

Privacy statement

Your right to privacy and security is very important to us. Al Rajhi Bank will regard personal information collected through the eSME website as private and confidential.

1 How we use the personal information

We need to collect personal or other information to:

- · Meet our responsibilities to you;
- Follow your instructions;
- · Inform you of new services; and
- Make sure our business suits your needs.

2 Our use of technology to follow your use of our website

We collect and examine information about visits to this website. We use this information to find out which areas of the website people visit most. This helps us add more value to our services. This information is gathered in such a way that we do not get personal information about any individual or their online behaviour on other websites.

Cookies

We use cookie technology on some parts of our website. A cookie is a small piece of text saved on your Internet browser when you use our website. The cookie is sent back to our computer each time you visit our website. Cookies make it easier for us to give you a better experience online. You can stop your browser from accepting cookies, but if you do, some parts of our website or online services may not work. We recommend that you allow cookies.

Marketing by post, email or text messages

If you give us permission, we may use your personal or other information to tell you about products, services and special offers from us or other companies that may interest you. We will do this by post, email or text message (SMS). If you later decide that you do not want us to do this, please contact us and we will stop doing so.

Third parties

We ask other organisations to provide support services to us. When we do this, they have to agree to our privacy policies if they need access to any personal information to carry out their services.

Our website may contain links to or from other websites. We try to link only to websites that also have high standards and respect for privacy but we are not responsible for their security and privacy practices or their content. We recommend that you always read the privacy and security statements on these websites.

3 When we may reveal personal information without consent

We will not reveal personal information to anyone outside the bank or our service providers without your permission, unless:

- · We must do so by court of law or public authority order
- Information is provided to SAMA or SIMAH
- •We must do so by operation of law.
- We need to do so to protect our rights.

4 Storing personal information

We store personal information collected through our website in a safe place and no



person outside the bank or our service providers can access it.

5 Our endeavour to protect privacy

All use of our website and transactions preformed through it are protected by encryption (secret codes) to international standards. Encryption protects personal information you send when you fill in application forms online. Our computers are protected by systems that guard against intruders. Only authorized bank employees or agents can gain access to information on these computers.

You should read the security tips and updates on our website regularly to make sure that you benefit from our security systems.

6 Privacy and security statements that apply to specific online services

Different online services or businesses of the bank may have their own privacy and security policies because the service or product they offer may need different or extra policies. These specific policies will apply to your use of the particular service where they are different from and additional to our general policies.

7 Personal use of emails and notice about checking on emails

Our communication and information systems are for business use. However, we realize that our employees occasionally use our systems for personal use. Personal use includes sending or receiving personal emails within or outside the bank. We do not accept responsibility for the contents of personal emails sent by our employees using our systems. Please note that we may intercept, check on and delete any communications created, stored, sent, or received using our systems, according to any law that applies.

8 Right to change this privacy and security statement

We may at any time change this privacy and security statement. We will put all changes on our website. The latest version of our privacy and security statement will replace all earlier versions, unless specified differently.

Email us on eSME@alrajhibank.com.sa if you have any questions about this privacy and security statement.