



Privacy Notice for ESTRDAD ALASOOL CO.

Last Updated: October 1, 2024

1) OVERVIEW AND PURPOSE

ESTRDAD ALASOOL CO. ("ESTRDAD", "We", "Us", or "Our") is committed to protecting your privacy and ensuring the security of your Personal Data. This privacy policy explains how we collect, use, store, share, and protect your Personal Data in compliance with the Saudi Personal Data Protection Law ("KSA PDPL" or "Law").

ESTRDAD ALASOOL CO. is a debt collection company, established to assist financial institutions in recovering outstanding debts. Our main activities include contacting debtors, negotiating repayment plans, and managing the debt collection process on behalf of our clients.

The purpose of this policy is to help you understand:

- The nature of the Personal Data we collect
- How we use, store, share, or process your data
- The legal bases for our data processing activities
- Your rights as a data subject
- The measures we have in place to protect your Personal Data

2) DEFINITIONS

Personal Data: Any information relating to an identified or identifiable natural person, including name, identification numbers, location data, online identifiers, or factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that person.

Sensitive Data: Personal Data that includes health information, genetic data, biometric data, or any data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs.

3) THE INFORMATION WE COLLECT

We collect and process various types of Personal Data, including but not limited to:

- Basic Personal Data (e.g., name, contact details, date of birth)
- Financial information related to the debt being collected
- Communication records between you and our company
- Information provided by our clients (financial institutions) regarding your debt

4) HOW WE COLLECT INFORMATION

We primarily collect Personal Data from:

- Our clients (financial institutions) who have assigned us to collect a debt
- Direct interactions with debtors during the collection process
- Public records and databases, where legally permissible



5) HOW WE USE YOUR INFORMATION

We use your Personal Data for the following purposes:

- To carry out our debt collection activities
- To communicate with you regarding the debt and potential repayment plans
- To verify your identity and the details of the debt
- To comply with legal and regulatory requirements
- To respond to your inquiries or disputes
- To improve our services and debt collection processes

6) LEGAL BASIS FOR PROCESSING

Our primary legal basis for processing your Personal Data is:

- Legitimate interest: As a debt collection agency, we have a legitimate interest in processing Personal Data to carry out our business activities.
- Contractual obligation: We process data as necessary to fulfill our contractual obligations to our clients.
- Legal obligation: We may process data to comply with legal requirements applicable to debt collection activities.

7) WHO WE SHARE YOUR INFORMATION WITH

We may share your Personal Data with:

- The original creditor (our client)
- Legal authorities, when required by law
- Service providers who assist us in our operations (e.g., IT services, legal services)
- All third parties are bound by strict confidentiality agreements and data protection obligations.

8) DATA TRANSFER

We do not transfer your Personal Data outside Saudi Arabia unless required by law or with your explicit consent.

9) COOKIES AND TRACKING TECHNOLOGIES

We use 'cookies' to monitor how people use our website. A cookie is a piece of information that is stored on your computer's hard drive, and it records how you have used a website. This helps us to understand how our customers use our website so we can develop and improve it.

- **Essential Functionality:** Some cookies are necessary to ensure the smooth operation of the website, including managing user sessions and preferences.
- **Analytics and Performance:** We use cookies to track and analyze website traffic and user behavior to improve the overall experience and performance. These help us understand which sections of the website are most visited and how users interact with them.
- **Personalization:** Certain cookies are used to store user preferences and provide a personalized browsing experience, ensuring relevant content is shown to return visitors.
- **Security:** Cookies also help enhance website security by identifying and preventing potential threats or unauthorized access.



10) YOUR RIGHTS

Under the KSA PDPL, you have the following rights:

- **Right to Know / Information**
- You have the right to know about our details, the exact reason the data is being collected, the methods being used for data collection, and whether this collected data will be shared or sold.
- **Right to Request Access or Copy**
- You have the right to access your Personal Data from us and obtain a copy of it in a clear and readable format, in conformity with the content of the records, at no cost.
- **Right to Request Correction**
- You have the right to request correction of any data collected on them if it is incomplete, inaccurate, or obsolete.
- **Right to Request Destruction**
- You have the right to request the destruction of data collected on them. The reasons can range from the user rescinding their consent for data collection to the data no longer serving the purpose for which it was collected.
- **Right to Limit/Restriction of Processing**
- You have the right to limit or refuse the processing of their Personal Data by the organization for special cases and for a limited period of time. This right is not explicitly provided under the KSA PDPL; however, the regulatory authority has released a set of FAQs that provides details of this right. We are required to ensure that you are appropriately informed about these rights and establish dedicated channels for you to exercise these rights. We must fulfill these requests within 30 days and record all data subject requests received.
- **Right to Withdraw consent**
- Where applicable, you have the right to withdraw any consent previously given for the processing of your personal data. However, this does not affect the lawfulness of processing based on consent before its withdrawal.

To exercise these rights, please contact our Data Protection Officer at INFO@ESTRDADGROUP.COM

11) DATA SECURITY

The security of Personal Data is a priority and is protected by maintaining physical, electronic, and procedural safeguards that meet applicable laws. We shall take reasonable steps and measures to protect the security of the customer's Personal Data from misuse, loss, unauthorized access, modification or disclosure. We maintain our security systems to ensure that the Personal Data of the customer is appropriately protected and follows standard encryption norms for the transmission of information. We ensure that Our employees and affiliates respect the confidentiality of any Personal Data held by Us.

12) DATA RETENTION

We retain your Personal Data only for as long as mandated by the regulators for the purposes set out in this Privacy Notice. We will retain and use your information to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies which is subject to the applicable rules and regulations within the designated jurisdiction.

13) COLLECTION OF DATA FROM MINORS

If you are a resident in KSA and under 18 or, alternatively, are resident elsewhere and are not yet the relevant age of majority in the jurisdiction in which you reside, We are not permitted to contract with you directly. Where necessary by local legislation, by agreeing to this Privacy Notice, your guardian acknowledges and consents to the terms of this Privacy Notice on your behalf. If we seek your consent to process your Personal Data for a specific purpose in accordance with this Privacy Notice, such consent must be granted on your behalf by your guardian



14) CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time. Any changes will be posted on this page with a revised effective date.

CONTACT US

If you have any questions, concerns, or complaints regarding our privacy practices or this Privacy Policy, please contact our Data Protection Officer at:

[8003040061]

ESTRDAD ALASOOL CO.

[KSA – ALKHOBAR-10TH STREET]

Email: [INFO@ESTRDADGROUP.COM]

Phone: [8003040061 EXT:250 OR 118 OR 270]

Version	Date of Revision	Author	Description of Changes	APPROVER
1.1	09/ 2024	ESTRDAD ALASOOL CO.LTD Zuhair Zawqari	The policies have been revised and will be incorporated into the company's General Policies Booklet, version 2024, No. 1.7	CEO DP COMMITTEE

NAME	TITLE	SIGN	DATE
HASSAN ALAMRI	CEO		092024



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