

## Privacy Policy

This privacy policy sets out how Tawakal UK Limited uses and protects any information about you when you use our website or mobile application or otherwise provide your personal details to us.

Tawakal UK Limited is a Money Services provider that enables customers to send money to their loved ones.

In the language of the General Data Protection Regulation, Tawakal UK Limited is the "controller" of your personal data and you, our customer, are the "data subject". This means that Tawakal UK Limited determines the purposes and means of the processing of your personal data, while respecting your privacy rights.

We may collect and process the following information about you: You do not have to disclose any of the following data to us. However, if you choose not to, we may not be able to provide you with the service.

- Information that you provide us in the course of using the Service, including your name, address, date of birth, personal identity number, email address, telephone number, bank account number, credit or debit card number, and proof of your identity such as your passport, driving license, national ID card etc.
- Additional "know-your-customer" information from you or third party providers for the prevention or detection of crime or to help combat fraud, money laundering and terrorist financing.

- To facilitate the Service, we request certain third party personal data from you such as your recipient's full name, physical address, email address, and phone number.
- Information about your usage of the Service, including your transaction history, how you use the Service to send or receive money, and to whom you send money.
- We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration. This is statistical information about our users' browsing actions and patterns.
- We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:
  - To process your transactions
  - To verify your identity
  - To collect payment for your use of the service
  - To send transaction alerts to you and/or the recipient of your remittance
  - To provide you with information about the service
  - To send you marketing notices, service updates, and promotional offers
  - To analyse our business operations
  - To comply with applicable laws, regulations, and rules, such as those relating to "know-your-customer", anti-money laundering and counter-terrorist financing

**Legal grounds for processing your personal data:**

- In general, we are required to collect personal data including any "know-your-customer" information, verification of your identity and transaction records and communications with you in order to comply with our legal obligations.

- As long as you are a customer we believe that it is in your interest to receive occasional information about the service and we may therefore send you marketing notices, service updates, and promotional offers that we believe are relevant for you based on your previous use of the Service. For the same reason, we may also process your data to analyse our business operations in order to improve the Service.

- Depending on what purpose your data is used for, the length of time we keep it may vary. Either way, we will only hold your data as long as necessary to serve the purpose it is used for. In general, we are required to keep our customer records including any "know-your-customer" information, for five years after a customer's most recent transaction in order to comply with our legal obligations.

## **We may share your personal data with:**

- Third-party service providers under contract with Tawakal UK Limited that help us with our business operations, such as transaction processing, fraud prevention, email communications, customer support and marketing. These service providers are authorized to use your personal data only as necessary to provide these services to us.

- Law enforcement and government officials, but only in connection with a formal request, subpoena, court order, or similar legal procedure, as well as circumstances where we believe in good faith that disclosure is necessary to comply with the law, report suspected illegal activity, or investigate violations of our Terms and Conditions.

- We will not sell or otherwise transfer the information we collect to third parties for their promotional purposes unless we have received your explicit permission to do so.

- We use cookies to identify and analyse which pages a user has visited, which helps us to improve and tailor our Service to the individual user. The information is used to improve the user experience, as well as for statistical and marketing purposes.

- • Cookies will never give us access to your computer or any information about you, other than the data you choose to share with us. You can choose to accept or decline cookies. If you no longer want to accept the use of cookies, you can change it in your settings on your web browser.

## Security:

- • The security of your personal data is important to us. When you enter financial information (such as credit/debit card and banking information) within our service, we encrypt the transmission of that information using secure socket layer technology (SSL). We use 256-bit data security encryption, so all information sent between your web browser and our service remains private and secure

## Contact:

- DATA PROTECTION OFFICER:

- If you have any questions, requests or concerns about this privacy policy or the use of your personal data, please contact us by sending an email to the following address [info@tawakaluk.com](mailto:info@tawakaluk.com)

- 183 Seven Sisters Road, London N4 3NS

- Tel: 0203371938