**Al-Ameen Digital: Data Privacy and Customer Consent Policy**

**Policy Owner:** Head of Technology **Last Revised:** 2025-09-01

**1. Scope and Definitions**

This policy applies to all Personal Identifiable Information (PII) collected from customers residing in the State of Qatar.

**2. Data Collection and Usage**

We collect PII necessary for credit scoring, identity verification (KYC), and service provision. **PII collected includes full name, national ID number, and contact details.**

**2.1 Customer Consent**

We obtain explicit consent for two key purposes: a) To process PII for the core P2P lending service. b) To share anonymized transaction data with our external analytics partner, 'DataMetrics Ltd.', to refine our credit risk model. This sharing requires a separate check-box consent during onboarding.

**3. Data Storage and Disposal**

**3.1 Location:** All customer data is currently processed and stored within our secure cloud environment, hosted across the AWS regions in **Ireland and Singapore**. This provides excellent geographic redundancy. 3.2 Access: Access to raw PII is restricted via multi-factor authentication and only granted to the Head of Technology and two designated Data Analysts. 3.3 Retention: Data is retained for 7 years after the termination of the customer relationship.

**4. Third-Party Data Sharing**

We share data only with service providers strictly necessary for our operation, such as the KYC provider 'ID-Verify Pro' and the payment processor 'SwiftPay Global'. Customers are notified of these third parties in our service agreement.