

## 1. Overview

### 1.1. Introduction

This Privacy Policy (together with our Terms and Conditions and any other documents referred to on it) describes how Enjaz Payment Services Company, a Saudi Closed Joint Stock Company (hereinafter referred to as "Organization," "we," "us," or "our") the operator of this website or mobile app or service collects, uses, discloses, and protects your Personal Data and respects the privacy of Enjaz channel users (herein referred to as "you" and "your"). We are committed to ensuring the privacy and security of your Personal Data and comply with the applicable data protection laws in Saudi Arabia, including but not limited to the Saudi Arabia Personal Data Protection Law (KSA PDPL), the Data Management & Personal Data Protection Standards of the National Data Management Office (NDMO), and the Saudi Arabian Monetary Authority (Saudi Central Bank or SAMA) regulations.

### 1.2. Purpose

The purpose of this Privacy Policy is to inform Data Subjects about the types of Personal Data we collect, how we use and protect that data, and their rights regarding their Personal Data. We aim to provide transparency about our data handling practices and ensure Data Subjects are fully informed about how their Personal Data is processed when they interact with us through our various channels and customer touch points.

We process your data in an appropriate and lawful manner, in accordance with the applicable laws and regulations to which Enjaz is subject, including the Saudi Personal Data Protection Law, Royal Decree No. M/148 dated 5/9/1444H, herein referred to as "PDPL".

### **1.3. Objective**

The objective of this Privacy Policy is to clearly outline how Enjaz handles Personal Data to ensure it is processed in a lawful, fair, and transparent manner. We aim to provide clear and concise information about our data processing practices, ensuring Data Subjects understand how their Personal Data is collected, used, and protected. This policy is designed to foster trust and confidence by demonstrating our commitment to privacy and compliance with relevant data protection regulations. It also aims to inform Data Subjects of their rights concerning your Personal Data and how you can exercise these rights.

### **1.4. Scope**

This Privacy Policy applies to all Personal Data collected and processed by Enjaz through our websites, mobile applications, branches, customer service centers, and any other channels or touch points where we collect your Personal Data. It covers the processing activities related to the collection, storage, use, disclosure, and protection of Personal Data, ensuring compliance with the KSA PDPL, NDMO standards and SAMA regulations. This policy applies to all customers, visitors, and users of our services, as well as any third parties who interact with us in connection with the processing of Personal Data.

## 1.5. Acronyms, and Abbreviations

Term	Definition
Customer Care	The support, assistance, and advice provided by a company to its customers both before and after they buy or use its products or services
Electronic Services	Any of the services provided by Enjaz in connection with all Enjaz websites and mobile app.
Personal Data	Any data, regardless of its source or form, that may lead to identifying an individual specifically, or that may directly or indirectly make it possible to identify an individual, including name, personal identification number, addresses, contact numbers, license numbers, records, personal assets, bank / payment service providers and credit card numbers, photos and videos of an individual, and any other data of personal nature
Sensitive Personal Data	Personal Data revealing racial or ethnic origin, or religious, intellectual or political belief, data relating to security criminal convictions and offenses, biometric or Genetic Data for the purpose of identifying the person, Health Data, and data that indicates that one or both of the individual's parents are unknown
Data Minimization	Refers to the principle of limiting data collection and retention to the bare minimum necessary to accomplish a given purpose.

<b>Data Breach</b>	A breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to, personal data transmitted, stored or otherwise processed.
<b>Personal Data Breach</b>	Any incident that leads to the Disclosure, Destruction, or unauthorized access to Personal Data, whether intentional or accidental, and by any means, whether automated or manual.
<b>Data Subject</b>	Dat subject refers to the individual the personal data relates to.
<b>Personal Data Processing</b>	Any operation carried out on Personal Data by any means, whether manual or automated, including collecting, recording, saving, indexing, organizing, formatting, storing, modifying, updating, consolidating, retrieving, using, disclosing, transmitting, publishing, sharing, linking, blocking, erasing and destroying data.
<b>Data Subject Consent</b>	Consent of the data subject refers to any freely given, specific, informed and unambiguous indication of the data subject's wishes by which he or she, by a statement or by a clear affirmative action, signifies agreement to the processing of their personal data.
<b>Credit Data</b>	Information that is used to determine a customer's creditworthiness, such as payment history and credit utilization.

<b>Data Protection Officer, "DPO"</b>	<p>A DPO is an appointed expert on data protection that informs and advises on applicable data protection laws and regulations, monitors compliance with applicable laws and regulations, and acts as a point of contact with relevant regulatory authorities</p>
<b>Data Controller</b>	<p>A natural or legal person, public authority, agency or any other body which alone or jointly with others determines the purposes and means of the processing of personal data. Where the purposes and means of such processing are determined by EU or member state law, the controller or the specific criteria for its nomination may be provided for by EU or member state law.</p>
<b>Know Your Customer, "KYC"</b>	<p>Standards designed to protect financial institutions against fraud, corruption, money laundering and terrorist financing.</p>
<b>Transactions</b>	<p>Refers to an exchange or transfer of goods, services, or funds.</p>
<b>Customer Care</b>	<p>The support, assistance, and advice provided by a company to its customers both before and after they buy or use its products or services.</p>

## 2. Policy Statement

### 2.1. Collection of Your Personal Data

Personal Data means any and all information which an individual can be identified with and does not include any data where identity has been removed (namely, anonymous data). Upon registration with us, it is necessary that we collect your Personal Data in order to comply with legal obligations such as KYC and other regulatory requirements. By understanding your background and needs, we can treat you fairly, provide you with the services that best match your requirements, offer you appropriate and relevant information and process your requests in a fair and efficient manner. We will collect, use, store and transfer different elements of Personal Data about you through various channels, including when:

- You apply for our products or services, visit our website, use our mobile application, and communicate, make a request or provide feedback with us electronically or in person, or through third-party sources as permitted by applicable laws and regulations.
- You open an account or perform transactions and/or services provided by Enjaz, including but not limited to international transfers, local transfers (between accounts and to local bank accounts/ payment service providers), bill payments, adding beneficiaries and editing beneficiary details, and any other stipulated in the terms and conditions.
- You seek information from our Customer Care concerning inquiries, complaints, and disputes.
- You provide account information such as your personal details or information concerning your identity.
- You use your login credentials to access your account through Enjaz website or mobile application.
- We conduct necessary investigations i.e., due diligence checks, and Anti-money Laundering and Counter-Terrorism Financing (AML/CTF) checks, and obtain information that we need

to support our regulatory obligations, e.g., information about transaction details, and detection of any suspicious and unusual activities.

- Subscribe to our service or publications.
- Enter a competition, promotion or survey;

The types of Personal Data we may collect include:

- Full Name, gender, date, and place of birth, country of residence, contact details such as home, work or delivery address, proof of address, email address, telephone numbers, identification information such as photo ID, passport information, National ID/ Iqama card, and nationality.
- Financial and banking information.
- Employment and income details such as annual income, net worth, source of funds, anticipated account, turnover, bank account, bank statements, payment card details
- Transaction history and account activity such as details about payments to and from you, information on products and services you have purchased from us, deposit methods, purpose of transactions with us.
- Records of communications to or from us.
- Information obtained from credit reporting agencies and other financial institutions.
- Technical information includes your internet protocol (IP) address, login data to our website/ application, browser type and version, time zone setting and location, operating system, platform, and other technology on the devices you use to access this website. We use this information for system administration or our commercial purposes.
- Profile Data includes your username and password, purchases or orders made by you, your interests, preferences, feedback, survey responses.
- Usage information includes information about how you use our website, application, and assorted services.
- Marketing and communications information includes your preferences in receiving marketing from us and any third-party companies on our behalf and your communication preferences.

Third parties or publicly available sources. We may receive Personal Data about you from various third parties and public sources as set out below:

- Technical data from analytics providers such as Google;
- Contact, financial and transaction data from payment services providers;
- Identity and contact data for KYC purposes from individual and publicly available sources, for any consumer-reporting agencies etc.

Sometimes, we may collect and use your information even if you are not our customer:

For any information in this category, we will adhere to the principles outlined in this Policy. This may occur, for example, if you are a customer, beneficiary, cardholder, or representative of one of our customers, or if you are in the process of applying for a product or service with us.

Additionally, your personal circumstances might significantly impact our customer's ability to fulfil their obligations to us, necessitating our consideration of your information.

We may also collect your information if a customer makes a payment to you or engages in a transaction with you, requiring us to process the payment or transaction. Furthermore, if we acquire a new business or the assets of another business, we might obtain some of your information, as detailed below.

## 2.2. Use of Your Personal Data

- We will only use your Personal Data when you have provided your consent or when Enjaz has a lawful basis or is required by the applicable laws to do so.
- We use the Personal Data we collect to provide our customers with products and services (i.e., international transfers, transfers between accounts, transfers to local bank accounts / payment service providers , bill payments, etc.), to manage our business and customer relationships, as stipulated in our Terms and Conditions, and to offer an enriched and enhanced customer experience.

- We make appropriate use of your Personal Data to manage your transactions and respond to your requests.
- We use your Personal Data to deliver more relevant products and services, conduct your instructions, and provide online product and services of Enjaz
- We will use your Personal Data to meet our compliance obligations, comply with laws, regulations, and regulatory requirements, and share with regulators when necessary.
- We use Personal Data to protect public interest, detect and prevent financial crimes including fraud, financing for terrorism, and money laundering or other illegal activities.
- Where we have your consent, we may use your Personal Data such as your email address, mobile number, and email address to deliver directly to you marketing and promotional advertisements and we will provide updates on exclusive deals and offers that might interest you on our website.
- Information about criminal convictions and offences.
- We also collect, use and share aggregated data such as statistical or demographic data. Non-Personal Data may be derived from your Personal Data but is not considered Personal Data for the purposes of law as such does not directly or indirectly reveal your identity in any way whatsoever. For example, we may aggregate your usage data to calculate the percentage of users accessing a specific website and the Electronic Services feature. However, if we combine or connect aggregated data with your Personal Data in a way that, either directly or indirectly, identify you we treat the combined data as Personal Data which will be used in accordance with this Privacy Policy.

### 2.3. Disclosure of your Personal Information

We may disclose your Personal Data to third parties under the following circumstances:

- We may disclose your Personal Data within Enjaz on a confidential basis as allowed by applicable law or where required for the purpose of providing products or services and for administrative, billing and other business or ancillary purposes.

- We may instruct service providers in or outside Enjaz, domestically or abroad, to process Personal Data for the permitted purposes on our behalf and in accordance with our instructions. Enjaz requires these service providers to enter into relevant agreements with us as such may be required by applicable laws that govern the use of any information that they receive from us. These agreements prohibit the service provider from using information of ours other than for the purposes for which such was provided or disclosed. In accordance with applicable legislation, Enjaz will retain control over, remain responsible for your Personal Data and use appropriate safeguards to ensure integrity and security of your Personal Data when engaging service providers.
- We may share your Personal Data with companies providing services in the areas of fraud and crime prevention and with companies providing similar services, including financial institutions such as credit reference agencies and regulatory bodies.
- We may share your Personal Data with companies providing services in the areas of IT, platforms administration, translation of documents, support of clients, marketing, promoting our services and products, external and internal audit, storage, payment services and other relevant entities required to complete transactions. .
- We may share your Personal Data with third parties to whom we may choose to transfer, or merge parts of our business or our assets or of Enjaz; additionally, we may seek to acquire other businesses or merge with them.
- We may disclose information about you to any depository, stock exchange, clearing or settlement system, account controller or other participant in the relevant system, to counterparties, dealers, custodians, intermediaries and others where disclosure is reasonably intended for the purpose of effecting, managing or reporting transactions in connection with the provision of our services or establishing a relationship with a view to such transactions.
- Consistent with applicable law, we may share your Personal Data with courts, law enforcement authorities, regulators or attorneys or other parties for the establishment,

exercise or defense of a legal or equitable claim or for the purposes of an alternative dispute resolution process.

- Following your consent obtainment.
- To our subsidiaries, service providers, and agents who assist us in delivering our services.
- In connection with mergers, acquisitions, or other corporate transactions.
- To companies who may be acting as controllers or processors that provide system administration services and internal reporting activities to Enjaz.
- To companies who may be acting as data processors, joint-controllers, or independent controllers to Enjaz such as Service Providers, Payment Processors (i.e., Western Union, TransFast, and transfer tracking third parties, etc.), Credit Bureaus, Financial Institutions, Banks, and other relevant institutions operating in the Kingdom of Saudi Arabia and Regulatory bodies (i.e., SAMA, etc.).

Generally, we will only disclose your Personal Data when you direct us or authorize us to do so, when we are allowed or required by applicable law or judicial or official request to do so, or as required to investigate actual or suspected fraudulent or criminal activities. We ensure that any third parties with whom we share your Personal Data comply with appropriate data protection and confidentiality measures set out by the applicable laws and regulations.

## 2.4. Lawful Basis for Processing

We may use your Personal Data for the following purposes, based on the following lawful basis:

### 2.4.1 To Enter into or Perform Our Agreement:

- To provide services to you in accordance with the agreement(s) you or your organization may have with us, for record-keeping and compliance procedures.
- To provide you or your organization with financial products and other services available via Enjaz and/or to deal with any requests or inquiries you may have.
- To respond to requests for information from you and to follow up afterwards to see if any further assistance is required.

#### **2.4.2 To Comply with Our Legal Obligations:**

- To comply with any applicable laws in any country we operate in or provide a service.
- For the purposes of preventing and detecting money-laundering, terrorism, fraud or other crimes and/or abuses of our services.
- To comply with any legal, regulatory or good practice requirement and to fulfil our obligations under any reporting agreement entered with any tax authority or revenue services from time to time.

#### **2.4.3 To Pursue Our Legitimate Interests:**

- For our own administrative and operational procedures.
- For statistical purposes and for market research and product analysis and to develop and improve our products and services.
- To carry out, monitor and analyze our business or operations including the activities set out in this Policy.
- To enforce or apply any agreement and/or to protect our (or others') property or rights and to defend any potential claim.

#### **2.4.4 For Marketing Purposes with Your Consent:**

We may also process your Personal Data for the following purposes (after obtaining your explicit consent where such is legally required) in accordance with your preferences:

- To communicate with you through the channels you have approved to keep you up to date on latest developments, announcements and other information about our services, products and technologies.
- To conduct client surveys, marketing campaigns, market analysis or promotional activities.

- To collect information about your preferences, to create a user profile to personalize and foster the quality of our communication and interaction with you (for example, by way of newsletter tracking or website analytics).
- To conduct monitoring by us or any other person on our behalf using various methods, including:
  - a) the use of intelligent automated monitoring tools.
  - b) through random monitoring of systems, for example systematically via electronic communication recording tools.
  - c) specific monitoring of systems for example in relation to investigations, regulatory requests, subject access requests, litigation, arbitration or mediation.
  - d) data tracking, aggregation and analysis tools that pull data from various disparate data sources to draw linkages and/or detect patterns, interactions or preferences for analysis (including predictive analysis).
  - e) using other similar monitoring technology that may become available from time to time.

Where legally required, we will not use your Personal Data for taking any automated decisions affecting you or creating profiles other than described above.

We will use your Personal Data for the purposes for which we collect it, unless we reasonably consider that we need to use it for another reason and that such reason is compatible with the original purpose and the law (in which case your knowledge or consent for use thereof is not required). If you wish to get an explanation as to how compatibility of the reason and the original purpose is determined, please contact us. If we need to use your Personal Data for an unrelated purpose, we will notify you accordingly and explain the legal basis which allows us to do so. Please note that we may process your Personal Data, where this is required or permitted by law.

## 2.5. Data Minimization

Whenever and to the extent possible, we anonymize the data which we hold about you when it is no longer necessary to identify you from the personal information which we hold about you.

## 2.6. Financial Crime Prevention

To comply with our legal obligations and protect against financial crimes, such as money laundering and fraud, we may conduct due diligence checks and request additional information from you. This may include verifying your identity, conducting background checks, and sharing your Personal Data with relevant authorities, as permitted by applicable laws and regulations.

## 2.7. Cross-border Data Transfers

If we transfer your Personal Data to countries outside of the Kingdom of Saudi Arabia, some of our external third parties are based outside of the Kingdom of Saudi Arabia so processing of your Personal Data may involve a transfer of data outside of the Kingdom of Saudi Arabia on the permitted purposes.

Please contact us if you want further information on the specific mechanism used by us when transferring your Personal Data.

## 2.8. Security of Personal Data

We maintain reasonable technical, organizational, physical, electronic, and procedural measures to ensure the security and confidentiality of your Personal Data against any unauthorized access, use, disclosure, accidental or unlawful alteration, destruction, and other unauthorized forms of processing. These measures include data encryption, access controls, firewalls, and regular security assessments. We provide our employees with training on the

importance of data privacy and ensure their compliance with applicable policies and procedures. Enjaz has a code of conduct that includes a section on confidentiality of information, which requires every employee, contractor, or third-party vendor to keep business and internal information obtained in the course of their work at Enjaz confidential.

Whilst we have implemented such measures, we cannot completely guarantee the security of your information; any transmission by you is at your own risk.

You are responsible for maintaining the confidentiality of any password or account details.

Where you chose to click a link to any of the third-party websites, please note that those websites have their own privacy policies and we do not accept any responsibility or liability for their policies or their security of your Personal Data on third party sites. Please check their policies before you submit any Personal Data to those websites.

## 2.9. Personal Data Breach

We have put in place procedures to deal with any suspected Personal Data breach and will notify you and any applicable regulator of any breach where we are legally required to do so. If you require further information on how we deal with a data breach, please contact us as stated below.

## 2.10. Retention of Personal Data

We retain your Personal Data for as long as necessary to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or permitted by applicable laws and regulations. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations, resolve disputes, and enforce our legal agreements and policies. When Personal Data is no longer required, we securely dispose of, anonymize or de-identify it.

## 2.11. Joint Accounts

If you hold a joint account with another individual(s), please note that we may disclose account information and transaction details to all joint account holders. Each joint account holder is responsible for ensuring that they have the necessary authority and consent to provide and access Personal Data related to the joint account.

## 2.12. Authorized Representative(s)

We may collect and process Personal Data about your authorized representative(s) to identify and provide our services if you have authorized another person to act on your behalf in relation to your accounts or transactions with us. It is your responsibility to ensure that you have your representative's consent to provide us with their Personal Data.

## 2.13. Your Rights and Choices

Under certain circumstances, you may have certain rights in relation to your Personal Data. For example, you may have:

- 1- The right to know and be informed about our contact details, the exact reason your Personal Data is being collected, the methods being used for Personal Data collection, and whether this collected Personal Data will be shared with third parties.
- 2- 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.
- 3- The right to request correction of, or update any Personal Data collected by Enjaz if it is incomplete, inaccurate, or obsolete.

- 4- The right to request the destruction of your Personal Data collected by Enjaz. Noting that the reasons can range from the individual rescinding his/her consent for data collection to the data no longer serving the purpose for which it was initially collected. However, Enjaz may retain such information in accordance with the Policy and applicable laws.
- 5- The right to object to or restrict certain processing activities of your Personal Data and to withdraw your consent where required.

Enjaz is required to ensure that you are appropriately informed about these rights and establish dedicated channels for you to properly exercise them. We may need to request specific information from you to help us confirm your identity and ensure your right to access your Personal Data (or to exercise any of your other rights). This is a security measure to ensure that your Personal Data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

We try to respond to all legitimate requests within one month of receipt. Occasionally, it may take us longer than a month if your request is particularly complex or if you have made a number of requests. In this case, we will notify you and keep you updated.

If you believe that any of your Personal Data is inaccurate or incomplete and to exercise any of these rights or for any privacy-related inquiries, please contact us using the details provided below.

## 2.14. Consent Withdrawal

Where we rely on your consent for processing Personal Data, you have the right to withdraw your consent at any time. Withdrawal of consent does not affect the lawfulness of processing based on consent before its withdrawal. To manage your consent preferences, please contact us using the details provided below.

## 2.15. Your Responsibilities

While we take reasonable steps to protect your Personal Data, you need to act appropriately to safeguard your information, such as keeping your login credentials secure and promptly notifying us of any unauthorized access or use of your accounts.

## 2.16. Minor's Privacy

Our services are not designed for individuals under the age of eighteen (18) as such if you are resident in the Kingdom of Saudi Arabia and under the age of eighteen (18) or are a resident elsewhere and you are not yet at 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 Policy, your parent or legal guardian acknowledges and consents to the terms of this Privacy Policy on your behalf. If we seek your consent to process your Personal Data for a specific purpose in accordance with this Privacy Policy, such consent must be granted on your behalf by your parent or legal guardian.

It is important to mention that we do not knowingly collect Personal Data from minors without the consent of their parents or legal guardians. If you believe that we have inadvertently collected the Personal Data of a minor, please contact us immediately so that we can act appropriately to delete the relevant Personal Data.

## 2.17. Use of CCTV and Surveillance

For security and safety purposes, we may use closed-circuit television (CCTV) cameras and surveillance systems on our premises. The recorded footage may be used to monitor and investigate security incidents, prevent fraud, and ensure the safety of our customers, employees, and assets.

## 2.18. Marketing Communications

Where we have a lawful basis to do so, as stated above, or with your consent, we may send you marketing communications about our products, services, promotions, and events. Our marketing communications may include personalized and non-personalized materials, where the personalized materials will be specifically tailored based on the information we know about you.

You can withdraw your consent or opt out of receiving marketing communications at any time through one of these channels: -

- Visiting one of our branches
- Sending us an email at [dataprotectionoffice@enjaz.com](mailto:dataprotectionoffice@enjaz.com).

## 2.19. Social Media

We may engage with you on social media platforms to provide information, respond to inquiries, and promote our products and services. Please note that any information you post or disclose on our social media pages may be visible to the public, and you should exercise caution when sharing Personal Data or Sensitive Personal Data, as defined in the Saudi Arabia Personal Data Protection Law.

## 2.20. Monitoring and Recordings of Calls and Electronic Communications

To ensure quality control, assurance, training, and compliance purposes, we may monitor and record telephone calls, including customer service calls and calls with our representatives as well as record electronic communications, such as emails and instant messages, exchanged between you and our representatives. We will notify you if a call is being recorded, and the recorded calls will be overseen in accordance with applicable data protection laws and

regulations. These measures are taken to ensure the security of our systems, prevent fraud, and maintain regulatory compliance.

## 2.21. Cookies

A cookie is a small file that is placed on your computer's hard drive. Its functions include storing your login and session statuses, recording your user preferences, and analyzing web traffic.

Apart from the data that you elect to disclose and share with us, we cannot access your computer or any other information about you with cookies. Although most browsers automatically accept cookies, you can amend your browser settings to disable cookies. You can control your cookies from your browser menu. You can easily remove any cookies that have been created in the cookie folder of your browser. Depending on the type of browser that you use, please see the steps to follow for deleting and/or disabling your cookies <http://www.allaboutcookies.org/manage-cookies/>

Please note, this may however prevent you from fully experiencing the website as it was intended.

## 2.22. Third-Party Links

Our website or mobile applications may contain links to third-party websites or services that are not operated or controlled by us. This Privacy Policy does not apply to such third-party websites or services, and we are not responsible for their privacy practices. We encourage you to review the privacy policies of those third parties before providing any Personal Data to them.

## 2.23. Updates to this Privacy Policy

We reserve the right to modify or update this Privacy Policy from time to time to reflect changes in our privacy practices, legal obligations, or as required by the applicable data protection laws

and regulations. We will provide notice of any material changes by posting the updated Privacy Policy on our website or by other appropriate means. We encourage you to review this Privacy Policy periodically for any updates. The revised Privacy Policy will be effective as of the updated effective date stated at the beginning of the Policy.

## **2.24. Indemnification**

You agree to defend, indemnify, and hold harmless Enjaz, its subsidiaries, and their respective directors, officers, employees, and agents from and against all claims and expenses, including attorneys' fees, arising out of your violation of this Privacy Policy or misuse of the services or Enjaz's website, including such violation or misuses conducted by your employee or agent, if applicable.

## **2.25. Governing Law and Jurisdiction**

This Privacy Policy shall be governed by and construed in accordance with the applicable laws of Saudi Arabia. Any disputes arising out of or relating to this Privacy Policy shall be subject to the exclusive jurisdiction of the courts of Saudi Arabia.

## **2.26. Contact Us and Our Data Protection Officer**

If you have any questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us at:

**Enjaz**

Head Office Address : 8229 Al-Mutamarat District, King Fahd Road, Riyadh 3952 - 12711,  
Kingdom of Saudi Arabia

Phone: 800 5000 300

Email: [dataprotectionoffice@enjaz.com](mailto:dataprotectionoffice@enjaz.com)

Any enquiries with regards to the use of your Personal Data should be sent to the above email address.

Enjaz is committed to protecting your privacy, addressing any concerns, and resolving any issues related to the processing of your Personal Data and will oversee your Personal Data with utmost care and respect.

### **3. Periodic Review of this Policy**

This policy will be reviewed every 3 years from the date of acceptance and sign off, or as deemed necessary.