

Introduction

“LARSA” means LARSA International LLC any of its subsidiaries or affiliates.

“LARSA Channels” for purposes of this Privacy Policy means any platform used or which may be used for accessing LARSA services as may be made available from time to time, carried out or availed by you through the LARSA Website or any other channel of communication.” “Personal Information” for purposes of this Policy means information which can personally identify you including but not limited to your name, address, Emirates Id number, phone number, email address, location.

You are important

At LARSA our most important asset is you and your trust. In this Privacy Policy we will cover what and how we collect, use, disclose, transfer, and store your information. We want to assure you that LARSA is committed to maintaining the confidentiality, integrity and security of any Personal Information about our users. Precisely for this reason, this Privacy Policy will explain to you what and how we collect, use, disclose, transfer, and store your non-personal and Personal Information shared through our website www.larsa.org (the "LARSA Website") or other LARSA Channels in connection with our service (the "Service or Services"). Further, LARSA focuses a lot on its privacy and security standards to ensure Personal Information is kept secure and safe. Due to this reason, we regularly re-evaluate and update our Privacy Policy and adapt them as necessary to deal with new challenges. The date last revised appears at the top of the Privacy Policy. Changes take effect immediately upon posting. If you have questions, comments, concerns or feedback regarding this Privacy Policy or any other privacy concern, send an e-mail to [our team](#). It is not mandatory for you to provide the Personal Information that we have requested, but, if you choose not to do so, unfortunately, we will not be able to provide you with our Services through the LARSA Channels or respond to any queries you may have.

What kind of Personal Information do we collect?

Depending on which Services you use, we may collect different kinds of Personal Information from or about you.

Things you do and Personal Information you provide.

We may collect the content and other Personal Information you provide when you use our Services, including when you sign up for an account, create or share, and message or communicate with others. This may include Personal Information in or about the content you provide, such as the location of a photo or the date a file was created. We may collect Personal Information about how you use our Services, such as the types of content you view or engage with or the frequency and duration of your activities.

Things others do and Personal Information they provide.

We may also collect content and Personal Information that other people provide when they use our Services, including Personal Information about you, such as when they share a photo of you, send a message to you, or upload, sync or import your contact Personal Information.

Your networks and connections.

We may also collect Personal Information about the people and groups you are connected to and how you interact with them, such as the people you communicate with the most or the groups you like to share with. We also collect contact Personal Information you provide if you upload, sync or import this Personal Information (such as an address book) from a device.

LARSA affiliates.

We may receive Personal Information about you from companies that are affiliates of LARSA, in accordance with their terms and policies.

Device Personal Information.

We may collect Personal Information from or about the computers, phones, or other devices where you install or access our Services, depending on the permissions you've granted. We may associate the Personal Information we collect from your different devices, which helps us provide consistent Services across your devices and/or support security practices. Here are some examples of the device Personal Information we collect: Attributes such as the operating system, hardware version, device settings, file and software names and types, battery and signal strength, and device identifiers. Device locations, including specific geographic locations, such as through GPS, Bluetooth, or WiFi signals. Connection Personal Information such as the name of your mobile operator or ISP, browser type, language and time zone, mobile phone number and IP address Information from third-party partners. Information from websites and apps that use our Services. We may receive Personal Information about you and your activities on and off LARSA from third-party partners, such as Personal Information from a partner when we jointly offer services or from an advertiser about your experiences or interactions with them.

Non-Personal Information.

We also collect information in a form that does not, on its own, permit direct association with any specific individual such as occupation, language, zip/area code, location, time zone, ip address etc. We may collect, use, transfer, and disclose non-personal information for any purpose. This information is aggregated and used to help us provide more useful information to our customers and to understand which portions of Services are of most interest. This aggregated data is considered non personal information for the purposes of this Privacy Policy.

How do we use your Personal Information?

We are passionate about creating engaging and customized experiences for our customers. We may use all of the Personal Information we have to help us provide better products and Services. Here's how:

Provide, improve and develop Services.

We are able to create, develop, operate, deliver and improve our Services, personalized content, and make suggestions for you by using your Personal Information to understand how you use and interact with our Services and the people or things you're connected to and interested in on and off our Services. When we have location Personal Information, we use it to tailor our Services for you and others, like helping you to check-in and find local events or offers in your area. We conduct surveys and research, test features in development, and analyze the Personal Information we have to evaluate and improve products and services, develop new products or features, and conduct audits and troubleshooting activities.

Communicate with you.

We may use your Personal Information to send you marketing communications, communicate with you about our Services and let you know about our policies and terms. We also use your Personal Information to respond to you when you contact us.

Show and measure ads and services.

We may use the Personal Information to improve our advertising and measurement systems so we can show you relevant ads on and off our Services and measure the effectiveness and reach of ads and services.

How We Use Anonymized Data: Peer Comparisons, Research & Development

LARSA may make anonymous or aggregate Personal Information and disclose such data only in a non-personally identifiable manner to: (i) advertising, measurement or analytics partners approved by LARSA that conduct research into consumer spending; and (ii) Users of the Service for purposes of comparison of their financial situation relative to the broader community. (iii) Such Personal Information does not identify you individually. (iv) Disclosure of Your Information to Protect our Rights, if Required by Law or for certain transactions (v) Notwithstanding the foregoing, LARSA reserves the right (and you authorize LARSA) to share or disclose your Personal Information when LARSA determines, in its sole discretion, that the disclosure of such Personal Information is necessary or appropriate: (vi) To enforce our rights against you or in connection with a breach by you of this Privacy Policy or the terms and conditions to access the Services; (vii) To prevent prohibited or illegal activities; or (viii) When required by law, legal process, litigation,

and/or requests from public and governmental authorities within or outside your country of residence or if we determine that for purposes of national security, law enforcement, or other issues of public importance, disclosure is necessary or appropriate.

Online Session Information and Use is Collected to Improve Your Experience

We may also collect technical and navigational related Personal Information, such as computer browser type, Internet protocol address, pages visited, and average time spent on our Site. This Personal Information may be used, for example, to alert you to software compatibility issues, or it may be analyzed to improve our design and functionality of the LARSA App and the Services. **We Use Cookies and other technologies to Improve Your Experience** We may use cookies and other technologies such as pixel tags and Web beacons. These technologies help us better understand user behavior, tell us which parts of LARSA Websites people have visited, and facilitate and measure the effectiveness of offer and Services and improve them. We treat the information received from cookies and other technologies as non-personal information. You will have the option to disable cookies. If you choose to do so, unfortunately, certain features of the LARSA Website and the Services will not be available once cookies are disabled. **We May Use Third Party Providers to Help Us Improve Our Service** We may also use third party service providers to help us analyze certain online activities. For example, these service providers may help us measure the performance of our online campaigns or analyze visitor activity. We may permit these service providers to use cookies and other technologies to perform these services for us. We do not share any Personal Information about our customers with these third party service providers, and these service providers do not collect such Personal Information on our behalf. Our third party service providers are required to comply fully with this Privacy Policy. **Other Uses.** We may use your Personal Information for the following purposes as well (i) to fulfill your requests for certain products and services; (ii) for market research, project planning, troubleshooting problems, detecting and protecting against error, fraud or other criminal activity; (iii) to third-party contractors that provide services to LARSA and are bound by these same privacy restrictions; (iv) to enforce our Terms of Use; and (v) as otherwise set forth in this Privacy Policy (including disclosures to protect our rights, if required by law, or relating to a transfer of control or sale of assets).

How do we keep your Personal Information safe and secure?

We Are Committed To Keeping Your Personal Information Secure

The security of your Personal Information is important to us. As discussed below, we utilize physical, electronic and procedural security measures to protect against loss, misuse, and alteration of Personal Information under our control. We offer industry-standard practices and security measures to safeguard and secure the Personal Information we collect. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, we cannot guarantee its absolute security. We use a combination of firewall barriers, encryption techniques and authentication procedures, among others, to

maintain the security of your online in-app session and to protect LARSA accounts and systems from unauthorized access. When you register for the Service, LARSA requires a login id and password from you for your privacy and security. LARSA transmits Personal Information such as your Registration Information (as defined below) or Account Credentials (as defined below) securely. Our servers are in a secure facility. Access requires multiple levels of authentication. Security personnel monitor the system 7 days a week, 24 hours a day. We employ controls to limit access to our databases to those employees or service providers with a business need to access them. We encrypt your account password so that your password cannot be recovered, even by us. All backup drives and tapes also are encrypted.

We Enforce Physical Access Controls to Our Facilities

No employee may put any Personal Information or account Personal Information on any insecure machine (i.e., nothing can be taken from the database and put on an insecure laptop). In addition, LARSA frequently tests the Service for any failure points that would allow hacking. However, it is important to understand that these precautions apply only to our Service and systems. We exercise no control over how your Personal Information is stored, maintained or displayed by third parties or on third-party sites.

Restrictions and Monitoring of Our Partners

Any partners we work with have been selected in accordance with our security policies and practices and are bound by confidentiality obligations. They may be subject to discipline, including termination and criminal prosecution, if they fail to meet these obligations. We may also use third party vendors or service providers to help us provide the Service to you, such as sending e-mail messages on our behalf or hosting and operating a particular feature or functionality of the Service. We require such third parties to maintain the confidentiality of the Personal Information we provide to them.

Our Service Ensures Secure Communications with Encryption

From the time you submit your Login ID and Password so that communications between your device and LARSA are encrypted. This enables client and server applications to communicate in a way that is designed to prevent eavesdropping, tampering and message forgery. You are responsible for keeping your Login ID, Password, Mobile Device, and Email Account safe and confidential. We maintain strict rules to help prevent others from guessing your password. We also recommend that you change your password periodically. Your password must be 8-16 characters in length. You are responsible for maintaining the security of your Login ID and Password. You may not provide these credentials to any third party. If you believe that they have been stolen or been made known to others, you must contact us immediately to [our team](#), but in any event you should change your password immediately via the LARSA website. You also agree that you control and limit access to the email account and mobile device. If your email address or your mobile device changes, you are responsible for informing us of that change. We are not responsible if someone else

accesses your account through Registration Information they have obtained from you or through a violation by you of this Privacy Policy or the Terms of Use.

You Can Delete Your Data Anytime by Discontinuing Use of Our Service

When you request us to delete your account for the Service, except as mentioned below, your Personal Information will be permanently expunged from our primary production servers and further access to your account will not be possible. We will also promptly disconnect any connection we had established to your Account Information (see below) and delete all account credentials. However, portions of your Personal Information, in anonymous and aggregate forms, may remain on our production servers indefinitely. We reserve the right to use this aggregate data to improve our service and for other lawful purposes. Your data may also remain on a backup server or media but will be removed within a commercially reasonable period of time. LARSA keeps these backups to ensure our continued ability to provide the Service to you in the event of malfunction or damage to our primary production servers. Also, please note that we also may need to store your data as required by federal, state or local law or by our regulators or to defend ourselves in any law suit brought by yourself or any third party.