Emkan App Privacy Notice

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Emkan Finance ("Emkan," "we," "us," or "our") is committed to protecting your personal data in accordance with the Kingdom of Saudi Arabia's Personal Data Protection Law (PDPL) and regulations issued by the Saudi Central Bank (SAMA). This App Privacy Notice explains how we collect, use, share, and protect your information when you use the Emkan mobile application (the "App").

This notice supplements the privacy terms you agree to during the app registration process, and should be read in conjunction with Emkan's General Privacy Policy

1. Information We Collect and Device Permissions

To provide you with secure and efficient financial services, the App requests access to certain device features and information. We collect this data based on your explicit consent, to fulfill our contractual obligations, or to comply with regulatory requirements.

Device Permissions

- **Location:** We request your location data to ensure the App is accessed only from permitted geographic regions (e.g., Saudi Arabia, UK, USA) to prevent unauthorized access and comply with security policies.
- **Notifications:** We use Firebase to send you important push notifications regarding your account, loan status, and marketing offers (based on your Firebase token).
- **App Tracking Transparency (Apple devices only):** We comply with Apple's mandatory requirements regarding app tracking. We do not use device identifiers for cross-app or cross-website tracking.

2. Third-Party Services and SDKs

To ensure the functionality, security, and performance of the App, we integrate secure third-party Software Development Kits (SDKs). These third parties process data strictly on our behalf:

- **Security and Fraud Prevention:** We utilize **Group-IB**, **Shield SDK (RASP)**, and **VPN Detect SDK** to maintain session security, detect rooted or jailbroken devices, identify unauthorized VPN usage, and protect your financial data against fraud.

- **App Performance and Analytics:** We use **Dynatrace**, **Sentry**, and **Adjust** to monitor App performance, detect crashes, and analyze usage trends to improve your experience.
- **Payment Services:** We integrate with **Neolap/ARB** to facilitate secure payment gateway transactions.
- **Device Integration:** We support **Apple Wallet** (via Apple SDK) for seamless digital wallet integration.

3. Marketing and Device Identifiers

We do not use device identifiers (such as Apple's IDFA or Google's Advertising ID) for marketing or cross-app tracking. Any marketing communications sent to your device are managed securely using Firebase tokens, and you may opt-out of marketing push notifications at any time through your device settings.

4. Data Retention and Account Deletion

You have the right to request the deletion of your Emkan App account at any time through the App settings. Our deletion process complies with both PDPL and mandatory SAMA regulations:

- **If you have never obtained a loan from Emkan:** Your account and all associated personal, income, employment, expenses, address, and IBAN information will be deleted immediately upon request.
- **If you have a completed/closed loan with Emkan:** Upon requesting account deletion, you will be immediately logged out, and your App access will be terminated. However, to comply with SAMA regulations and anti-money laundering (AML) laws, we are legally required to securely archive your historical financial records (including Personal Info, Income Info, Employment Info, Expenses Info, Address Info, and IBAN Info) for a mandatory retention period of **10 years**.

5. Your Privacy Rights

Under the PDPL, you have the right to:

- Be informed about how your data is processed (as described in this Notice).
- Access and obtain a copy of your personal data.
- Request correction of inaccurate data.
- Request deletion of your data (subject to SAMA retention requirements as detailed above).
- Withdraw your consent for processing where consent is the legal basis.

6. Contact Us

If you have any questions about this App Privacy Notice, wish to exercise your rights, or need to contact our Data Protection Officer (DPO), please reach out to us at:

Email: DPO@emkanfinco.com.sa

Public