



QNB Privacy Notice Supplementary Information

(To be read with the QNB Privacy Notice)

Type of Data	Examples
Contact Details	Name, Date and Place of birth, Nationality, Residential address, Telephone number, email address
Identification Information	Passport/government issued ID, Date of birth, Picture, Paper copy of identity
Customer Relationship Data	Products and services held, relationship history such as modes of interaction and call history, digital communications, branch visits, feedback, customer accounts, branch and location information
Payment Transaction Data	Records from payment processing systems that contain information about executed transactions and includes order data, payment data and other data from the fulfillment of our contractual obligations
Other Financial Data	Information regarding your financial situation such as credit worthiness, credit scoring, tax status or the source of your assets
Risk Data/Ratings	Credit risk ratings and risk identification information, predicted transactional behaviour, customer due diligence information
Profile Data	Individual identity information and reference data, information published on the internet or which has been received from external providers, publically available information, internally collected identity and demographic reference data
Information Security Risk Data	External data used to manage information security threat including watch lists, known actors (cyber criminals), data breach intelligence alerts
Other Financial Information	Investment portfolios, Investment fund details
Cookie Information	IP Address, Browser behaviour (QNB Cookie Policy)
Complaints Information	Disputes, Litigations, Court transcripts, Regulatory reports

The Data We Collect

We will use your data for the following purposes:

- Deliver our products and services, or process your transaction:** We will use your data to provide you with our products and services and to process your transactions. We will do this in line with our legitimate interests, legal obligations and in order to perform our contract with you.
- Banking operations support:** We will use your data to enable and facilitate the provision and productivity of our banking services in line with regulation, laws and customer rights and interests. e.g. complaints management and customer relationship exit management. We will use your data to carry out administration services, account management, IT operations and infrastructure management. The lawful basis for processing these are legitimate interest, legal obligation and in order to perform our contract with you.
- Compliance with Laws and Regulations:** Comply with the law, or any relevant rules or regulations. This may include to help detect and prevent crime (including terrorism, money laundering and other financial crimes), filing of relevant reports to regulators, tax authorities and government agencies to fulfil our legal obligations. This is carried out to comply with legal obligations because it is in the public interest and because it is in our legitimate interest to do.
- Preventing and detecting crime:** We will use your personal data to take measures to prevent crime including fraud monitoring, fraud mitigation and fraud risk management. We carry out customer due diligence, name screening, transaction screening and customer risk identification, in order to comply with our legal obligations. We may share your information with fraud agencies, law enforcement and other third parties where the law allows us to for the purposes of detecting and preventing financial crime. Additionally we may take steps along with other financial institutions to help prevent financial crime and manage risk where we have a legitimate business interest or public interest to do so. We may be required to use your information to do this, even if you have asked us to stop using your information. This data will be used to: (a) Screen, intercept and investigate payments or instructions (b) investigate who you are paying or who is paying you (c) passing information to fraud agencies (d) combining the information we have about you with information from other QNB Group companies (e) checking whether the people or organisations you are paying or receiving payments from are who they say they are and are not subject to sanctions.
- Risk management:** We will use your personal data to measure, detect and prevent the likelihood of financial, reputational, legal, compliance or customer loss. This includes credit risk, traded risk, operational risk and insurance risk. We will do this to fulfil our legal obligation and also because we have a legitimate interest in using your data for these purposes.
- Product and service improvement:** We will use your data to identify possible service and product improvements. If you do not wish for your data to be used this way, you have the right to opt out.
- Cookies:** When using any web-based application of QNB, we will ask for your consent to our use of cookies. The lawful basis for processing your data for the purpose is consent.
- Marketing:** We will use your data to provide you with marketing information about QNB products and services. We will always give you an opportunity to opt out of receiving such marketing messages.
- Protecting our legal rights:** We may need to use your data to protect our legal rights such as in the case of defending or the protection of legal rights and interests. We would use this on the basis of legitimate business interest.