



## الشركة المتحدة للتمويل ش.م.ع United Finance Company SAOG

### Privacy Policy

This is the confidentiality and privacy policy of United Finance SAOG. Our valued corporate depositors, borrowers, customers and associates are requested to carefully read it. All our transactions, products, and services will be governed by this policy.

1. United Finance greatly values its relationship with its corporate depositors, borrowers, customers and associates. It shall endeavour to safeguard the confidentiality of information and data and protect the privacy of its depositors, borrowers, customers, associates and suppliers.
2. United Finance shall disclose information about its depositors, borrowers, customers, associates and suppliers, in case it is required and called for under the laws of the Sultanate of Oman, regulatory authorities and international agencies with which Oman has reciprocal ties for exchange of information.
3. Loans and credit facilities will be governed by the Finance company's right to disclose information / data relating to borrowal accounts to the courts of law, regulatory bodies, credit bureaus, government as also share information with other Finance company's and financial institutions.
4. Acceptance of the confidentiality and privacy policy by corporate depositors, borrowers, associates; customers and suppliers shall be binding on them and shall not be subject to any legal or other disputes.
5. Sufficient safeguards have been built in to safeguard access / disclosure of information / data about United Finance's depositors, borrowers, customers, associates and suppliers by any of the Finance company's staff without proper authorization from the management for disclosing such information. Staff members violating information disclosure procedures shall be subject to the Finance company's disciplinary process.
6. Data / information relating to depositors, borrowers, customers, associates and suppliers may be used by the departments of the Finance company such as the marketing department to contact customers and for analysis.
7. The Finance company uses electronic channels for communications, including email, call centers, facsimile transmission and Internet based channels. While the Finance company will take the utmost care to protect the data transmitted through these means, the Finance company will not be responsible or liable for any privacy breaches occurring due to reasons beyond the control of the Finance company.
8. The confidentiality and privacy policy is subject to change / updates periodically. Updates will be posted on the Finance company's website [www.ufcoman.com](http://www.ufcoman.com)