

Privacy Notice

EFG Corp-Solutions S.A.E.

In accordance with the Personal Data Protection Law No. 151 of 2020 and its Executive Regulation No. 816 of 2025

This Privacy Notice serves as the regulatory framework for the mechanism of collecting, processing, using and disclosing personal data and information of customers and users of the website of EFG Corp-Solutions S.A.E., in accordance with the relevant regulations and legislation concerning the protection of personal data.

EFG Corp-Solutions S.A.E. is committed to maintaining the confidentiality and privacy of the personal data obtained and to taking all necessary procedures and measures to protect it from unauthorized access or unlawful disclosure, as well as protecting such data from misuse, modification, or destruction, in accordance with the Personal Data Protection Law No. 151 of 2020 and its Executive Regulation issued by Decree No. 816 of 2025.

The user acknowledges his/her agreement to the terms and conditions outlined in this Notice, as well as his/her consent to the collection, processing and use of personal data for the purposes stated in this Notice and associated with the provision of financial services by EFG Corp-Solutions S.A.E.

This Notice also clarifies the type of data that EFG Corp-Solutions S.A.E. may collect, the mechanism for using and processing such data, and the rights of the customer of EFG Corp-Solutions S.A.E., including his/her right to request the update or correction of any inaccurate information, in accordance with the provisions of Law No. 151 of 2020.

Important note: This Notice is addressed to you in your capacity as a visitor to our website or a customer of EFG Corp-Solutions S.A.E. Please read it carefully.

1. Company Identity and Contact Information:

The entity controlling your personal data is:

Company Name	EFG Corp-Solutions S.A.E.
Address	Building B 129, Phase 3, Smart Village, KM 28 Cairo-Alexandria Desert Road, Giza – Egypt
Email	corp-solutions@efg-hermes.com
Phone	00202353567798
Website	www.efgcorpsolutions.com

EFG Corp-Solutions S.A.E. operates in the fields of financial leasing, factoring and real estate finance, and is one of the subsidiaries of EFG Holding S.A.E. Accordingly, both are responsible for the protection of your data as a customer of, or visitor to, the website of EFG Corp-Solutions S.A.E.

2. Data Protection Officer (DPO):

EFG Corp-Solutions S.A.E. has appointed a Data Protection Officer whom you may contact directly:

Job Title	Data Protection Officer (DPO)
Email	dataprotection@efghldg.com

3. Categories of Personal Data We Collect:

a. Personal Data:

- Identity data: full name, national ID card or passport, date of birth, nationality.
- Contact data: address, phone numbers.
- Website data (if any): IP address, browsing data, cookies, and information about the device used.
- Communication records: correspondence via email or phone, contact forms.

b. Professional and Commercial Data:

Note: Certain commercial data of your company may be collected, such as:

- Company name, commercial register, tax card, and the company's financial file.

c. Sensitive Personal Data:

In the context of certain services required by legal or contractual necessity, we may collect:

- Financial data: customer income, obligations, credit history, bank account data.
- Criminal conviction data: within the framework of anti-money laundering procedures, if required by law.
- Your credit assessment at the Egyptian Credit Bureau (I-Score): number of loans, repayment record, outstanding obligations, defaults, credit duration and volume.

Safeguards for Sensitive Data: Sensitive data is processed in accordance with the safeguards stipulated in Law No. 151 of 2020 and is only collected based on separate explicit consent or based on any other applicable legal basis in accordance with the law.

4. Legal Bases for Processing:

We process your personal data based on the following legal bases pursuant to Article 6 of Law No. 151 of 2020:

Legal Basis	Associated Purposes
Contract Performance	Providing financial leasing, factoring and real estate finance services; processing finance applications; managing accounts.
Legal Obligation	Compliance with the requirements of the Central Bank of Egypt and the Financial Regulatory Authority; anti-money laundering and counter-terrorism financing; tax reporting requirements.
Consent	Sending newsletters and marketing messages; analytical and non-essential cookies (you may withdraw at any time).
Legitimate Interest	Operating the website and ensuring its security and continuity; improving user experience; managing customer relations; fraud prevention.
Establishment / Exercise / Defense of Legal Claims	Maintaining the necessary documents in the event of disputes or legal proceedings.
Execution of a Judicial Ruling or an Order Issued by a Competent Investigation Authority	Responding to requests from Egyptian regulatory and judicial authorities.

5. Purposes of Processing:

- Evaluating finance applications (financial leasing – real estate finance – factoring) and the related documents and guarantees.
- Complying with Egyptian legal and regulatory requirements (Central Bank of Egypt, Financial Regulatory Authority, anti-money laundering).
- Sending newsletters and updates related to our services with your consent.
- Improving user experience and developing our services.
- Preparing aggregated analytical reports that do not identify individuals.
- Preventing and detecting fraud and financial crimes.
- Operating the website and ensuring its security and continuity.
- Responding to your enquiries, correspondence and requests.

6. Disclosure of Personal Data:

EFG Corp-Solutions S.A.E. may, when necessary and for purposes related to providing services or performing contractual obligations, disclose certain personal data or information of the user/customer to third parties, to the extent necessary to achieve the purpose for which such data was collected.

We may share your data with the following parties when necessary:

- EFG Holding S.A.E. subsidiaries: for operational and administrative support purposes under written agreements.
- IT service providers: hosting, email and analytics contracted companies (data processors committed to protecting your data).
- Egyptian regulatory authorities: the Central Bank of Egypt and the Financial Regulatory Authority, where legally required.
- Courts and investigation authorities: pursuant to applicable legal orders.

Confirmation: We do not sell your personal data to any external party, and we do not use it for commercial purposes outside the scope of EFG Corp-Solutions S.A.E. services.

7. International Transfer of Personal Data:

In cases where the operation of services requires transferring your data outside the Arab Republic of Egypt, we apply the following safeguards in accordance with Executive Regulation No. 816 of 2025:

- Verifying that the recipient country provides an adequate or equivalent level of protection.
- Concluding contractual agreements that oblige the recipient to the same standards applied to us.
- Relying on the legal mechanisms approved by the Personal Data Protection Center.
- Obtaining cross-border data transfer authorization from the Center where required.

Countries to which data may currently be transferred (according to contracted technical service providers): the European Union and European Economic Area countries when relying on service providers located therein.

8. Data Retention Periods:

We retain your personal data for the period necessary to achieve the purpose for which it was collected, or for the period required by law, whichever is longer:

Data Category	Retention Period	Legal Basis for Retention
Customer identity data (name, ID number, address)	5 years from the end of the contractual relationship	Legal obligation — Anti-Money Laundering Law
Financial data and transaction records	5 years from the date of transaction completion	Legal obligation — Anti-Money Laundering Law
Browsing data and	5 years	Consent

analytical cookies		
Correspondence and inquiry records	5 years from the date of correspondence	Legal obligation / Legitimate interest
Marketing message data	5 years from the last contact or until consent withdrawal	Consent
Data related to legal claims or disputes	Until the conclusion of the legal proceedings	Establishment, exercise or defense of legal claims

9. Your Personal Data Protection Rights:

Law No. 151 of 2020 guarantees you the following rights, and the controller is obliged to respond within six (6) working days of receiving your request:

Right to be Informed and Notified	The right to know how your data is processed, and to be notified in the event of a data breach within 3 working days of notifying the Center.
Right of Access and Obtaining a Copy	The right to access your personal data and obtain a copy of it.
Right to Rectification	The right to request the correction of inaccurate or incomplete data.
Right to Erasure (Right to be Forgotten)	The right to request the deletion of your data upon completion of the processing purpose or withdrawal of consent.
Right to Restrict Processing	The right to restrict the processing of your data and limit it to storage in specific cases.
Right to Object	The right to object to processing that conflicts with your rights or causes material or moral harm.
Right to Data Portability	The right to request the transfer of your data to another controller in a structured, machine-readable format.
Right to Withdraw Consent	The right to withdraw your consent at any time without any effect on the lawfulness of previous processing.

To exercise any of these rights, please contact the Data Protection Officer using the details in Section 2 above.

10. Cookies and Similar Technologies:

- **Strictly necessary cookies:** essential for the operation of the website and do not require consent.
- **Performance / Analytics cookies:** to measure and improve the use of the website and require your consent.
- **Social media cookies:** Facebook and Twitter sharing require your consent.

You can manage your preferences or withdraw your consent at any time via the cookie preferences tool at the bottom of the website.

11. Sources of Collecting Your Personal Data:

- Directly from you: via registration and contact forms and finance applications.
- Automatically: browsing data and IP address when visiting the website.
- From third parties: financial advisory companies.
- Through cookies and similar technologies: as per Section 10 above.

- Via email: we retain copies of correspondence for documentation and legal compliance purposes.

12. Complaints and Grievance Mechanism:

a. First contact EFG Corp-Solutions S.A.E.

We encourage you to contact the Data Protection Officer (Section 2) to resolve any issue related to your data. A response will be provided within a maximum period of six (6) working days.

b. Filing a complaint with the Personal Data Protection Center (PDPC)

If the matter is not resolved to the required extent by the Data Protection Officer, you have the right to file a complaint directly with the Egyptian Personal Data Protection Center:

Authority	Personal Data Protection Center (PDPC)
Website	www.pdpc.gov.eg

13. Amendments to this Notice:

We review this Notice periodically. In the event of material changes, we will notify you before these changes take effect.

Current Version	First
Issue Date	May 2026
Reference Law	Law No. 151 of 2020 and its Executive Regulation No. 816 of 2025