

Dar Aletiman Alsaudi

Dar Aletiman Alsaudi provides sharia-compliant financing services that suit all customers in various sectors. You can contact us via various available channels, using the below contact details.

Contact Details

Involved Department/Team: Customer Care

Address: Jeddah – Prince Sultan – Al-Khalidiyah District – P.O Box: 55276 Jeddah 21534

Kingdom of Saudi Arabia

Phone Number: 8002442228

E-mail: info@etiman.com.sa

License or Commercial Register: 4030165101

Date of Last Update

The Privacy Policy was last updated on 09-09-2025.

What Personal Data is collected?

We collect and process the following Personal Data:

- Main Data
- Contact Details
- Usage Data
- Activity Data

How do we collect your Personal Data? What is the purpose for collection?

Some of the Personal Data that we process is obtained directly from you using our services for the following purposes:

- Develop, operate, improve, deliver, maintain, and protect our products and services.
- Send you communications, including by email or phone.
- Monitor and analyze trends and usage.
- Provide customer support
- Personalize our Services by, among other things, suggesting friends, profile information, or customizing the content we show you, including ads.
- Contextualize your experience to improve it.

- Provide and improve our advertising services, ad targeting, and ad measurement, including through the use of your precise geographic location information.
- Enhance the safety and security of our products and services.
- Verify your identity and help prevent fraud or other unauthorized or illegal activity.
- Use information we've collected from cookies and other technology to enhance our services and your experience with them.
- Provide you with news, special offers and general information about other goods, Services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.
- Enforce our terms and conditions and other usage policies and comply with legal requirements.

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

- We gather information you share through our service channels and from reliable sources, including your personal details, to review and process the data necessary for delivering the services you request.

How do we use your Personal Data?

We use Personal Data collected, directly or indirectly, as follows:

- To assess your eligibility for financing: We use your data to calculate your monthly income and inquire about your credit record, which helps us determine the appropriate financing terms for you.
- To ensure compliance: We use this data to ensure adherence to regulatory and legal requirements in the Kingdom of Saudi Arabia.

How do we disclose your Personal Data?

We may retain, use, or disclose your personal or safety-related information if we reasonably believe it is necessary to comply with laws, regulations, legal procedures, or government requests; to protect someone's safety; to safeguard our platform or services; or to defend our rights or property, or those of our users. However, nothing in this privacy policy is intended to address any claims or legal objections you might have with third parties, including government requests for the disclosure of your personal data

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:

- Your explicit consent. You can withdraw your consent at any time without affecting processing operations carried out based on other legal bases. To this end, you can contact our Personal Data Protection Officer.
- Achieving legitimate interests or objectives (We may share your personal data with third parties for business purposes at your direction. For example, we may share your personal data with our service providers, who can only use the information for specific purposes necessary to maintain its confidentiality.)

How do we store your Personal Data?

Your Personal Data is stored securely at the headquarters and at a cloud computing service provider within Saudi Arabia.

We also retain personal data for a period of 120 month, after which we will securely dispose of such data in a manner that prevents access or retrieval, including the destruction of both paper and digital records in accordance with our internal policies and guidelines of the central bank.

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 below mentioned information.
- Right of Access to Your Personal Data:** You are entitled to request access to your Personal Data through one of our customer communication channels. You can review your data and exercise your right to object, restrict, or withdraw consent as applicable to the use of the data you have provided to us, while complying with our internal policies and legal requirement
- 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 by contacting us through one of our customer communication channels.
- 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 one of our customer communication channels. Such data will be reviewed and updated within 10 business days. In addition, you will be notified of the changes via email or phone.
- Right to Request Destruction of Your Personal Data:** You are entitled to request

destruction of your Personal Data in certain circumstances (Provided it does not contradict legal bases and the right to destruction). Data will be destroyed if the following criteria are met:

- The contractual relationship with the client has ended and 120 months have passed since the end of the relationship, in accordance with the statutory period.
- Upon the client's request, provided it meets the criteria for destruction

-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. In case of submitting a request for exercising this right, you will receive a response within 10 business days as of the request receiving date.

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 Dar Aletiman Alsaudi using the below mentioned contact details.

Personal Data Protection Officer

Name: Eng. Hatem Kutbi

Address: Jeddah – Prince Sultan – Al-Khalidiyah District – P.O Box: 55276 Jeddah 21534
Kingdom of Saudi Arabia

Phone Number: 8002442228

E-mail: hkutbi@etiman.com.sa

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 our Customer Care Department using one of the customer communication channels. If you are not satisfied with how we process your complaint, or if we fail to respond within 10 business days, you can file a complaint to the Competent Authority Saudi Data & AI Authority.

SDAIA Address

Kingdom of Saudi Arabia

Riyadh

Website

Saudi Data & AI Authority (sdaia.gov.sa)

National Data Governance Platform “DGP” (dgp.sdaia.gov.sa)