

Regulatory Information Guide

United Arab Emirates

This Guide sets out important regulatory information about Barclays Bank PLC in the UAE. It covers:

- who we are
- phone calls to us
- how we treat your information.

1 Registration details

Barclays Bank PLC is registered in England (Company No. 1026167) with its registered office at 1 Churchill Place, London E14 5HP. Barclays Bank PLC is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority (reference number 122702) and the Prudential Regulation Authority.

Barclays Bank PLC, Abu Dhabi Branch (Barclays AD) in the UAE is regulated by the Central Bank of the UAE (Licence No. in Abu Dhabi: 13/97/2015).

Barclays Bank PLC (DIFC Branch) (Barclays DIFC) is regulated by the Dubai Financial Services Authority (Registered No. 0060).

Barclays is a trading name of Barclays Bank PLC and its subsidiaries.

2 Phone calls to us

Calls may be monitored and/or recorded.

3 Using information

- 3.1 Barclays in the UAE is required to comply with various rules, regulations and legislation in order to protect the personal, financial and other corporate data of its Customers, including a Customer's employees, directors, officers, representatives, authorised signatories, agents, shareholders and other identifiable living individuals in connection with a Customer, its shareholders or group companies (the Relevant Persons). These requirements include:

In respect of Barclays AD:

- The UAE Constitution of 1971
- Federal Law No. 5 of 1985 regarding Civil Transactions
- Federal Law No. 9 of 1987, as amended (the Penal Code).

In respect of Barclays DIFC:

- Data Protection Law No. 1 of 2007
- Data Protection Law Amendment Law. DIFC Law No. 5 of 2012
- Data Protection Regulations Consolidated Version No. 2 of 2012.

- 3.2 In order to provide Customers with products and services Barclays Bank PLC (including its branches in the UAE and the DIFC) may from time to time collect, store, process, use and share personal, financial and other corporate information about the Relevant Persons, including Personal Data and Sensitive Personal Data within the meaning given to the terms in the DIFC Data Protection Law 2007 (the **Information**).
- 3.3 Information includes information about a Customer and other Relevant Persons which Barclays may:
- 3.3.1 obtain from the Customer or from third parties, such as joint account holders, credit reference agencies, fraud prevention agencies or other organisations, when the Customer applies for any account or any product or service;
- 3.3.2 learn from the manner in which the Customer uses and manages accounts, products and services from the transactions the Customer makes such as date, amount, currencies and the name and type of entities the Customer deals with.

- 3.4 Barclays and other companies that form a part of the Barclays Group may from time to time use Information to manage Customer accounts, give statements, provide services, market products and services, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), to prevent and detect fraud, money laundering, and other crime, carry out regulatory checks and meet Barclays' obligations to any relevant regulatory authority, and to develop and improve our services to the Customer and other customers and protect Barclays' interests. If you do not want your personal data to be used for marketing purposes, you may notify Barclays of this.
- 3.5 Barclays may give Information about the Customer and other Relevant Persons and how Customer accounts are managed to:
- 3.5.1 other companies within the Barclays Group, people and entities that provide services to Barclays and are acting as Barclays' agents on the understanding that they will keep such Information confidential.
 - 3.5.2 anyone to whom Barclays transfers or may transfer its rights and duties.
 - 3.5.3 any third party as a result of any restructure, sale, acquisition of any company within the Barclays Group provided that any recipient uses the Relevant Person's Information for the same purpose as it was originally supplied to Barclays.
 - 3.5.4 credit reference agencies.
- Barclays may also disclose Information about a Relevant Person if Barclays is required by applicable law or regulation to do so.
- 3.6 In certain circumstances, Barclays is required to disclose information about the Customer and how accounts are managed to credit reference agencies. This information may appear on a Customer's credit report. Barclays is also required, in certain circumstances, to obtain a credit report about the Customer from a credit reference agency prior to the provision of a product or service. Barclays cannot verify the accuracy of the information contained in a credit reference agency's credit report where such information did not originate from Barclays and as such Barclays accepts no responsibility for the accuracy of any such information. Barclays is not liable to the Customer for any loss arising as a result of the inaccuracy of such information. The Customer may make a complaint about the accuracy of information in a credit report by contacting the credit reference agency concerned.
- 3.7 If Barclays transfers Information about a Customer or another Relevant Person to a person, office, branch or organisation located in another country, Barclays will ensure that (i) an adequate level of protection for the Information is ensured by laws and regulations in the recipient jurisdiction or (ii) adequate safeguards have been put in place by us to ensure the security of the Information.
- 3.8 Barclays will retain Information about the Customer and its Relevant Persons after closure of accounts or if the application is declined or abandoned for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.
- 3.9 In order to make some payments and provide certain other services to the Customer, certain information (including information relating to payments) may be sent abroad, where it could be accessible by overseas regulators and authorities in connection with their legitimate duties (for example, the prevention of crime).
- 3.10 A Relevant Person may request a copy of the personal data held by Barclays about him or her. A fee may be charged for this service.

4 Additional regulatory information

The terms of this Regulatory Information Guide may be supplemented by any additional product or service specific terms issued to you by Barclays Bank PLC.