



National Bank of Pakistan
نیشنل بینک آف پاکستان

PRIVACY POLICY

The Personal Data Protection Law, as amended, is the first of its kind to be enacted in the Kingdom of Saudi Arabia. The Law (PDPL) was issued by Royal Decree on September 17, 2021.

It regulates how employers collect, process, and store personal data about individuals residing in the Kingdom of Saudi Arabia, NBP is committed to protecting the personal data of all individuals who interact with our services, platforms, and physical locations across the Kingdom of Saudi Arabia.

NBP – National Bank of Pakistan, Riyadh Branch processes personal data under the principles set out in the Personal Data Protection Law from SDAIA. This includes having a legal basis for processing personal data, as well as ensuring that it is processed fairly, transparently, and securely.

NBP is a bank providing a comprehensive range of financial services including retail and corporate banking, lending, deposits, and digital payment solutions to individual customers, businesses, and institutional clients across the Kingdom.

The bank also puts in place safeguards to protect data from loss, damage, or destruction. This notice sets out the obligations of NBP employees, workers, and third parties.

We prioritize accuracy, integrity, and security in handling personal data. Our departments implement controls and processes to protect privacy and confidentiality. Together, we support trust and compliance in data protection.

By using the Site, you agree to the collection and use of information in accordance with this policy.

You can contact us via various available channels, using the contact details below.

1. NBP's Contact Details

Data Protection Officer (DPO) Name: Dhuha Alqawsi

Registered Address: NBP king fahad Road, Riyadh, KSA

E-mail: DPO@nbp.com.sa

License or Commercial Register: 7001507644

For any questions, requests, or complaints regarding this Privacy Policy or the processing of your personal data, please contact our Data Protection Officer using the details above.

2. Key Definitions

Term	Definition
Personal Data	Any data that can directly or indirectly identify a natural person, including name, identification number, address, contact details, location data, and online identifiers.
Sensitive Personal Data	Data revealing ethnic or tribal origin, religious or intellectual beliefs, physical or mental health condition, genetic or biometric data, criminal records, or financial data such as credit information.
Processing	Any operation performed on personal data, including collection, recording, storage, organization, structuring, adaptation, retrieval, use, disclosure, transfer, erasure, or destruction.
Data Subject	The natural person to whom the personal data relates.
Consent	A freely given, specific, informed, and unambiguous indication of the data subject's agreement to the processing of their personal data for one or more specified purposes.
Data Controller	The entity that determines the purposes and means of processing personal data.

3. Date of Last Update

The Privacy Policy was last updated in August 2026.

We may update this Privacy Policy from time to time to reflect changes in our processing activities, legal requirements, or business practices. Where changes are material, we will:

- Clearly identify the changes made.
- Where a change affects processing based on consent, obtain fresh consent before applying the new terms.

4. What Personal Data is collected?

NBP collects the following categories of personal data, either before or during the collection process. Where indicated, collection of certain data is mandatory to provide the service; other data is optional.

- **Account Data**
 - Login details
 - Username
 - Password
 - Contact information
- **Personal Data**
 - Identity details
 - Income info
 - Education
 - Employment details
 - Communication data
- **Financial Data**
 - Account numbers
 - Credit card numbers
 - Payment info
- **Health Data**
 - If required for specific services
- **Status Identification Data**
 - Beneficiary or service eligibility data
- **Technical Data**
 - IP addresses
 - Device identifiers
 - Logs

5. How do we collect your Personal Data?

Some of the Personal Data that we process is obtained directly from you as follows:

- Services registration data
- Communication with NBP customer service
- Opinion polls

Or Indirect Methods:

- Data from official/government bodies
- Cookies

6. Purposes of Processing

We process your personal data for the following purposes:

We process personal data for the following purposes:

- Opening and maintaining customer accounts.
- Verifying customer identity and performing Know Your Customer (KYC) and Customer Due Diligence (CDD) requirements.
- Processing deposits, withdrawals, transfers, and payment transactions.
- Providing financing, lending, and credit-related services.
- Providing corporate and business banking services.
- Communicating with customers regarding banking products and services.
- Complying with applicable laws, regulations, SAMA requirements, and the Saudi Personal Data Protection Law (PDPL).
- Preventing fraud, financial crimes, and unauthorized activities.
- Managing customer relationships and responding to inquiries and complaints.

Maintaining security, audit, and internal control purposes

We also obtain some Personal Data indirectly from the following sources:

- Data from official/government bodies

7. How do we disclose your Personal Data?

Personal data is not disclosed to non-government entities unless required by law, necessary to provide banking services, or with the data subject's consent where applicable.

Personal data may be disclosed to competent regulatory and government authorities, including SAMA, SDAIA, law enforcement authorities, judicial authorities, and other entities where disclosure is required by applicable laws and regulations.

Where personal data is shared with third parties, NBP ensures that appropriate contractual, organizational, and technical safeguards are implemented to protect personal data in accordance with the PDPL

8. Cross-Border Data Transfer

Some of our third-party partners may operate outside the Kingdom of Saudi Arabia. Where personal data is transferred outside the Kingdom, we ensure that:

1. The transfer is to a jurisdiction recognized by SDAIA as providing an adequate level of data protection, or
2. Appropriate safeguards are in place, including binding contractual clauses that require the recipient to apply standards of protection no less than those required under the PDPL, or
3. The transfer is necessary for the performance of a contract between you and NBP, or

4. You have provided explicit consent to the transfer after being informed of the potential risks.

Purpose:

To facilitate banking operations, regulatory reporting, centralized operational support, risk management, information technology services, and other legitimate business purposes.

National Bank of Pakistan – Head Office, authorized service providers, and technology vendors, where such transfers comply with the PDPL, applicable regulations, and appropriate safeguards.

9. Legal Basis for Collecting and Processing Your Personal Data

In accordance with the Personal Data Protection Law, the legal basis on which we rely in processing such data is:

- Consent (Art. 5)
 - Your explicit consent, you can withdraw your consent at any time without affecting processing operations carried out based on other legal bases by contacting us using Contact Details mentioned in section 1.
- Legitimate Interest (Art. 6)
 - Enabling and providing NBP services
 - Handling complaints/inquiries
 - Improving customer experience
 - Authenticating identity
 - Meeting legal requirements

Automated processing may be used NBP does not rely solely on automated decision-making or profiling that produces legal effects or similarly significant effects on individuals. Where automated tools are used to support operational processes, appropriate human review and oversight are applied in accordance with the Personal Data Protection Law (PDPL).

10. How do we store your Personal Data?

Your Personal Data is stored securely the bank puts in place safeguards to protect data from loss, damage, or destruction. This notice sets out the obligations of NBP employees, workers, and third parties.

We prioritize accuracy, integrity, and security in handling personal data. Our departments implement controls and processes to protect privacy and confidentiality as follows:

- Access controls
- Employee training

- Cybersecurity measures
- Disposal of data when no longer needed
- Secure physical storage

11. Data Retention

We also retain your Personal Data as per regulatory requirements including SAMA, PDPL, etc. We retain personal data only for as long as necessary to fulfill the purposes for which it was collected, or as required by applicable law.

Upon fulfillment of that purpose, personal data is securely destroyed so that it can no longer be associated with us. We conduct periodic reviews of data stored to ensure that data is not retained beyond its intended purposes.

12. Your Rights Regarding Processing of Your Personal Data

Under Personal Data Protection Law, you have the following rights, which primarily depend on the purpose of Personal Data collection and processing:

- **Right to Be Informed:** You are entitled to be informed how we collect your personal data, legal basis for collection and processing, how such data is processed, stored, destroyed, and to whom it will be disclosed. You can access all details through the Privacy Policy or contact us using the contact information in Section 1.
- **Right of Access to Your Personal Data:** You are entitled to request access to your Personal Data through using the contact information in Section 1.
- **Right to Request Access to Your Personal Data:** You are entitled to request access to your Personal Data held by the Controller in a readable and clear format if technically feasible through using the contact information in Section 1.
- **Right to Request Correction of Your Personal Data:** You are entitled to request correction of your Personal Data that you believe is inaccurate, incorrect or incomplete, through using the contact information in Section 1. In addition, you will be notified through DPO Contact information mentioned in section 1.
- **Right to Request Destruction of Your Personal Data:** You are entitled to request destruction of your Personal Data in certain circumstances.
- **Right to Withdraw Your Consent for Processing Your Personal Data:** You are entitled to withdraw your consent for processing your Personal Data at any time unless there are legal bases that require otherwise.

Unless otherwise stipulated by the law, you will not be required to pay any fees in return for exercising this right.

For further details regarding the processing of your Personal Data and how to exercise your rights, you can contact the Personal Data Protection Officer at the NBP using the contact details mentioned in section 1.

13. Cookies and Similar Technologies

We use cookies and similar tracking technologies on our website. For detailed information about the types of cookies, we use, their purposes, and how to manage your cookie preferences, please refer to our Cookie Consent mechanism presented upon your first visit to our website.

You may manage or withdraw your cookie consent at any time through the cookie settings accessible on our website.

14. Complaint or Objection

Filing Method If you have any concerns, or if we do not comply with the Personal Data Protection Law, you can file a complaint to the Data Management Office – NBP Riyadh Branch through the contact details mentioned in section 1.

If you are not satisfied with how we process your complaint you can file a complaint with the Competent Authority SDAIA as follows:

SDAIA Address Kingdom of Saudi Arabia Riyadh Website Saudi Data & AI Authority (sdaia.gov.sa) National Data Governance Platform “DGP” (dgp.sdaia.gov.sa).