

## Privacy Policy

This document covers:

- Data collection
- Data storage
- Data usage

### 1. What data do we collect?

As part of standard identification and security, ANFIQU collects photocopies of personally identifiable documents. Validity of documents is verified in person. Documents may include any combination of the following:

- Passport, Driving License
- Birth Certificate
- Pay slips, Tax Credits, Job Seekers allowance, Pension statement
- Bills (water, gas & electric, telephone and broadband)
- Asylum Seeker documents

ANFIQU also collects additional data for further contact and security purposes:

- Email address
- Mobile and Telephone number
- Residence address

### 2. How is it collected?

ANFIQU receives photocopies of identification documents either in person or by post. These documents are verified in person.

Further contact and security information is collected when submitted in forms, telephone calls or in person.

### 3. How is it used?

- Personal identification documents are used for verification of identity for the purpose of account creation and validation. These documents are also used for verification for further account changes. In case of Qard (Loan) basic identification documents are shared with the lender for drafting loan contracts.
- Financial information is assessed for the purposes of granting or denying funds claims.
- Contact and security information is used for correspondence for any of ANFIQU's services when personal contact is required. This does not include marketing purposes.

### 4. How is it stored?

- ANFIQU receives photocopies of personal documents which are verified in person. Documents are then destroyed after a digital scan of these documents is stored in offline encrypted storage.
- Personal documents are shared with lenders who are themselves ANFIQU users in case of Qard (Loan) contract. Otherwise they are not shared with any affiliates and are strictly confidential.
- Signed Qard (Loan) contracts are stored at a locked and secure place. The original contract is also held by the lender and borrower which are users of ANFIQU.

## 5. Marketing

- ANFIQU does not use any data for marketing, neither internally nor with any affiliates.
- No data submitted to ANFIQU ever leaves ANFIQU for marketing purposes.

## 6. Your data protection rights

Under General Data Protection Regulation (GDPR), you are entitled to various rights regarding your data. This includes:

- Right to access – You may request ANFIQU for copies of your data.
- Right to rectification – You may request ANFIQU to correct data you believe to be incorrect, and complete records you believe to be incomplete.
- Right to erasure – You can request erasure of your data under certain conditions.
- Right to restrict or object to processing – You have the right to restrict processing of your data under certain conditions. ANFIQU does not perform extensive data processing, this is a generic right provided to you under GDPR.
- Right to data portability – You have the right to request ANFIQU to transfer data to another organisation or directly to you.

## 7. Cookies

- Session cookie: A session cookie for a website only exists whilst the user is reading or navigating the website. When the user closes their web browser these cookies are removed.
- HttpOnly cookie: Is used via HTTP or HTTPS, and therefore it cannot be accessed by JavaScript. This reduces threat of session cookie theft via cross site scripting (XSS).

## 8. Affiliates and Other websites

This privacy policy applies exclusively to ANFIQU. At the time of writing, ANFIQU does not have any affiliated organisations.

## 9. Changes to Privacy Policy

- This document was last updated on 08/11/2020
- It is subject to review, changes in practice will be reflected in this document as and when they occur.