

# Privacy Terms

- **General Principles**

- The terms of this privacy policy, read together with the terms of use located on this website, constitutes a legal and binding contract ("**Agreement**"), governing the information that the Company may gather from you, how the Company may use your information and the steps taken by the Company to protect the information disclosed by you, between you and BMAP Portal LLC, a limited liability company validly existing under the laws of United Arab Emirates ("**UAE**") (the "**Company**") providing, inter alia, the terms that apply to your access to use (i) the Company's services through "BMAP.ae", (ii) the Company's mobile applications ("**Mobile Applications**"), (iii) the Company's financial product comparison and advisory services in relation to loans, credit cards, accounts, investments ("**Financial Products**"), and (iv) any other service that may be provided by the Company from time to time (collectively referred to as the "**Services**"). It is clarified that the Company only facilitates the comparison of Financial Products through the use of its Services and Financial Products would be issued by a third-party bank or provider.
- Your Personal Information (defined herein below) is an integral part of the Company's operations and the Company will take reasonable care to protect your rights of privacy on systems and websites controlled by us, but the Company will not be liable for any unauthorized or unlawful disclosures of your personal and confidential information made by third parties who are not subject to the Company's control, including but not limited to, banks, Financial Products providers, advertisers and websites that have links to this website. You may take note that the information and privacy policies of the Company's business partners, including any banks, Financial Products providers, advertisers, sponsors or other websites to which hyperlinks are provided, may be different from the Company's. The Company cannot warrant the security of the information, which you transmit to us.
- The Company categorizes information about you (collectively referred to as "**Personal Information**") including but not limited to, the following:
  - **Profiling Information:** Information which you provide when you register for a Service:
    - Information about your personal identity such as race, gender, marital status, religion, age etc.;
    - Your financial information such as your banking details and any information relating to your income and lifestyle;
    - Your contact details such as your physical addresses, postal addresses, telephone and fax numbers; and
    - For the purpose of registering on the Company's website and Mobile Application and for Services of the Company, you hereby acknowledge and agree to undergo a mobile number and/or email verification process. The Company uses third party services for the purpose of aforesaid mobile number verification process and you hereby acknowledge, agree and confirm to be bound by the terms and conditions of such third-party service provider as applicable.
  - **Service Usage:** about your navigation using the Services, for example the URLs of websites, which you visit and from which you request downloads.
  - **Log information:** Information such as your web request, IP address, browser type, device type, browser language, date and time of request.
  - **Transactional Information:** Transactional history (other than banking details) about your e-commerce activities.
  - **User IDs:** Your usernames, passwords, email addresses and other security-related information that may be used by you in relation to our Services.
- The Company may collect your Personal Information to operate, maintain, enhance and better provide the Services to you. The Company may only disclose your Personal Information in accordance with these terms. If the Company wants to use it for any other purpose, your consent must be obtained.
- The Company may use your e-mail address or other Personal Information to contact you for administrative purposes, such as customer feedback services, to send you promotional material, offers and/or messages related to the Services and the activities of third parties the Company works with. You may opt-out of receiving such mailers, through links provided in the messages, emails and this website or by contacting the Company directly at support@BMAP.com.

- In the event you decline to submit Personal Information, the Company may be unable to provide the Services to you.
- Any information which you provide when using the Services in an unencrypted manner and/or to an open, public portal or forum including but not limited to, any blog, chat room, albums, community, classifieds, or discussion board, is not confidential, does not constitute Personal Information, and is not subject to protection under these terms. Since such public portals are accessible by third parties, it is possible that third parties may collect, collate and use such information for their own purposes. You should accordingly be careful when deciding to share any of your Personal Information in such public portals.
- You authorize the Company to send your Personal Information to certain third-party banks and Financial Products providers, when you use certain Services which would require the Company to disclose such information to render the Services.
- Information disclosed publicly, may also be shared with the banks and Financial Products providers, third party service providers, sponsors of competitions etc., unless expressly stated otherwise.
- The Company will not be liable to you or any third party for any damages that you or any third party may suffer howsoever arising from your disclosure of Personal Information in any public portal. You may accordingly disclose information at your own discretion.
- If you are no longer interested in receiving e-mail announcements and other marketing information from the Company, you may email the Company at support@BMAP.com to notify the Company of your issue.
- The Company may use third-party service providers to serve ads on the Company's behalf across the Internet and sometimes on this website. They may collect anonymous information about your online activities on this website and such third-party service providers may use this information to display advertisements on this website, and elsewhere across your browser, tailored to your interests and preferences. They may also use information about your visits to this and other websites to target advertisements for goods and services. This anonymous information is collected using industry standard technology used by most major websites.

#### • **Right to Collect**

- By accepting the terms of the Agreement, you are accepting that the Company may collect and store your Personal Information for the period you subscribe to and/or use the Services, subject to the limitations set out in these terms.
- The Company may collect your profiling and account information for the following reasons:
  - The Company may require your identity details, contact details, banking information and account history to manage the Company's relationship with you and provide Services to you. The Company will only disclose this information as provided for in Clause 11(xi) below; and
  - The Company will use certain aspects of your information in an aggregated form to compile statistical and demographical profiles for business and marketing activities. The Company may disclose such information about you, provided that the information is in an aggregated form that is not capable of being used or interpreted in such a manner as to identify you.
- Company collects and stores your service usage and transactional information to:
  - Comply with any statutory or regulatory requirement;
  - statistical and demographical profiles about you for business and marketing activities and to customize the Services to you. While the Company is entitled to use such information about you for internal business purposes without limitation, the Company will only disclose it in a non-aggregated form which is not capable of being used or interpreted in such a manner as to identify you; and
  - monitor your use of the Services for the purpose of ensuring compliance with the terms of use of the Services.
- The Company may only disclose correspondence information and personal identifiers under Clause 4 of these terms.
- Any Personal Information which is collected, and which may be used in an aggregated format is the Company's property. The Company may use it, in the Company's sole discretion and without any compensation to you, for any legitimate purpose including but not limited to, the commercial sale thereof to third parties.
- You acknowledge and agree that in the interests of improving personalization and Service efficiency, the Company may, under controlled and secure circumstances, share your Personal Information with banks and Financial Products providers.
- By using the Services on this website and submitting a request through the Services.

- **Cookies**

- The use of cookies is essential to you, to facilitate navigation of this website, for statistical purposes as well as provide business and marketing information to the Company. The information the Company collects and analyzes is used to improve the Services provided on this website to you.
- You consent to use of cookies and for this website's cookies policy in accordance with the cookies notification that appears when accessing this website, except in the case that they have modified the browser settings to block them.
- If you wish to delete or not accept the cookies notification that appears when accessing this website, you may not be able to utilize the Services and the full extent of the features of this website.
- The Company uses cookies to provide you with customized information when you return to this website. Cookies are used to store user preferences and to track user trends, to enhance your interactive experience.

- **General Exceptions**

- The Company may intercept, disclose and monitor the Personal Information:
  - By law;
  - To conduct the Company's business;
  - To secure the Company's systems; or
  - To enforce the Company's own rights, which will be done in the manner as prescribed by legislation.
- Such interception, disclosure, monitoring and storage may take place without your knowledge. In that case, the Company will not be liable to you or any third party for any damages howsoever arising from such interception, disclosure, monitoring and storage.
- The Company may monitor your Personal Information, in order to ensure compliance of the terms of use of this website, to the extent that this may be required to determine compliance and/or to identify instances of non-compliance. This monitoring may include (without limitation) the filtering of incoming and outgoing electronic data messages to identify, limit and/or prevent the transmission of spam, viruses and/or unlawful, defamatory, obscene or otherwise undesirable material or content.

- **User Requirements**

- The Services provided by the Company is based on the accurate and updated Personal Information provided by you and the Services provided may be more specifically catered to you based on the information you provide. You therefore acknowledge that by providing inaccurate personal data you are restricting the Company, banks and Financial Products providers from successfully providing the Services.
- You may be liable for any misappropriation of Personal Information, including but not limited to, fraud and identity theft and the Company is indemnified from any such instances of misappropriation.
- If any part of this website links you to other websites, those websites do not operate under these terms. The Company recommends you examine the privacy statements posted on those other websites to understand their procedures for collecting, using, and disclosing personal information.

- **Children's Privacy Policy**

- The Company does not knowingly collect or maintain information from persons under the age of eighteen (18) and the Services are not targeted and/or offered to persons under the age of eighteen (18). If you are under the age of eighteen (18), the Company requests you to immediately stop use of and access to the Services and the Company will take the appropriate measures to delete your Personal Information. If you are a parent or guardian and have knowledge of a person under the age of eighteen (18) use of this website, please contact us at support@BMAP.com to request us to delete their account with the Company and their Personal Information from the Company's systems.

- **Contact Information**

- Please contact us with any questions or comments you may have regarding these terms to the following address:  
United Arab Emirates, Abu Dhabi  
Masdar City, Post Box 54115  
T: +971 2 653 3333  
F: +971 2 653 1006  
Email: [support@BMAP.ae](mailto:support@BMAP.ae)