

PRIVACY POLICY

Arbah Capital understands your need to know how our company deals with your financial, personal, and legal data and information. We also understand your concerns regarding maintaining the privacy, confidentiality, and security of information received by us through the internet.

We would like to assure you that the company will always maintain the privacy and confidentiality of this information. We will not disclose such information to any third party regardless of its relationship with your transactions, unless we receive an order from an official authority that has a legal right to request data about your investments.

In order to address these challenges, the compliance department of Arbah Capital directs and monitors efforts, in addition to formulating strategies, to direct the company's approach to ensure adherence to professional commitment standards applicable to us as a portfolio management company.

Client's Identity:

According to the systems and laws applicable to Kingdom of Saudi Arabia, which are aimed at maintaining transparency and legitimacy of capital flow, we are required as a financial institution to obtain information about our clients to be able to provide our services accurately and appropriately. In order to establish a professional relationship with clients in accordance with the aforementioned legal requirements, your personal data and information will be obtained from the following sources.

1. Data stated in the transaction agreement form with Arbah Capital (such as name, address, ID number, and phone number).
2. Information stated in electronic services records upon conducting any financial transaction through us.
3. Information can be obtained upon conducting financial transactions and investments via the internet (such as email).

What this Means:

Upon opening an account with us, you will be required to fill out a transaction agreement form with Arbah Capital which requires providing us with your name, address, ID number or passport number, and date of birth. In addition, other personal and financial information may be asked for which will enable us to determine your identity. This procedure is required each time you open an account.

Accuracy of Information:

Arbah Capital shall always maintain the accuracy and privacy of its clients' information. The company uses all appropriate measures and standards to maintain the accuracy and comprehensiveness of such information at all times. In case you discover any inaccurate information related to you or your accounts, please notify us immediately, and we will quickly take the necessary procedures to reenter the correct data.

Maintaining Security of Information:

We appreciate the confidence granted to us when providing your personal and financial data. We hope this confidence continues, therefore we keep such data in a safe environment which protects your account information from being accessed by other parties. We allow access to our clients' information only in cases specified by law and in accordance with our internal security standards.

We ensure physical and electronic protection for your personal information. In case you are willing to close your accounts or have inactive accounts, we will remain

committed to our confidentiality policy and procedures stated in this notice related to your information.

Sharing Clients' Information:

For the best interest of clients, Arbah Capital does not allow the sharing of clients' personal and financial information with other parties unless it is legally required to do so. The information which we obtain as stated above may be disclosed to other parties in the following cases:

1. To complete a transaction requested by the client.
2. To comply with governmental or legal court requirements.
3. In the case a written approval is received from the account owner.

Employee Access:

Sometimes the information obtained from clients is used to protect their accounts. For example, we should authoritatively be capable of determining your identity and the products you use to prevent unauthorized persons from accessing them.

Our utmost priority in the employee awareness program is emphasizing the absolute confidentiality of our clients. Our employees are completely aware of their responsibilities concerning clients' information, thus access is authorized only for employees who need such information to perform their duties.

Online Privacy:

Arbah Capital is committed to protecting its clients and website visitors, thus our website uses a wide range of advanced electronic security techniques, including encryption of any data transferred during access of account information.

Phone Calls:

Arbah Capital may record your phone calls for quality purposes, training purposes, or in response to regulatory requirements.

Terms of Use:

This statement represents our current policy related to confidentiality and privacy. Using any Arbah Capital website implies your acceptance of the terms and conditions, as well as this confidentiality and privacy statement. Arbah Capital greatly appreciates the confidence of its clients. Therefore we are committed to our efforts related to maintaining client privacy.

We may change the contents of our website, or any of its available services at any time without prior notice. The privacy and confidentiality statement may be changed from time to time, thus entering or using our website implies accepting changes made from time to time. You are kindly required to periodically check the privacy and confidentiality statement to be aware of any changes made.

There might be specific and additional privacy conditions applicable to some sections of our website, accounts opened in your name, or services delivered to you. These conditions shall be additional to this privacy and confidentiality statement. In case there are any conflicts between the privacy and confidentiality statement and these special conditions, these additional and special conditions shall prevail.

We apply accurate security procedures and controls with the aim of preventing any unauthorized individual from accessing your information. We always use the best techniques regarding coding, firewalls, and operating system verification features, all with the aim of protecting the security and confidentiality of your information.

If required, we shall only allow authorized employees to access such information. Any violations of the confidentiality of this information will subject the employee to strict reprisals imposed by Arbah Capital.

In Arbah Capital we shall not disclose the client's information to any external entity unless prior approval is obtained from the client, or in response to legal requirements.

We shall protect your online information using the same protective procedures applied when exchanging information through branches or by phone. For informational purposes, you can visit our website to know more about our products and services without disclosing any personal information.

Unfortunately, confidentiality of information submitted through the internet cannot be completely guaranteed. If your browser settings are enabled, you will be notified of whether the information you are submitting is secure or not (a "lock" icon will be shown). The combination of a secure web browser along with our security layers will provide you with the best possible security and confidentiality available.

As soon as Arbah Capital receives any information about you, all reasonable procedures will be enacted to protect information kept in the company's special systems. In case there is no need for storing such information, its access will either be deleted or denied.