DAR AL ARKAN REAL ESTATE DEVELOPMENT COMPANY

CUSTOMER PRIVACY NOTICE

1. Who We Are and How to Contact Us

Dar Al Arkan Real Estate Development Company ("Dar Al Arkan", "we", "us" or "our") is a Saudi joint-stock company incorporated in the Kingdom of Saudi Arabia (Commercial Registration No. 1010160195), listed on the Saudi Exchange (Tadawul) under symbol 4300. We are the data controller responsible for the personal data we collect and process in connection with our customer relationships. This Privacy Notice explains how we collect, use, share, store and otherwise process your personal data, and the rights available to you under the Personal Data Protection Law of the Kingdom of Saudi Arabia (the "PDPL") and its Implementing Regulations

If you have any questions about how we handle your personal data, or wish to exercise any of your rights, please contact our designated privacy team:

- Email: info@alarkan.com
- Telephone: +966 11 206 9888 / Toll-free: 800 1233 333
- Post: Privacy – Dar Al Arkan Real Estate Development Company, P.O. Box 105633, Riyadh 11656, Kingdom of Saudi Arabia

2. Who This Notice Applies To

This Customer Privacy Notice applies to individuals who:

- Enquire about, reserve, or purchase residential or commercial units from Dar Al Arkan.
- Enter into lease, property management, or maintenance agreements with us.
- Engage with our financial services or financing partners (including Khair and Sahl Financing Company) in connection with a real estate transaction.
- Register as agents or brokers authorised to sell Dar Al Arkan properties.
- Interact with our sales teams, customer care channels, or visit our sales offices or show apartments.
- Participate in loyalty programmes, referral schemes, or customer events we operate.

This Notice is separate from and supplements our Website Privacy Statement (which governs data collected through www.daralarkan.com) and our Employee Privacy Notice.

3. Personal Data We Collect About You

Depending on the nature of your relationship with us, we may collect and process the following categories of personal data:

When we are providing services to you, the categories of personal data listed below are mandatory for you to provide, as these are necessary for us to process your enquiry, reservation, purchase, lease, or financing application. If you are a broker or agent, then the personal data provided at Section 3.6 is mandatory. If you do not provide the mandatory personal data, we may be unable to proceed with the relevant reservation, purchase, financing application, or other service.

3.1 Identity and Contact Information

- Full name (Arabic and English).
- National ID number (Huwiyyah) or Iqama number; passport number for non-Saudi nationals.
- Date of birth and nationality.
- Residential address, email address, and telephone number(s).

3.2 Transaction and Contractual Information

- Details of properties enquired about, reserved, or purchased.
- Sale and purchase agreement details, reservation forms, and supporting documents.
- Payment history, instalment schedules, and outstanding balances.
- Unit handover and snagging records.
- Lease agreements and tenancy details where applicable.

3.3 Financial Information

- Bank account details and payment method information (processed securely for transaction purposes).
- Financing application details, credit assessment information, and instalment plan agreements (where you apply for financing through Khair or Sahl Financing Company).
- Details of any government housing support schemes (e.g. REDF) relevant to your purchase.

3.4 Communications and Correspondence

- Records of communications with our sales, customer care, and legal teams (including calls, emails, and written correspondence).
- Feedback, complaints, and dispute records.

3.5 Visit and Site Access Records

- CCTV footage captured at our sales offices, show apartments, and development sites, for security purposes.
- Visitor logs maintained at our premises.

3.6 Agent and Broker Information

- Professional licence or brokerage registration details.
- Commission records and agency agreement terms.

3.7 Sensitive Personal Data

We do not intentionally collect Sensitive Data unless it is necessary for a transaction, financing application, legal requirement, accessibility request, dispute resolution process or another legitimate business purpose. Where Sensitive Data is processed, it will be handled in accordance with the PDPL, including where necessary pursuant to your consent, and appropriate safeguards will be applied.

4. How We Collect Your Personal Data

We collect personal data:

- Directly from you: when you complete reservation or purchase forms, visit our sales offices or show apartments, contact us by telephone, email, or through our website, or participate in events we host.
- From third parties: including property agents and brokers acting on your behalf, the Saudi Real Estate General Authority (REGA), the Ministry of Justice (for title deed and notarisation records), financial institutions and financing companies, and government ID verification services.

- Automatically: through CCTV systems at our premises, and through cookies and technical tools when you use our website (see our Website Privacy Statement and Cookie Policy).

5. How and Why We Use Your Personal Data

The table below sets out the principal purposes for which we process personal data, the categories of data involved and the lawful basis or bases that may apply depending on the nature of the processing activity.

Purpose of Processing	Categories of Personal Data	Lawful Basis (PDPL)
Processing your reservation and sale and purchase transaction, including identity verification, contract execution, and payment administration.	Identity, contact, transaction, and financial data.	Performance of a contract.
Managing your account, including after-sales service, snagging, unit handover, and ongoing customer care.	Identity, contact, and transaction data; communications records.	Performance of a contract.
Processing financing applications in connection with your purchase (Khair / Sahl Financing Company).	Identity, financial, and transaction data.	Performance of a contract; compliance with applicable legal obligations.
Complying with anti-money laundering (AML), counter-terrorist financing (CTF), and Know Your Customer (KYC) obligations under Saudi law.	Identity data; financial data; transaction data.	Compliance with a legal obligation.
Registering title deeds and notarising sale transactions through the Ministry of Justice and relevant registries.	Identity data; transaction data.	Compliance with a legal obligation.
Managing complaints and disputes, including proceedings before Saudi courts or the Real Estate General Authority.	Identity, contact, communications, and transaction data.	Compliance with a legal obligation; legitimate interests.
Sending you marketing communications about our projects, new launches and related real estate services.	Identity and contact data.	Your consent.
Conducting customer satisfaction surveys and improving our products and services.	Identity, contact, and communications data.	Legitimate interests.
Maintaining CCTV and physical security at our offices, show apartments, and sites.	CCTV footage; visitor logs.	Legitimate interests.
Managing our agent and broker network, including	Identity, contact, financial, and professional data.	Performance of a contract; compliance with legal obligations.

Purpose of Processing	Categories of Personal Data	Lawful Basis (PDPL)
commission payments and compliance monitoring.		
Corporate transactions, restructuring, or audits (including sharing data with professional advisers).	Identity and transaction data as necessary.	Compliance with legal obligations; legitimate interests

We will not use your personal data for purposes other than those set out above, nor will we change the purpose of processing, without first obtaining your consent, except where otherwise permitted by the PDPL.

6. Marketing Communications

Subject to obtaining your consent, we may contact you by email, SMS, telephone, or post about our new projects, upcoming launches, promotions, and related real estate services.

You have the right to opt out of receiving marketing communications at any time. To do so, please:

- Click the unsubscribe link in any marketing email we send you.
- Contact us using the details in Section 1 above.

Opting out of marketing will not affect communications necessary for the administration of your contract or account with us.

7. Who We Share Your Personal Data With

We do not sell your personal data. We share your personal data only where necessary, with the following categories of recipients:

- Group companies and subsidiaries: where relevant to your transaction or account.
- Authorised agents and brokers: where you have engaged an agent to represent you, or where we share information with our registered agent network for the purpose of your transaction.
- Government authorities and regulators: including the Ministry of Justice (title registration), the Real Estate General Authority (REGA), the Saudi Central Bank (SAMA), and the Zakat, Tax and Customs Authority (ZATCA), where required by law.
- Financial institutions and financing companies: in connection with payment processing and financing applications.
- Professional advisers: including legal, audit, compliance, and technical advisers, under obligations of confidentiality.
- IT and technology service providers: including CRM systems, data storage, and communication platforms, acting as data processors on our behalf under contractual obligations.
- Courts and dispute resolution bodies: where required in connection with legal proceedings or regulatory investigations.
- Prospective acquirers or investors: in the context of a corporate transaction or due diligence process, subject to appropriate confidentiality obligations.

8. Cross-Border Transfers of Personal Data

We are a Saudi-based company and process most of your personal data within the Kingdom of Saudi Arabia. Where personal data is transferred outside the Kingdom of Saudi Arabia, we will ensure that such transfers are carried out in accordance with the PDPL, its Implementing Regulations and the Regulation on Personal Data

Transfer Outside the Kingdom, including the implementation of appropriate safeguards (such as Standard Contractual Clauses or other lawful transfer mechanisms) where required.

9. How Long We Keep Your Personal Data

We retain personal data for as long as is necessary to fulfil the purposes set out in this Notice, and in accordance with our legal and regulatory obligations:

- Transaction and contractual records (including sale and purchase agreements, title documentation, and payment records): a minimum of [10] years from completion of the transaction, or as required by applicable Saudi law, whichever is longer.
- Customer account and after-sales records: for the duration of the relationship and for [5] years thereafter.
- AML, KYC, and identity verification records: for the periods prescribed under applicable Saudi anti-money laundering regulations (currently a minimum of 10 years).
- CCTV footage: [30–90] days, unless required for an ongoing security investigation or legal matter.
- Marketing consent records: for as long as you remain an active customer or subscriber, plus a reasonable period thereafter.
- Complaint and dispute records: for the duration of the matter and for [5] years thereafter.

10. Your Rights Under the PDPL

Under the Saudi Personal Data Protection Law, you have the following rights in relation to your personal data:

- Right to be informed: to receive clear information about how your personal data is collected and used, as set out in this Notice.
- Right of access: to request a copy of the personal data we hold about you.
- Right to data portability: to request obtaining a copy of your personal data in a readable and clear format.
- Right of correction: to request that inaccurate or incomplete personal data is corrected.
- Right of erasure: to request deletion of your personal data where it is no longer necessary for the purposes for which it was collected, subject to any overriding legal obligation to retain it.
- Right to withdraw consent: where processing is based on your consent, to withdraw that consent at any time without affecting the lawfulness of prior processing.

To exercise any of these rights, please contact us using the details in Section 1. We will respond within the timeframes required under the PDPL. We may need to verify your identity before processing your request.

If you are not satisfied with how we have handled your request, you have the right to lodge a complaint with the Saudi Data and Artificial Intelligence Authority (SDAIA), the competent supervisory authority in the Kingdom of Saudi Arabia.

11. How We Protect Your Personal Data

We implement appropriate technical and organisational measures to protect your personal data against unauthorised access, accidental loss, disclosure, alteration, or destruction. These include:

- Role-based access controls limiting access to personal data to authorised personnel only.
- Encrypted data transmission for online transactions and communications.
- Secure physical storage of paper records.
- Regular staff training on data protection obligations.

- Contractual obligations imposed on third-party data processors.

12. Changes to This Privacy Notice

We may update this Customer Privacy Notice from time to time to reflect changes in our business, services, or applicable law. Where changes are material, we will notify you directly by email or in writing, or through prominent notice on our website. The current version of this Notice will always be available on request and on our website at www.daralarkan.com.

Last Updated: July 2026