

Privacy Policy

The website www.qiwa.sa (“our website”) contains information that users must be aware of regarding the confidentiality of information and the privacy of user data, which is considered critically important. Our goal and commitment is to provide a high-quality service to all users while maintaining the highest levels of privacy. Therefore, this Privacy Policy policy has been drafted to help you understand the nature of the personal data we collect from you, the purpose of collecting and processing that data, and to keep you informed about how Takamol Business Services Company (“the Company”) processes, collects, publishes, transfers, and discloses your personal data and your related rights in compliance with the relevant laws and regulations in the Kingdom of Saudi Arabia, including the Personal Data Protection Law (PDPL) and its implementing regulations. This Policy and the information outlined below are considered part of the terms of use of our website.

Consent to the Privacy Policy:

Your use of our website constitutes your consent to the privacy policy. Consenting to this Policy means you agree to each of the following, including but not limited to: collecting your personal data, processing your personal data, storing your personal data, transferring your personal data, publishing your personal data, and disclosing and sharing your personal data with government entities as required by regulatory and legal needs, in accordance with the policies, controls, and terms governing the website.

How We Collect Your Personal Data:

Personal data may be collected directly from you in various ways, including the following uses:

- **Personal Data:** User-entered data required upon registration through the channels provided by the Company to serve users (such as names, national ID numbers, addresses, contact numbers, user photos, etc.) and payment data (such as data collected for payment processing purposes, bank account numbers, and credit card numbers), and data exchanged during our communication with you (such as customer support requests and reports received from you).
- **Cookies:** The website may store cookies on your computer when you visit the site. Cookies are pieces of data that uniquely identify a user and can be used to enhance your knowledge of the website and to better understand the user base of this website. Most browsers accept cookies automatically; however, you can reconfigure your browser to reject all cookies or to receive an alert when cookies are being sent. Please note that some or all services offered on this website may not function properly if you reject cookies. We may link information stored in cookies with any personally identifiable information you provide on our website.

- IP Address & Technical Data: Upon visiting our website, the website server automatically records your Internet Protocol (IP) address, which allows other internet-connected devices to determine the destination of outgoing data, and collects certain information such as browser type, search engine, date and time of visit, and the URL of any website from which you were referred to the site, without identifying your personal identity.
- Geolocation: Users may occasionally be asked to consent to geolocation tracking to benefit from certain services provided on the website.

Data and Information We Collect:

By visiting our website, we may automatically collect and use the following data and information:

- Personal data, this includes the information you provide when registering on our website or using our services, such as names, personal identification numbers, addresses, contact numbers, user's photos, and other required information. It also includes payment data, such as the information collected for payment transactions, bank account numbers, and credit card information. Additionally, it includes data exchanged during communication with you, such as customer support requests and reports received from you.
- Cookies, the website may store cookies on your computer when you visit the website. Cookies are pieces of data that uniquely identifies you as a user and can be used to improve your knowledge of the website and its user base.
- Most web browsers automatically accept cookies, but you can modify your browser settings to decline all cookies or receive notifications when cookies are being sent. Please note that some or all of the services provided on this website may not function properly if you disable cookies. We may also link the information stored in cookies with any personally identifiable information you provide on our website.
- When you visit our website, the web server automatically records your IP address (the unique address assigned to your computer), which allows other devices connected to the Internet to determine the origin of the data being sent. The server may also collect additional information, such as browser type, search engine, date and time of visit, and the URL of any website that referred you to our website. However, this information does not identify your personal identity.
- Occasionally, users may be asked to provide their geographical location to benefit from certain services provided on the website.

How We Collect Your Personal Data:

Personal data may be collected directly from you through various means, including:

- Products and Services: When logging in, entering your data, using our website, or signing a contract to become our customer and use one of our products or services.

- Direct or Indirect Interactions: When completing and submitting a form via our website, mobile applications, email, mail, or a phone call to our call center. This includes any personal data you provide when making an inquiry, participating in a promotional offer, or through any means of communication with us.
- Social Media Interactions: Any posts and interactions you make directly with us on our social media channels.
- Browsing Surveys: Data about how you use our website, including the date and time of your visit, the type of internet browser you use, and how you were referred to our website.
- Web Surveys: Our online web surveys enable us to collect specific data such as your feedback on the look and feel of our website and mobile applications. Additionally, we may also request information about various elements of our customer service. Your feedback is vital and appreciated and enables us to improve the quality of customer service we provide. Providing your name and other details is optional.

Links to Other Websites and Third Parties:

This Policy applies to our website and all services and programs offered by the website. If you navigate to another website or platform through our website, you must read the Policies and privacy policies of that website to determine the information security practices and privacy policy adopted there.

Legal Basis for Collecting and Processing Your Personal Data:

Our website processes your personal data in accordance with the provisions of the Personal Data Protection Law issued by Royal Decree No. (M/19) dated 09/02/1443H, and its implementing regulations issued on 05/09/1444H, based on the mandates assigned to the Ministry of Human Resources and Social Development, and pursuant to the laws and regulations governing the labor market in the Kingdom of Saudi Arabia. Accordingly, data processing is carried out based on any of the following provisions:

Relevant Legislation:

- Labor Law, issued by Royal Decree No. (M/51) dated 23/08/1426H, its implementing regulations and controls, governing labor relations, employee contracts, worker data registration, and service termination.
- Wage Protection Program, issued by decisions of the Ministry of Human Resources, which obligates establishments to share salary transfer data and comply with wage protection standards.
- Saudization Program (Nitaqat), issued by decisions of the Ministry of Human Resources and Social Development, which requires the collection of national and non-national workforce data and establishment data to calculate Saudization ratios.

- Electronic Delegation Regulations, which govern the authorization and granting of permissions for establishments, enabling establishment owners to delegate their employees to complete government transactions.
- Electronic Transactions Law, issued by Royal Decree No. (M/18) dated 08/03/1428H, governing electronic contracts, digital signatures, and the integrity of electronic records exchanged through the platform.
- Any other applicable and relevant legislation in effect in the Kingdom of Saudi Arabia, even if not explicitly stated in this policy.
- The data subject's consent to provide their data for other purposes unrelated to the implementation of the aforementioned legislation, such as products and services offered and improvement and development purposes.

Your personal data is processed in accordance with the Personal Data Protection Law and its implementing regulations, and based on the laws governing the labor market such as the Labor Law, Social Insurance Law, Wage Protection Law, Saudization regulations, and establishment registration and contract documentation regulations. In cases where there is no legal basis for processing, your explicit consent is obtained before collecting or sharing data.

Purpose of Collecting Personal Data

Personal data is collected and used for several reasons, including but not limited to:

- Collecting and processing personal data to meet judicial, regulatory, operational, and developmental requirements.
- Fulfilling data requirements for providing services and electronic transactions.
- Understanding visitor needs to improve products and services.
- Enabling the development, operation, improvement, or marketing of products and services to the Company's clients.
- Allowing users to access services and conduct transactions.
- Analyzing data and generating reports that serve necessary business requirements, such as statistical reports.
- Archiving this information and data and/or using it for future communication with you.
- Resolving and processing inquiries or complaints you may have and improving the user experience across all Company communication channels.
- Developing and improving the business and services offered, or providing innovative solutions or enhancing added value, subject to obtaining prior explicit consent from the data subject.
- For more details about processing your personal data and how to exercise your rights, you can refer to the Personal Data Protection Law issued by Royal Decree No. (M/19) dated 09/02/1443H and its executive regulations.

Sharing Your Personal Data:

- We may process, share, publish, and transfer any information and data you provide to us with your full knowledge, or that we collect about you, with any entities or third parties for the purpose of conducting analyses, studies, surveys, generating reports, and achieving commercial purposes. Data is shared in specific ways and for legitimate purposes based on a regulatory basis or a justified business need aimed at achieving a public or private interest.
- When sharing your personal data, we ensure it is shared through a secure and trusted environment, in accordance with the relevant laws, regulations, and policies. We may take additional steps to ensure the protection of your data by signing a data sharing/processing agreement between the parties under specific terms and conditions consistent with data sharing principles.
- It should be noted that some cases of personal data processing may occur without requiring the consent of the data subject, in circumstances permitted by the Personal Data Protection Law, including but not limited to: fulfilling regulatory obligations, executing a contract to which the data subject is a party, protecting a realized interest of the data subject, or scientific research purposes in accordance with the regulatory controls specified by the relevant laws and regulations.

Data Sharing, Disclosure, or Transfer Outside the Kingdom of Saudi Arabia

In the event that personal data is transferred outside the Kingdom, this is done in accordance with the controls and purposes specified by the Personal Data Protection Law and the implementing regulations issued in this regard, and after taking measures to ensure data protection.

Cybersecurity Controls

- Our website applies cybersecurity controls issued by the competent authorities and aligned with best practices and national standards, including the organizational and technical measures necessary to protect personal data from unauthorized access, misuse, loss, or modification, and to encrypt sensitive information and data that must remain confidential in compliance with regulatory requirements, manage data access permissions, encrypt data, and continuously monitor systems for early detection of any unauthorized access attempts, in addition to applying security assessment procedures and employee training.
- We also apply the controls and standards issued by the National Cybersecurity Authority (NCA), and comply with the requirements of the Personal Data Protection Law and its implementing regulations, and the standards approved by the National Data Management Office to ensure the confidentiality and integrity of your data and that it is not used or disclosed except in accordance with the regulatory basis or with your consent when necessary.

Your Rights Regarding the Processing and Protection of Your Personal Data

- Under the Personal Data Protection Law in the Kingdom of Saudi Arabia, the data subject has the following rights, which depend primarily on the purpose of collecting and processing personal data:
 - Right to Know: The data subject has the right to be informed of the purpose of collecting and processing their personal data, the regulatory basis for this purpose, the content of the data to be processed, the method of collection, the means of storage, and to whom it will be disclosed. (The Privacy Policy is one of the possible means through which the data subject can exercise this right.)
 - Right to Access Your Personal Data: The data subject has the right to request a copy of their personal data through the available data access channels or via the email address specified in the contact information below.
 - Right to Correct Your Personal Data: The data subject has the right to request correction of their personal data that they believe is inaccurate, incorrect, or incomplete through the Company's approved channels, or via the email address specified in the contact information below.
 - Right to Destruction: The data subject has the right to request the destruction of their personal data for which the purpose of collection and processing has ended, under certain circumstances that do not conflict with regulatory bases and legitimate interests, and upon expiration of the regulatory and legal retention period.
 - Right to Withdraw Consent: You have the right to withdraw your consent to the processing of your personal data at any time, unless there are regulatory justifications that require otherwise.
 - Right to Object: The data subject has the right to object to the collection, processing, storage, sharing, or disclosure of their personal data without their explicit or implicit consent, or if the processing is for direct marketing purposes.
 - Right to Restrict Processing: The data subject has the right to request the restriction of processing of their personal data to one or more purposes.
 - Right to Data Portability: The data subject has the right to request the transfer of their personal data (processed) that was collected directly from them and with their explicit consent to any entity according to the Company's applicable policies.

For more details about the processing of your personal data and how to exercise your rights, you may refer to the Personal Data Protection Law issued by Royal Decree No. (M/19) dated 09/02/1443H, its implementing regulations, or any amendments thereto.

Data Retention Period

We retain your personal data only for the period necessary to achieve the purpose for which it was collected, and we do not retain it for longer than required.

We ensure that the necessary controls are applied to guarantee the processing and retention of your data in accordance with the relevant laws and regulations, through the following:

- Retaining data for the duration associated with the provision of the service through which a specific service is provided, or after the purpose of sharing your data has been fulfilled, in accordance with the cases stipulated in this policy.
- Retaining data for the time periods necessary to comply with the provisions of other relevant regulatory laws and regulations.

Changes to the Privacy Policy

You should regularly review this Policy and the associated policies to follow any updates or changes we may make to the privacy policy. Your use of the website means you have reviewed and consent to the privacy policy and any ongoing amendments thereto. You are solely responsible for the completeness, correctness, and accuracy of the data you enter through this website.

Contact Information for Your General Inquiries

- You may contact us to update your data, submit inquiries and complaints (including those related to data privacy), or receive notifications through the following approved channels:
 - a. Communication via Electronic Applications (Primary Method)

The Qiwa platform is the main approved channel for submitting requests and tickets.

Support & Help Page: <https://qiwa.sa/en/customer-video-calling-service>

Contact Us Form: <https://www.qiwa.sa/en/contact>
 - b. Email

For general inquiries and technical support: support@qiwa.sa

For feedback exclusively related to the privacy policy and data protection: DPO@takamol.sa
 - c. Text Messages (SMS)

The beneficiary's verified mobile number is used to send notifications, verification codes, and official notifications related to services or policy updates.
 - d. Other Official Communication Channels (Call Center)

From within the Kingdom: 920000105

From outside the Kingdom: +966920000105
 - e. National Address (For Postal Correspondence)

Establishment Name: Takamol Business Services Company

Address: Riyadh, Granada District, Abu Jaafar Al-Mansour Street

Postal Code: 13241 — Kingdom of Saudi Arabia

"2/12/2026"