

Data Privacy & Security

Introduction

This Data Privacy Policy describes how we, UMG Alholol Trading Co., Riyadh, KSA, ("Singleview"), as controller within the meaning of the Personal Data Protection Law ("PDPL") collect and process personal data and other information of you when using the Singleview Open Banking API Portal/Platform.

Singleview does not access, share, or expose your data

We are not a Personal Information broker and do not sell information that identifies our users and customers. We do not sell advisor-derived consumer data. We do not involve in sharing client-specific data with any other parties. Our customers and their end users can be assured that information identifying a particular consumer is only provided directly to our customers in connection with those specific end users' permissioned and consented services.

Singleview ensures efficient data security

Protecting the personal information of our customers and their end users is a top priority. We incorporate the same principles of good faith and integrity that guide our fiduciary obligations to act as a responsible controller of the financial data fuelling Singleview products and services.

Singleview follows Privacy Standards and Applicable Laws

We follow all applicable laws regarding the use of consumer data. We require all aggregation clients to comply with applicable and relevant laws and regulations. Additionally, we employ proprietary and third-party technical controls, such as encryption, to protect data while it resides on our systems, and further ensure the protection of consumer anonymity. We have built privacy protection into our enabling technology, business processes, and operational procedures.

For support of data analytics and insights, we adhere to leading industry practices for data security, regulatory compliance, and privacy, and employ systems that monitor and remove all known identifiers from data elements that are collected. For these services, Singleview imposes contractual, administrative, and technical measures to protect consumers' identities, such as prohibiting analytics and insights providers from attempting to ascertain the identity of any consumer from the data.

Singleview applies the best Security & Risk Management Standards

We follow applicable security and risk management standards required to engage with consumers and their financial data. The Platform is leveraged for all Singleview customers and end-user, so they benefit from the full breadth and rigor of our risk management programs.

Singleview

UMG Alholol Trading Co., 8113, Ath Thumamah Road, Al Rabie Dist, Zip: 13315, Additional No: 4083, Unit No: 96, Riyadh – KSA.

Singleview platforms have undergone the required due diligence audits and assessments, conducted by our institutional clients and prospects

to ensure better security and a healthy, risk-free, and non-vulnerable system. To ensure the security of your data:

- Singleview infrastructure is hosted and managed in a security-certified environment with database located in the local region (KSA)
- Multi-factor authentication and strong password controls are required for administrative access to systems
- Firewalls are utilized to restrict access to systems from external networks and between systems internally
- Data storage at rest using SHA 256 encryption and use an SSL/TLS secure tunnel to transfer the data
- Singleview development follows industry-standard secure coding guidelines and recommendations
- Singleview conducts behavioral monitoring, vulnerability assessment, SIEM, and intrusion detection to detect threats and keep our system safe and secure

Singleview Consumer Data Rights Rules Policy

With Singleview, you are in control of your data. Every user can access their secure dashboard to manage the access and sharing of their data. Singleview Data Rights Policy provides you with full control to:

- Manage your consent to share your data
- Access the information on the status of sharing of your data
- Delete your data whenever you want
- To manage and modify your account information
- To allow and revoke the sharing of your data with other parties

How long do we keep your Personal Data?

Your Registration Data and Profile Data will be retained as long as necessary to provide you with the services. Once our relationship has come to an end, we will store your Registration Data and Profile Data and then either delete your Registration Data and Profile Data or anonymize it, unless statutory retention requirements apply or if necessary to establish, exercise, or defend a legal claim. This also applies to passively collected information unless you object to the respective processing in which case we will erase or anonymize such information.

