

# Data Protection and Privacy Notice

## Introduction

Protecting the privacy and security of personal data, including data of our clients, is of utmost importance to MERatings. The Privacy Statements below provides an overview of how MERatings will process your personal data and of your rights according to data privacy laws.

You are requested to read the policy carefully and contact us with any questions or concerns about our privacy practices and your rights as a client.

Please note that by using our services, accessing our website and providing us with any personal information you are giving us consent to use your personal data and information as mentioned below in this privacy policy. Kindly do not provide us any personal information if you do not want it to be used as per the below methods.

## Who we are?

MERatings is an independent Credit Rating agency licensed by the Qatar Financial Centre Authority. As a credit rating agency, we specialize in providing exclusive services which include:

- Independent Credit Ratings
- Industry News, Reports and Research
- Advisory & Consulting Services
- Comprehensive Business Directory

## What information do we collect?

As part of the above-mentioned business practice we may collect and use certain types of personal information about you and your organization in context of our business, in our dealings with our own employees, suppliers, vendors, regulators and third parties. During the process of carrying out our business we may also collect your personal information that may not come directly from you but from other sources such as (telephone recordings, emails etc). In these circumstances, the information is not accessed on a continuous or routine basis, but it may be used for compliance purposes. We also process personal data about you that we obtain from publicly accessible sources (e.g. Companies House, press including trade press or paid for content, publicly available websites and other publicly available sources of information such) or that is legitimately transferred to us from other third parties. These may include Your Organisation as well as third parties not related to you, such as yellow pages, government websites, databases, and third-party service providers such as professional advisers, insurers and risk consulting firms.

## How do we use personal information?

We may use your personal information for:

- personalisation of content, business information or user experience
- for the improvement and registration of our services
- delivering marketing and events communication

- carrying out polls and surveys
- internal research, audit and development purposes
- providing our services
- legal obligations to our regulator, the QFC
- meeting internal audit requirements

### **When do we share personal data?**

- Government and regulatory bodies
- Other businesses and third parties (such as our service providers, IT hosting and maintenance providers and other contractors) which we hire to help us run our business, for example to provide services to you;
- Analytics and search engine providers that assist us in the improvement and optimisation of our website;
- Such other entities or bodies as may be required by law; and
- Other parties to which you authorise us to release it.

### **Where do we store and process personal data?**

We may store your personal data in files as hardcopies in marketing material, pamphlets, IT servers, electronic forms such as emails, websites, online social media, newsletter, on the cloud and databases. We may also transfer your personal data to our service providers, agent or supplier outside the QFC for the purposes described above. This means that your personal data may be transferred to another jurisdiction outside of the QFC which may not have the same data protection laws, as are applicable in the QFC. Any transfer of your personal data to another jurisdiction would be carried out in accordance with the QFC Data Protection Regulations 2005, including any amendments or laws passed in substitution of such regulations (the “Regulations”).

### **How do we secure personal data?**

It should be noted that it is not possible to fully protect your personal data. We strive our best to secure your data via strict data security and the technological procedures. However, we cannot completely guarantee or ensure the security of information transited to us.

### **How long do we keep your personal data for?**

We will process and store your personal data for as long as it is lawful for us to do so. It should be noted here that our business relationships are often long-term relationships, which are set up with you or Your Organisation on the basis of periods of years. We will normally retain your records for a minimum of 6 years to comply with regulatory and contractual requirements unless there is a particular reason to hold the records for longer.

### **Your rights in relation to personal data**

In relation to your personal data, and to the extent permitted under the QFC Data Protection Regulations 2005, you have the right: - to request access to your personal data - to request the rectification of inaccurate or incomplete personal data - to request deletion of your personal data - to request the restriction of the processing of your personal data - to data portability. In addition to the above rights, you have the right to object at any time to: - the processing of your personal data for direct marketing purposes, and profiling.

### **Use of automated decision-making and profiling**

In establishing and carrying out a business relationship, we generally do not use any fully automated decision-making pursuant to Article 22 of the GDPR. If we use this procedure in individual cases, we will inform you of this separately, provided this is a legal requirement.

### **How to contact us?**

You have rights to access certain information we hold about you under Law No. 13 of 2016 on the protection of personal data. To exercise your rights under the law or if you have any questions about how we protect privacy, please contact [info@meratings.com](mailto:info@meratings.com).

### **Information About US:**

Middle East Credit Rating Agency LLC, a limited liability company licensed by the Qatar Financial Centre (the "QFC") with its registered office located at Tornado Tower, West Bay 22nd floor, P.O. Box 27774, Doha, State of Qatar, is a Controller for the purposes of Law No. 13 of 2016 on the protection of personal data.

## **Cookies Policy**

MERatings LLC uses cookies on "meratings.com". By using the Service, you consent to the use of cookies.

Our Cookies Policy explains what cookies are, how we use cookies, how third-parties we may partner with may use cookies on the Service, your choices regarding cookies and further information about cookies.

### **What are cookies?**

Cookies are small pieces of text sent by your web browser by a website you visit. A cookie file is stored in your web browser and allows the Service or a third-party to recognize you and make your next visit easier and the Service more useful to you.

Cookies can be "persistent" or "session" cookies.

### **How MERatings uses cookies**

When you use and access the Service, we may place a number of cookies files in your web browser.

We use cookies for the following purposes: to enable certain functions of the Service, to provide analytics, to store your preferences, to enable advertisements delivery, including behavioral advertising.

We use both session and persistent cookies on the Service and we use different types of cookies to run the Service:

Essential cookies. We may use essential cookies to authenticate users and prevent fraudulent use of user accounts.

### **Third-party cookies**

In addition to our own cookies, we may also use various third-parties cookies to report usage statistics of the Service, deliver advertisements on and through the Service, and so on.