



**Client Privacy Policy Disclosure
for
EMINTAD**

The confidentiality of client information is an important concern of EMINTAD. We take precautions to safeguard client personal information at all times, and we will remain vigilant in protecting that information. The provisions of this privacy notice will apply to former clients as well as current clients.

EMINTAD collects personal information about you that is either required or necessary to provide you with financial products or services. We may obtain this information from the following sources: **1.** Information we receive from you on account applications, forms and other information that you provide to us, whether in writing, in person, by telephone or by any other means. This information may include your name, address, telephone number, social security number, occupation, assets and income. **2.** Information about your transactions with us or a non-affiliated third party such as account balances, payment history and account activity. **3.** Information we receive from a consumer reporting agency, such as your credit bureau reports and other information relating to your creditworthiness.

EMINTAD will not disclose nonpublic personal information to affiliates or nonaffiliated third parties, except as permitted by law, under the following circumstances: **1.** Where we believe in good faith that disclosure is required under law to cooperate with regulators or law enforcement authorities. **2.** To consumer reporting agencies. **3.** To our clearing firm and service providers to help us process your applications or service your accounts. These service providers, in turn, are required to protect the confidentiality and security of any information we give to them and may not reuse it for any other purpose.

EMINTAD restricts access to your personal account(s) and information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with the industry standards to safeguard your nonpublic personal information. Third parties who have access to such personal information must agree to follow appropriate standards of security and confidentiality.

We trust that this clarifies position on client confidentiality, and look forward to being of service to you in the future.



For clients of independent financial advisors of EMINTAD. Your personal information may be shared with certain entities that are owned, controlled by or affiliated with your financial advisor, such as an independent insurance agency, accounting firm or independent investment advisory firm. In the event your financial advisor terminates his or her relationship with us and moves to another financial institution, we or your financial advisor may disclose your personal information to the new financial institution. Similarly, should your financial advisor (or his/her estate) agrees with an unaffiliated financial advisor to sell all or some portion of his/her securities, advisory or insurance business, your personal information may be shared with the acquiring financial advisor and his/her firm. You have the right to direct us not to share your personal information as described above. Such instructions must be provided to us in writing and should be directed to: Compliance Aurora Tower, Office 1307 Media City, Dubai compliance@emintad.com

If your primary address is in a Country that requires your affirmative consent to share your personal information with a new financial advisor and/or financial institution, then you must give your written consent before we will allow your personal information to be provided to a new financial advisor and/or financial institution. Questions concerning EMINTAD's Privacy Policy can be directed to Compliance, at compliance@emintad.com

If you have any questions or comments, please contact info@emintad.com

Established: 1st September 2018

Revised: January 2021