

Privacy Notice

of

Chedid Reinsurance Brokerage Company Limited

Chedid Reinsurance Brokerage Company Limited (the “Company”) (referred to in this Privacy Notice as “Chedid Re”, “we”, “us” or “our”) is committed to respecting and protecting your privacy.

This Privacy Notice applies to visitors to our website, users of our “Contact Us” form, and visitors to our social media pages when they contact us (each, “you” or the “user”). It covers any personal data we collect or otherwise handle when you use our website or contact us through the channels available on it, and any initial follow-up communications we have with you as a result. We only process such data to the extent that it is necessary and proportionate for those purposes.

This Privacy Notice, together with our Terms of Use and any other documents referred to in it, sets out the basis on which we will process any personal data we collect from you, or that you provide to us. We will process your personal data only in accordance with the applicable legal requirements under the personal data protection regime in force in the Kingdom of Saudi Arabia, including the Personal Data Protection Law and its implementing regulations (the “PDPL”).

In this Privacy Notice, we provide information about how we process your personal data and your rights as a data subject, in the context of the steps taken by Chedid Re to handle your request. Please read this Privacy Notice carefully to understand our approach and practices regarding your personal data and how we will treat it.

Protecting your personal data is a key priority for us. We maintain appropriate physical, technical and organisational safeguards, in line with applicable laws and regulations, to help protect your information against unauthorised access or use, and against accidental or unlawful alteration, loss or destruction, or any other unlawful or unauthorised processing. We also provide ongoing training to our staff on the proper handling and management of personal data.

Chedid Re has a Code of Conduct approved by the Company’s Board of Directors, which includes specific provisions on confidentiality. This requires each Chedid Re employee to keep confidential any internal and business information obtained in the ordinary course of their work.

Data Controller

For the purposes of applicable data protection laws, the **data controller** is:

- **Company name:** Chedid Reinsurance Brokerage Company Limited (“**Chedid Re**”)
 - **Business activity:** Reinsurance brokerage
 - **Licence number:** WST/SH/43/20102
 - **Unified number:** 7001606370
 - **Commercial Registration (CR):** 1010277711
 - **Postal address:** P.O. Box 54471, Riyadh 11514, Kingdom of Saudi Arabia
 - **Registered / principal address:** Riyadh – Smart Tower, 6th Floor, intersection of King Fahd Road and Al Tahlia Street
 - **Telephone:** +966 11 462 4932
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Information we collect

We collect and use your personal data only to the extent needed to respond to general enquiries and to enable you to contact us through our website, in line with applicable laws and regulations. If you do not provide certain information, this may limit our ability to respond to you and may affect your use of our website and related services.

We may collect different categories of information about you, as set out below. Some information may not be personal data on its own, but where it is linked with other information that can identify you, we treat it as personal data. This may include:

- **Identity information**
First name, last name, job title/position, gender, and (where relevant) the organisation you represent.
- **Contact information**
Email address and telephone numbers.
- **Technical information**
Internet Protocol (IP) address, login data for our website and/or application, browser type and version, time zone setting and location, operating system and platform, and other technology on the devices you use to access this website.
- **Usage information**
Information about how you use our websites, applications and services.
- **Message content / enquiry details**
The content of your message and any information you choose to provide in the message field.
- **Attachments (if any)**
Any documents you choose to upload via the form.

Please do not include sensitive personal data in the contact form unless doing so is necessary and proportionate to your enquiry.

How we use your personal data

- We may use your information to respond to your message, provide the information you have requested, and follow up on your enquiry where needed.
- Where we have a lawful basis to do so (including, where required, your consent), we may send you general corporate updates, invitations, or other institutional/company content. You can opt out at any time.
- We may share your personal data with relevant government platforms, systems or portals where this is required to meet legal or regulatory obligations.
- In limited circumstances, we may need to process personal data (including sensitive personal data) for reasons of public interest or to comply with applicable laws and regulations. We do not intentionally collect sensitive personal data via the website; however, where you choose to provide it in the content of your message, we will handle it in accordance with applicable legal requirements.

- We may also collect limited technical information (such as your operating system and IP address) for system administration, information security, and website performance and analytics. This information is used in aggregated/statistical form and is not intended to identify you directly.
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Why we collect and use your personal data

In most cases, we collect and use your personal data for the following purposes:

- to respond to enquiries submitted through our website;
 - to understand the nature and purpose of your request;
 - to contact you about your enquiry, potential opportunities to work together, or any follow-up questions;
 - to keep records of correspondence for compliance, risk management, and conflicts checks;
 - to take steps at your request before entering into a contract, where your enquiry relates to a potential engagement with us;
 - to operate, monitor and improve our website (including through analytics tools and/or cookies, where used);
 - to detect and prevent fraud or misuse; and
 - to comply with applicable legal and regulatory obligations.
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Additional purposes

We may also process your personal data:

- to improve the quality of our customer service and to handle and respond to your enquiries;
 - for analytics, reporting and performance monitoring;
 - to develop and enhance our tools, systems and datasets;
 - to meet legal, regulatory and supervisory requirements, including audit and security requirements;
 - to support significant business changes (such as a merger, acquisition or corporate restructuring), while ensuring your personal data continues to be handled appropriately; and
 - for marketing purposes, but only in accordance with this Privacy Notice and applicable legal requirements.
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Lawful bases for processing your personal data

Under the Saudi Arabian Personal Data Protection Law and its implementing regulations (PDPL), the lawful bases we rely on to process your personal data will, in most cases, include one or more of the following:

- **Performance of a contract / steps prior to entering into a contract**
to take steps at your request before we enter into a contract, or to perform our contractual obligations (where applicable).
- **Your explicit consent**
where the PDPL requires us to obtain your explicit consent to process your personal data for a specific purpose, we will ask for it clearly and explicitly. You may withdraw your consent at any time by contacting us using the details in the “Contact Us” section of this Privacy Notice. Withdrawal of

consent will not affect the lawfulness of any processing carried out before your consent was withdrawn.

- **Vital interests**
where processing is necessary to protect your vital interests and it is not possible, or is difficult, to contact you.
- **Legitimate interests**
such as operating the website, ensuring information security, and preventing misuse, provided that our interests do not override your rights and interests.
- **Compliance with a legal obligation**
where processing is necessary to comply with applicable legal or regulatory requirements.
- **Public interest**
where processing is necessary for reasons of significant public interest, as permitted under applicable law.

How we collect information

We collect information when you submit it through our contact form or when you contact us via the communication channels published on our website. We only collect personal data to the extent that it is necessary and proportionate for the purposes set out in this Privacy Notice, and we do not request information beyond what those purposes require.

1) Information you provide to us directly

We may collect personal data directly from you when you:

- complete a form on our digital channels (including our website or any other online forms we make available);
- contact us by email, telephone, or through other published contact channels; and
- request information from our customer service function, or submit complaints, requests or enquiries.

2) Information we collect automatically

When you use our website or any online portal/profile area (where applicable), we may collect certain technical information automatically, including through cookies and similar technologies. This may include:

- your IP address;
- your operating system; and
- your browser type (and similar device/browser information).

We use this information for purposes such as system administration, information security, and internal business purposes (including monitoring and improving performance).

Who we share information with

To help us deliver a high standard of service, Chedid Re may from time to time use third-party service providers (including through outsourcing arrangements). Any such arrangements will be made in accordance with applicable laws and regulations.

We may need to disclose your personal data outside Chedid Re where we consider this necessary in order to:

- deliver improved services and expertise to our clients;
- comply with applicable laws or legal process;
- protect and defend Chedid Re's rights or property (including enforcing our agreements); and
- act in urgent circumstances to help protect the personal safety of Chedid Re's clients.

We may share your personal data with specific third parties, including:

- companies that may act as controllers or processors and that provide system administration services and internal reporting activities;
- government and semi-government entities and departments; and
- service providers that supply IT systems and services (such as hosting, cyber security, corporate email, and contact-form management), payment systems, and customer management systems, who will process your personal data in accordance with our data processing terms and any applicable data processing agreements we have in place with them.

Transfers of personal data outside the Kingdom of Saudi Arabia

As part of operating our website and using technology service providers (for example, hosting, cyber security, message handling and technical analytics), we may transfer your personal data to, or store it on, servers or information systems located outside the Kingdom of Saudi Arabia.

Any transfer of personal data outside the Kingdom will be carried out in accordance with the Saudi Personal Data Protection Law and its implementing regulations, as well as the rules governing cross-border transfers issued by the Saudi Data & AI Authority (SDAIA) and any other competent supervisory authorities, as applicable.

In all cases, we will ensure that:

- the transfer does not compromise the security of the Kingdom, its vital interests, or contravene any applicable laws in force;
- the transfer is limited to the minimum personal data necessary to achieve the purposes described in this Privacy Notice;
- an appropriate level of data protection is in place in the recipient country, or we implement suitable safeguards (such as standard contractual clauses or binding corporate rules), as required by the applicable regulations, and carry out a transfer risk assessment where necessary; and
- where required by law, we obtain your explicit consent before transferring your personal data outside the Kingdom.

This section applies to personal data collected or processed in connection with contacting us through the channels made available via our website. Any personal data collected in the context of reinsurance brokerage dealings (if any) is handled through separate channels and requirements and is subject to separate notices,

as required by applicable law and (where relevant) any data protection requirements imposed by the Insurance Authority (IA), as applicable.

Cookies and similar technologies

- A **cookie** is a small file placed on your device's hard drive. Cookies can be used to store login and session information, remember user preferences, and help us understand how the website is used (for example, by analysing website traffic).
 - Cookies do **not** give us access to your device, and they do not allow us to access any information on your device other than the information you choose to share with us through the website.
 - Most web browsers accept cookies automatically. You can change your browser settings to refuse or disable cookies. Please note that disabling cookies may affect how the website works and may prevent you from using certain features or accessing the full functionality of the website.
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Direct marketing

We will obtain your explicit consent before sending you any direct marketing communications, where this is required by applicable law. You may withdraw your consent at any time by contacting us. Withdrawal of consent will not affect the lawfulness of any processing carried out before your consent was withdrawn.

Where you request information from us or contact us in the context of an existing professional relationship or business-to-business (B2B) dealings, we may send you limited communications about our services or professional activities. For this purpose, we may use your personal data and contact details.

Such communications will be sent based on the nature of your enquiry or your interaction with us, unless you have opted out. You can object to receiving marketing communications at any time by contacting us. Please refer to the "Your legal rights" section for further details.

Security practices and measures

Protecting personal data is a priority for us. We maintain appropriate physical, technical and organisational safeguards required under applicable laws. We take reasonable steps to protect your personal data against misuse, loss, unauthorised access, alteration or disclosure.

We operate and maintain security controls designed to ensure personal data is protected appropriately, and we use standard encryption practices when transmitting information. We also require our employees to respect and maintain the confidentiality of any personal data we hold at Chedid Re.

We have procedures in place to deal with suspected personal data breaches. Where required by applicable law, we will notify you and the competent authority in accordance with the prescribed rules and timeframes.

Retention of personal data

Chedid Re will retain your personal data only for as long as permitted by the relevant regulatory and supervisory authorities and for the purposes set out in this Privacy Notice. We will retain and use your information to the extent necessary to comply with our legal and regulatory obligations (for example, where we are required to keep certain records under applicable law), to resolve disputes, and to enforce our agreements and legal policies.

Our retention practices are also subject to the requirements and guidance of the competent authorities, including (where applicable) the Insurance Authority (IA), the Saudi Data & AI Authority (SDAIA), and any other applicable rules and regulations in force in the Kingdom of Saudi Arabia.

Children's personal data

Our website and services are not intended for children, and we do not enter into contracts directly with anyone who is under the applicable age of majority. We do not knowingly collect personal data from anyone under the age of 18 in the Kingdom of Saudi Arabia (or under the age of legal majority in your jurisdiction).

If you are under the applicable age of majority, please do not provide personal data to us unless your parent or legal guardian is involved and has provided any consent required under applicable law. If we become aware that we have collected personal data from a child without appropriate consent, we will take steps to delete it or otherwise handle it in accordance with applicable law.

Your rights in relation to your personal data

Under the Saudi Arabian Personal Data Protection Law and its implementing regulations (PDPL), you have certain rights in relation to your personal data. The availability and scope of these rights may depend on the purpose for which we collect and process your personal data.

These rights include:

- **Right to be informed**
You have the right to know how we collect your personal data, the lawful basis for collecting and processing it, how it is processed, stored and destroyed, and to whom it may be disclosed.
- **Right of access**
You have the right to request access to your personal data held by us.
- **Right to obtain a copy**
You may request a copy of your personal data that we hold, in a clear and readable format, where technically feasible, by emailing: ChedidReKSA@chedidre.com
- **Right to rectification**
You have the right to request correction of any personal data you believe is inaccurate, incorrect, or incomplete, by emailing: ChedidReKSA@chedidre.com
- **Right to erasure (destruction)**

You may request the deletion/destruction of your personal data in certain circumstances, subject to the applicable lawful bases and any statutory limitations on this right.

- **Right to withdraw consent**

Where processing is based on your consent, you may withdraw your consent at any time, unless another lawful basis applies that requires continued processing.

- **Right to object or request restriction**

You may object to the processing of your personal data or request that processing be restricted, to the extent permitted under the PDPL and its implementing regulations, including objecting to the use of your data for direct marketing.

- **Right to lodge a complaint** If you believe that the processing of your personal data violates the PDPL, you may lodge a complaint with the competent authority, the Saudi Data & AI Authority (SDAIA), in accordance with the applicable procedures and time limits.

Unless otherwise permitted by applicable law, you will not be required to pay any fees to exercise these rights. If you submit a request to exercise any of your rights, we will respond within thirty (30) days from the date we receive a complete request. This period may be extended by a further thirty (30) days in certain cases depending on the nature of the request, and we will inform you in advance of any extension and the reasons for the delay.

Personal Data Protection contact

Responsible department: Compliance Department

Telephone: +966 11 462 4932 (extensions: 6000 / 6001 / 6002)

Email: ChedidReKSA@chedidre.com

Contact us

If you have any questions, concerns or complaints about this Privacy Notice or our data protection practices, or if you would like to exercise your rights or withdraw your explicit consent, please contact our Compliance / Data Privacy team (the Head Data Office) at:

ChedidReKSA@chedidre.com

Updates to this Privacy Notice

This Privacy Notice is effective as of February 19, 2026. We may update this Privacy Notice from time to time and will publish the updated version with a new revision/effective date. Your continued use of our website after any update takes effect will be treated as acceptance of the updated Privacy Notice.
