

## Privacy Policy – Tawfiq Invest BV

Version: 1.0  
Effective date: 1 October 2025  
Applicability: applicable to all services and agreements of Tawfiq Invest, both nationally and internationally.



**TAWFIQ INVEST**  
Bridging capital and principles

### 1. General

Tawfiq Invest places great importance on the protection of personal data and the safeguarding of confidentiality, integrity, and transparency in all its activities.

This privacy policy describes how we handle personal data of investors, entrepreneurs, and other stakeholders, in accordance with the General Data Protection Regulation (GDPR) and comparable international standards.

### 2. Data Controller

The entity responsible for the processing of personal data is:

#### Tawfiq Invest

**Email:** [info@tawfiqinvest.com](mailto:info@tawfiqinvest.com)

**Website:** [www.tawfiqinvest.com](http://www.tawfiqinvest.com)

Tawfiq Invest determines the purposes and means of data processing and always acts in accordance with the principles of fairness, proportionality, and necessity.

### 3. Personal Data We Process

Depending on your relationship with Tawfiq Invest (investor, entrepreneur, supplier, or website visitor), we may process the following information:

- First and last name
- Contact details (address, email, phone number)
- Company and registration information
- Basic financial information for assessing investment suitability
- Copies of identification and verification documents for KYC purposes
- Correspondence, communication history, and project information

We collect only the data necessary for our services and to comply with legal obligations.

### 4. Purposes of Processing

We use personal data solely for legitimate and specific purposes, including:

1. Performing mediation services between investors and entrepreneurs;
2. Conducting KYC procedures and compliance checks;
3. Facilitating external due diligence on projects;
4. Enabling communication and information exchange between parties;
5. Complying with legal obligations (such as administrative or fiscal requirements);
6. Safeguarding the integrity of our organization and preventing misuse of our platform.

We never use personal data for commercial sale or unauthorized purposes.

### 5. Legal Bases for Processing

We process personal data only on one or more of the following lawful bases:

- Consent of the data subject;
- Performance of a contract;
- Legal obligation (such as KYC or anti-money laundering laws, where applicable);
- Legitimate interest (such as internal administration, security, and integrity protection).

### 6. Sharing Data with Third Parties

**6.1** We share personal data with third parties only when necessary for our services or to comply with legal obligations.

**6.2** Examples include:

- External due diligence or KYC partners;
- IT and security service providers;
- Legal or financial advisors, when necessary;

- Legal authorities, based on a valid obligation.  
6.3 With all external parties, we sign a data processing agreement specifying that they process personal data exclusively on our behalf and in accordance with the GDPR.

## 7. International Data Transfers

If personal data is processed outside the European Economic Area (EEA), Tawfiq Invest ensures appropriate safeguards, such as:

- the use of Standard Contractual Clauses (SCCs) approved by the European Commission; or
- processing in countries recognized by the European Commission as providing an adequate level of data protection.

## 8. Data Retention

We do not retain personal data longer than necessary for the purpose for which it was collected, unless a longer period is legally required or justified. After the retention period expires, data will be securely deleted or anonymized.

## 9. Data Security

Tawfiq Invest takes appropriate technical and organizational measures to protect personal data against unauthorized access, loss, or misuse. We operate on a strict “need-to-know” basis and conduct periodic security audits.

## 10. Rights of Data Subjects

You have the following rights regarding your personal data:

- Right of access – to know which data we process about you;
- Right to rectification – to correct inaccurate or incomplete data;
- Right to erasure (“right to be forgotten”);
- Right to restriction of processing;
- Right to data portability;
- Right to object to processing.

You can submit a request via [info@tawfiqinvest.com](mailto:info@tawfiqinvest.com). We will respond within 30 days of receiving your request.

## 11. Ethics and Shariah Compliance in Data Processing

Tawfiq Invest operates in accordance with ethical and Shariah principles that emphasize honesty, confidentiality, and respect for privacy. We do not process data for purposes that conflict with these principles, such as interest (riba), speculation (gharar), or unlawful trade.

## 12. Cookies and Website Use

Our website uses only functional and analytical cookies to improve site performance. Tracking cookies are placed only after the user provides explicit consent.

## 13. Complaints and Supervision

If you have any complaints regarding the processing of your personal data, you can contact us at [info@tawfiqinvest.com](mailto:info@tawfiqinvest.com).

You also have the right to file a complaint with the Dutch Data Protection Authority (Autoriteit Persoonsgegevens) or the competent supervisory authority in your country.

## 14. Changes to This Policy

Tawfiq Invest reserves the right to amend this privacy policy at any time.

The most recent version is always available at [www.tawfiqinvest.com](http://www.tawfiqinvest.com).

We encourage users to review this policy regularly to stay informed about updates.