

## Privacy Policy

Let's start with the most important matter: **We will never sell your data.**

MyAhmed ('we', 'our', 'us') strives for transparency and trust. We are no less committed to this when it comes to your privacy. It is important to us that you enjoy our products, services, and websites without compromising your privacy rights. And so, we aim to clearly explain how we collect and process your information.

This policy outlines how we collect and use different types of personal and behavioural information, and the reasons for doing so.

MyAhmed is comprised of several companies and this policy applies to all companies within the group. This policy applies to "users" ("customers", "you") of MyAhmed; that is anyone interacting with any product or service from any of MyAhmed's businesses. This includes clients, event attendees, subscribers, registrants, website users, app users, etc.

Our policies will be updated from time to time, so please refer back regularly to stay up to date.

### Collection and use of your information

We collect and store some information about you in order to deliver products, services, and information to you. The information you provide us, and that which we gather based on your activity, helps us deliver relevant content and create a seamless experience across our products and channels you may use.

### Information we collect directly from you

PERSONAL DATA TYPE	SOURCE	DESCRIPTION
Identity data	When you set up your account	First name, last name, date of birth, username, PIN
Biometrics data		We do not store any fingerprint, Touch or Face ID data. To access the app more quickly, you may choose to set up Touch or Face ID, but this information remains on your phone and is not shared with us
Contact data		Mobile phone number, Postal address, Email address
Account data		Bank account number, sort code, IBAN, BIC
Camera data		Data from camera for identity verification checks such as photos of IDs (Driving License, Passport) and selfies you take upon registration to the app
Marketing Preferences		Marketing preferences opt-in
Transaction data	When you make or receive a transaction into your bank account	Date of transaction, description, amount

Statements	Issued at frequent intervals	A printable record of transactions that have occurred on your account including your account data and transaction data
Device Data	Our Technology	Mobile device type, mobile device identifier, operating system, IP address used to connect to our app
Nearby data	Our Technology	Nearby technology (Bluetooth, WIFI, IP and audio) is used to discover nearby devices that are linked to the MyAhmed app and establish communications
Usage data	Our Technology	Information about the usage of the app and our website, including date and time of visits and logins, which pages you viewed, length of viewings, errors encountered, actions performed, buttons selected, and areas accessed on a page
Aggregate data	Our Technology	Your data may be aggregated for reporting purposes for example to find out number of users logging into the app on a daily basis. This will not reveal your personal identity

You can also volunteer to disclose additional information. If you do so, it helps us communicate with you in a way that's more relevant to you. We may also ask for additional information via phone such as when you contact our call centre.

## Cookies

This Website may place and access certain cookies on your computer. MyAhmed uses Cookies to improve your experience of using our website and to improve our range of services. MyAhmed has carefully chosen these cookies and has taken steps to ensure that your privacy is protected and respected at all times.

All cookies used by our websites are used in accordance with current UK and EU Cookie Law.

Before the website places cookies on your computer, a message bar will ask your consent. Should you accept, you will enable MyAhmed to provide a better experience to you. Certain features of the website may not function as well if you deny these cookies.

This Website may place the following cookies:

### Type of Cookie

#### Functionality cookies

These are used to recognize you when you return to our website. This enables us to remember your preferences, personalize our content for you and greet you by name.

#### Essential cookies

These are necessary to provide you with our services. They are used to allow you to log into to our secure areas and for content to be loaded more quickly.

#### Analytics and Performance cookies



These collect information about overall traffic to MyAhmed, and this information is not directly identifiable to a person, but is aggregated. The information shows, for example, how many visitors we had on a page at a given time. We use this information to improve how we deliver our technology.

You can choose to enable or disable these cookies. You may have had to do so dozens of times since the UK and EU rules came in place. Slightly cumbersome, but it is all for your data privacy.

Also remember, you can choose to delete cookies at any time. This will, however, also delete information that enables you to access the website more quickly.

It is recommended that you ensure that your internet browser is up-to-date and that you consult the help and guidance provided within by its developers.

For more information on cookies, including how to disable and delete them, please refer to [aboutcookies.org](http://aboutcookies.org).

### **Information we do not track**

MyAhmed was established to serve the needs of the Muslim community. But we are not limited to Muslims. We are here for anyone seeking to add social responsibility to their financial services. Regardless of this focus, we do not track or collect any information regarding race, religion, ethnicity, and political opinion as his information is very sensitive (and none of our business!).

### **Individuals under 16**

MyAhmed avoids processing personal information from individuals under the age of 16. Users under the age of 16 will be told **not** to submit any personal details. We will make every effort to delete any details of such users where a parent or guardian has informed us that these details have been collected for any reason, in error or otherwise.

### **Do Not Track**

We do not alter our data collection and use practices when we see a Do Not Track signal from your browser.

### **Third parties**

Third parties will never receive your data from us unless it is essential to deliver our services. Cloud hosting is essential for almost everything done online, for instance, so our cloud provider is an example of a third party that, out of necessity, will store some of your information. We have agreements in place with these third parties to ensure this information remains secure and limited in use.

We may also share your Personal Information to comply with applicable laws and regulations, to respond to a subpoena, search warrant, or other lawful requests for information we receive, to provide information for auditing purposes by official regulators, or to otherwise protect our rights.

Outside of MyAhmed, you may have allowed some parties access to some of your information. We may work with these third parties to help us contact you such as when you've moved house or updated your phone number and we cannot reach you with important service information.

When we send you an email or a push notification, these may be delivered by customer relationship management (CRM) software. These platforms may provide us with message opens, clicks, and formatting for instance.



We may also employ third parties to carry out statistical analyses and conduct surveys on our behalf, to support our advertising and content production efforts or for help with testing and launching new services or offers.

We make sure to identify ourselves and any third parties so you know who has access to your information.

Some third parties, including Google Analytics, may share information about your interaction on our sites. You can read more about how Google uses your Personal Information here: <https://www.google.com/intl/en/policies/privacy/>. You can also opt-out of Google Analytics here: <https://tools.google.com/dlpage/gaoptout>.

### Data retention

We securely store your information and hold it for as long as we need to in order to provide our services and products to you in accordance with (i) applicable law, or (ii) the timeframe set out in any relevant contract you have with us.

We generally hold information for up to 5 years after our last interaction with you. It may be 7 years or longer if required for financial, tax, or legal reasons. We review these retention periods regularly.

If you request for us to no longer contact you with marketing communications, we will need to retain the minimum amount of information about you so that we can ensure we do not contact you with future communications. Please note that if you ask us to completely remove all information about you, and you subsequently use our products and services, we will no longer be able to recognise your previous request not to be contacted.

### Data transfer and storage

The internet is global and we work with third parties around the world. As such, collecting and using your personal information may involve the transfer of this information internationally, including outside of the United Kingdom and the European Union. We maintain strict policies to ensure all information that is transferred is done so safely and securely. However, by using our products and services you acknowledge and agree to your personal information being transferred in this way, including to jurisdictions outside the United Kingdom and European Economic Area.

### Keeping your information safe

We take information security seriously and have policies and procedures in place to ensure the information we hold on you remains safe. We limit who has access to your information and ensure that those who do are bound by contracts to keep your information availability restricted and safe.

### How we use your information

We primarily use your information for the purpose of delivering content, products, and services that you have chosen and to personalise our interactions with you. Where your rights and interests are not overridden, we only use your information for legitimate business and security interests.

### Our use of your information may include the purposes of:

PERSONAL DATA TYPE	PURPOSE AND USE OF INFORMATION
Identity data Contact data Account data Transaction data	<ul style="list-style-type: none"><li>Providing our products or services to you, in accordance with our contracts with you. In this case, it is necessary for us to use your information so that we can deliver the products or services you have</li></ul>

	<p>chosen. These services may include the use of a third-party specialised payment provider, banking partner, or software platform.</p>
<p>Identity data Contact data Marketing Preferences</p>	<ul style="list-style-type: none"> <li>• Managing your access to our websites, online content, and apps, and sending you information via push notifications, newsletters, and subscriptions if you have requested us to do so.</li> <li>• Sending you service notifications related to your product or service such as password resets.</li> <li>• Managing your privacy preferences and ensuring you only receive communications that you have requested, which may include using your details to suppress you from communications.</li> <li>• Sending you administrative emails about your account, reminders for upcoming events, service changes, or new policies. These updates, changes, and notifications are essential for the services that you have selected.</li> <li>• Measuring customer and user response and engagement with our products and services such as online content, app usage, and engagement. This may include sharing your information with third parties who help us to analyse these matters.</li> <li>• Helping us improve our customer and user experience and supporting new product development. We may send customer satisfaction surveys and market research questionnaires for which we may share your information with third-party suppliers employed by us.</li> <li>• Running competitions and promotions.</li> </ul>
<p>Identity data Contact data Transaction data</p>	<ul style="list-style-type: none"> <li>• Managing customer service queries and complaints.</li> <li>• Detecting and reducing fraudulent activity and for other security-related purposes such as to help us protect against harassment, IP infringement, crime, or other security issues.</li> <li>• Troubleshooting to understand the issues that customers tell us affecting their use and help us improve our operations</li> <li>• Preventing users from posting illegal, offensive, or objectionable comments on our websites or social media channels.</li> </ul>
<p>Device data Nearby data Usage data</p>	<ul style="list-style-type: none"> <li>• Ensuring our products (including websites and apps) are compatible with the browsers and operating systems used by most of our visitors.</li> <li>• Optimisation and analysis, to understand how our technology is being used and used this to improve our services to customers.</li> </ul>



We need your consent to use your information for some specific purposes such as marketing, brand response communications, and personalised advertising. Ways in which we will use your information if you consent are as follows:

- We may send marketing communications via a range of channels including email and push notifications and you can opt-out of these at any time. If you give us marketing permission, we may contact you to tell you about special offers and related or similar products or services.
- Third parties will never receive your data from us unless it is essential to deliver our services or when we are required to do so by contract or law. For more information on how we work with third parties please see the [Third Parties](#) section.
- You can update your preferences at any time via your online account at myahmed.com or by contacting customer services (see [Contact us](#)). You can also opt-out of email marketing by clicking the unsubscribe link at the bottom of our emails. This does not apply to important service notifications such as payment confirmations or where we have some other legal basis for contacting you.
- In order to deliver marketing messages that are relevant to you, we may use the information we have allowed us to hold about you, including details that we collate from your use of our services or third parties, such as more precise information on your location, to ensure that the marketing you see is of interest to you.
- To create audience profiles for personalised advertising, marketing, or research and development on and off our apps and websites. See [Audience profiling](#) and [Social media](#) sections below.
- You have the right to object to any of the above uses of your information. Please contact us if you wish to do so. We will consider all objections and will try to meet your requests unless there are legal reasons where we deem that the use of your information is still appropriate. We will explain our decision to you in a timely manner.

## Your rights and GDPR

You have the right to ask for us to update, delete, or stop processing the information we hold about you. If you would like to exercise this right, please contact us through the contact information below.

Please note that there are circumstances in which complete erasure of your information or ceasing to process your information will not be possible for operational, legal, and business reasons. This may include if you remain a customer for whom we need to provide services, or if you wish us to no longer contact you for marketing purposes. In this case, we may need to retain some of your details securely in order to facilitate this request by, for example, keeping you on a “do not contact” or suppression list. This will be the only purpose for which your data will be used if this is the case.

We do not discriminate against individuals that exercise their data protection or privacy rights.

## External links

This Privacy Policy only applies to MyAhmed’s use of data. Our websites, services, or products may contain links to, use, or be on external sites. MyAhmed is not responsible for the privacy policies or the content of such sites and we strongly recommend that you read the privacy policies on any external sites you use. Similarly, if you are directed to our website from a third party we are not responsible for the privacy policy or practices of the third party. We strongly recommend you read their policy.

## Social media

MyAhmed publishes content on social media platforms including Instagram, Twitter, Facebook, and LinkedIn. We use both organic and paid methods to reach current and potential customers:

- Organic methods include when we publish content onto a social platform so that they may appear in your social platform's content, without being promoted or forced to appear more prominently.
- Paid methods describe when we release content onto a social platform so that it will appear more prominently or be shown to users that do not currently follow MyAhmed's social pages.

We may place one or more social media platform tags on our website in order to better understand how MyAhmed may be of best value to you by providing you with the most relevant products and content available.

We do not have direct access to your personal data on your social media platforms.

## Audience profiling

To enable us to personalise the services and content we deliver to you, we may use your information and interaction with our channels to create a profile as a part of a group or audience.

## Targeted advertising

Within your selected preferences and privacy rights, we use your Personal Information to provide you with targeted advertisements or marketing communications we believe may be of interest to you.

For information about how targeted advertising works, you can visit the Network Advertising Initiative's educational page at

You can opt-out of targeted advertising by adjusting your profile settings at common digital platforms including:

- Facebook - <https://www.facebook.com/settings/?tab=ads>
- Google - <https://www.google.com/settings/ads/anonymous>
- Bing - <https://advertise.bingads.microsoft.com/en-us/resources/policies/personalized-ads>

Please note this list is not exhaustive.

You can also opt-out of some of these services by visiting the Digital Advertising Alliance's opt-out portal at:

## Group companies

There are a number of companies that make up MyAhmed. In accordance with the UK Data Protection Act 2018, the following members of MyAhmed are registered with the United Kingdom's Information Commissioner's Office as a data controller:



**Data controller:**

Registered Office: MyAhmed @ Unit 3.01 385-389 Oxford Street, London, United Kingdom, W1C 2NB.

ICO Registered Number: ZA750202

Company Registration Number: 12229969

MyAhmed Data Protection Officer: Kareem Ghazal

You can contact the Information Commissioner's Office at <https://ico.org.uk/global/contact-us>

[See ICO full certificate here.](#)

**Contact us**

For more information about our privacy practices, if you have questions, or if you would like to make a complaint, please contact us by e-mail at or by mail using the details provided below:

hello@myahmed.com

MyAhmed @ Unit 3.01 385-389 Oxford Street, London, United Kingdom, W1C 2NB

**Changes to this policy**

We may update this privacy policy from time to time in order to reflect, for example, changes to our practices, best practice, or other operational, legal, or regulatory reasons. These changes will be reflected in this statement, so you should check here regularly.

Last update: 30 August 2021