or by emailing us at [support@frogtech.ae](mailto:support@frogtech.ae), or by writing to us at our Registered Office.

### 2. Cookies

We use cookies to distinguish you from other users of the Site. This helps us to provide you with a good experience when you use our Site and also allows us to improve our Site.

#### Information we hold about you

- 2.1. **Information submitted through our website;** For example, when you sign up to the us and provide details such as your name, ID, selfie and address, or details we collect about how you use the website. There may be times when you give us ‘sensitive’ information, which includes things like your racial origin, political opinions, religious beliefs, trade union membership details or biometric data. We’ll only use this information in strict accordance with the law.
- 2.2. **Details about your transactions with us;** Including any cards and accounts you use.
- 2.3. **Information about how you use your computer;** for example, browser version, your IP address or operating system.

### 3. How we use your information

To provide our services. We use it to:

- Help us manage your account.
- Track, analyse and improve the services we give you and other customers

To meet our legal obligations. We use it to:

- Search your record at immigration and fraud prevention agencies.
- Prevent illegal activities like money laundering, tax evasion and fraud.
- Make responsible lending decisions, like offering you an overdraft. We make our decisions automatically using technology. We’ll tell you by email once we’ve made this decision. You can opt out or ask for a manual review by email.

To exercise what’s known as our legitimate interests. This is when we use data for a reason which is in your and/or our interest, and which doesn't involve overriding your privacy rights. We use it to:

- Search your record at credit reference agencies when you sign up.

With your permission. We use it to:

- Check your credit history if you apply for a credit product like an overdraft (this is a 'hard search', it might impact your credit score and chances of getting credit elsewhere).

•Market and communicate our products and services and those of affiliated partners where we think these will be of interest to you by email. You can always unsubscribe from receiving these if you want to, by email.

#### **4. Who we share it with**

we may share your personal information with:

- Anyone who works for us when they need it to do their job
- Any organisation which supports any of our services you use, when they need it to offer those services that include; Card producers and networks, credit reference agencies, Analytical Know your Customer (KYC) and Cyber security services providers, Customer “interface” providers, anyone who you give us explicit permission to share it with., Certain authorities that detect and prevent terrorism.
- We will also share it to comply with the Law; to enforce our Terms and Conditions or other agreements; or to protect the rights, property or safety of us, our customers or others.

#### **5. How long we keep it**

We keep your data as long as you are using our services, and for 5 years after that to comply with the law. In some circumstances, like cases of anti-money laundering or fraud, we may keep data longer if we need to and/or the law says we have to.

#### **6. Your rights**

You have right to:

- Access the personal data we hold about you, or to get a copy of it.
- Make us correct inaccurate data.
- Ask us to delete, “block” or suppress your data, though for legal reasons we might not always be able to do it.
- Object to us using your data for direct marketing and in certain circumstances “legitimate interests”, research and statistical reasons.
- Withdraw any consent you’ ve previously given us.

#### **7. Where we store your data**

We might transfer and store the data we collect from you somewhere outside the European Economic Area (“EEA”). People who work for us or our suppliers outside the EEA might also process your data. We may share data with organisations and countries that: The European Commission say have adequate data protection; we have agreed standard data protection clauses with.

We will post any changes we make to our privacy notice on this page and, if they are significant changes we will let you know by email.