



# Privacy Policy



## Privacy Policy

### Introduction

Delma Exchange is Licensed and regulated by the Central Bank of the U.A.E and provides global remittances and foreign currency exchange services and operates under Commercial License no. CN-1157848 issued by The Department of Economic Development in Abu Dhabi, United Arab Emirates.

We are committed to safeguarding the privacy of the information that we receive from individual and entity customers in the course of our business, including the personal information we receive from you (“you” or “your”). This privacy policy explains how we collect, use, protect and disclose the information we collect from our customers.

### Collection of Information:

We may collect personal and business information from you in the course of our business, when you or your representative contact us or request information from us, or for utilizing our website or mobile app (or other platforms).

- Basic details, such as your name, role/title, employer/s, your relationship to a person, and your contact information (such as your email address, physical address, contact numbers). This information helps Delma exchange to communicate with the customer regarding their transactions and comply with any legal or regulatory obligations.
- Identification information enables us to check and verify your identity. (E.g. Customers are often required to provide government-issued identification documents to verify their identity. This may include passport, Emirates ID, GCC ID, Trade License & Incorporation Documents, etc. Delma Exchange may also request additional documentation when it comes for certain transactions or larger amounts).
- Bank account or other financial information including purpose of transfer and source of fund and any other information or documents, if relevant to our engagement with you.
- Technical information (including your location, IP address, browser details, traffic data, location data), such as information from your visits to our website or mobile app (page interaction information, length of visits, etc.), or in relation to marketing emails we send to you;

### We collect personal information from our customers in various ways, including:

- We collect information from customer when they visit our branch for conducting remittance/foreign currency exchange transactions, typically customer required to provide personal information directly to the staff. This information may be collected



through various registration forms or remittance request forms or direct interaction with frontline associates.

- Customers may provide personal information over the phone or via email when communicating with frontline associates. This could include details about their transaction requests, identification information, or regards to any customer compliant resolution.
- Information collected through our website or mobile applications, such as IP address, browser type, and cookies.
- Delma Exchange use surveillance cameras and other monitoring systems in their physical branches to collect information about customer interactions and transactions. This information may be used for security purposes, fraud detection, or regulatory compliance.

### **Use of Information**

When we receive your personal data directly from you or from a third party, we will only use your personal information if we have obtained your consent (where necessary), or if we have another a lawful basis upon which to do so (e.g. for compliance with a legal obligation on us or to protect your vital interests). Periodically, we may invite Customers to participate in optional online surveys, wherein we may collect contact and demographic information (such as postal code, age, gender, etc.). This information is utilized to reconstruct their experience on the Platform, offer suggestions aligned with their interests, and present such recommendations based on their survey preferences.

### **The purposes for which we process your personal information are as follows:**

- Providing Services
- Security and Fraud Prevention
- Compliance and Legal Obligations
- Communication and Support:
- Marketing and Advertising:
- Keeping your contact details accurate and current using information provided by you, or information publically available;
- Customer data may be collected to customize and personalize to offer user experience.
- Improving Services: Analyzing customer data helps organizations understand customer needs, preferences, and usage patterns. This information can be used to improve existing products and services, develop new offerings, and enhance overall customer satisfaction.
- To resolve disputes.



## Client Relationship Management

We maintain a client mailing list, which we use to inform clients and other contacts about our services, including our promotions and events and foreign exchange updates. Such marketing messages may contain tracking technologies in order to track subscriber activity relating to engagement, demographics and other data, and to build subscriber profiles. We use this as a means by which to undertake direct marketing.

If you would like to optout receiving marketing materials from us at any time. You can also change your preferences for receiving our marketing emails and market updates from us at any time, and you can unsubscribe by following the instructions specified in our marketing email. Please update your details by contacting Delma Exchange customer care team by directly via Phone +971 2 508 8203 or email at [customercare@delma-exchange.com](mailto:customercare@delma-exchange.com).

## Cookies

A “cookie” is a small piece of information stored by a web server on a web browser so it can be later read back from that browser. We use cookie and tracking technology depending on the features offered. No Personal Data will be collected via cookies and other tracking technology.

In some situations, we collect information about your computer, including the IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users’ browsing actions and patterns, and does not identify any individual.

## Protection of Data

The security of the Customer’s Data, in paper and electronic format, is important to us and we take reasonable steps to protect it from misuse, interference, loss, unauthorized access, modification, and unauthorized disclosure by establishing and enforcing organizational, physical, and technical security measures. When there is a need for us to store the Personal Data with a third-party data storage provider, we use contractual arrangements to ensure that those providers take appropriate measures that are aligned with the industry best practices in the data privacy and information security industry. We will keep copies of the Customer’s registration and transaction records for minimum 5 years in adherence with the requirement of the Central Bank of the U.A.E.

Customer Data will be destroyed in irretrievable and unusable form in adherence with our physical and/or technical information security measures once the retention period is over. We will not sell, share, or rent the Customer’s Data to any 3rd party or use the Customer’s email address/mobile number for unsolicited emails and/or SMS other than for any transactional communication. Any emails and/or SMS sent by us will only be in connection with the provision of agreed services/products based on this Privacy Policy.



To constantly provide the proper protection to the Customer Data, we may update this Data Privacy Policy periodically to keep it responsive with data privacy requirements, coverage, and technology security advancements. We encourage our customers to check this page from time to time to ensure that they are updated and pleased with any changes we made.

Customers are welcome to ask questions with the following channels:

**Any Branch** of Delma Exchange

**Phone** - (+971 2 508 8203, +971 2 508 8200)

**E-mail** - [customercare@delma-exchange.com](mailto:customercare@delma-exchange.com)

### **Disclosure of your information**

In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets. If Delma Exchange or substantially all of its assets are acquired by a third party, in which case personal data held by us will be one of the transferred assets. If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or to protect the rights, property, or safety of Delma Exchange, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

### **Your rights**

You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by contacting us at [info@delma-exchange.com](mailto:info@delma-exchange.com)

### **Changes to our privacy policy**

Any changes we may make to our privacy policy in the future will be posted on our website and, where appropriate.

### **Telephone Conversations**

We digitally record all telephone conversations with our clients.

### **Links to Other Sites**

Our Platform links to other websites that may collect personally identifiable information about the Customers. We are not responsible for the privacy practices or the content of those linked websites. The Customers are advised to use their discretion while clicking on any such links.



## Consent

By using and/or visiting Delma Exchange's Platform, using our Services and/or by providing the Customer's Personal Data, the Customers consent to the collection and use of the information they disclose on the Platform in accordance with this Privacy Policy, including but not limited to their consent for sharing their information as per this privacy policy.

## Contact

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed,

by email: [info@delma-exchange.com](mailto:info@delma-exchange.com)

by post: Delma Exchange, 105, Al Montazah Tower, Zayed The First St. Khalidiya, P.O. Box 129869, Abu Dhabi, UAE.

This privacy policy published and shared by Delma Exchange which governs the use of personal and financial data provided by our customer for utilizing any of our services.

## Definition

**Customer:** Individual or Entity.

**Data:** Individual or Entity customers' information.



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[www.delma-exchange.com](http://www.delma-exchange.com)



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