

PRIVACY POLICY

Last updated: April 10, 2024

This Privacy Policy (“Privacy Policy”) for THE KNOWHOW RESEARCH AND CONSULTING - SOLE PROPRIETORSHIP L.L.C., a limited liability company registered in Abu Dhabi, under the commercial registration number CN-4636941, with registered address at Abu Dhabi, Yas Island (the “Company”, “we”, “us”, or “our”) describes how and why we are collecting, storing, using and/or sharing (‘process’) any individuals (“your”, “you”, “user”) information when you use our services, such as but not limited to when you:

- visit our website at www.theknowhow.ae (“Website”) that links to this Privacy Policy;
- download and use our prospective mobile service application that links to this Privacy Policy, (both website and application are hereinafter collectively referred to as “Submission Portal”);
- engage with us in other related ways, including any sales, marketing, or events.

Reading this Privacy Policy will help you understand your privacy rights and choices. If you do not agree with our policies and practices, you have the right to refrain from using our Services and Submission Portal. If you still have any questions or concerns, please contact us at info@theknowhow.ae. This policy outlines how the Company processes your personal data obtained by providing services through our website (“Services”).

We encourage you to carefully review this Privacy Policy to comprehend how we handle your personal data. Your use of our Submission Portal for our Services implies your agreement to the processing of your personal data in compliance with this Privacy Policy. By utilising our Services, you explicitly consent to the processing of your personal data as described in this Privacy Policy.

1. **WHAT WE DO?**

- The Company provides digital second medical opinions, medical assessments and medical reviews for patients, hospitals, and health insurances. Clients submit their relevant medical information to the Company. Based on this medical information the Company assigns the case to an independent medical expert from their international network. This expert will not personally contact, examine or treat the involved patient but deliver an impartial report based on the newest medical guidelines and research results to the requesting client.
- **Information Disclaimer:** The Company does not directly provide medical diagnosis or medical care through our Submission Portal. The information or content provided by our Services and Submission Portal are not intended as professional healthcare services, such as medicine, dentistry, nursing, or medical care provision.
- **Emergency Medical Needs:** Please avoid using our Services for emergency medical needs. In case of a medical emergency, contact your local emergency medical services immediately.
- **Access to Medical Records:** For access to medical records, lab test results, or any medical documentation, please contact your respective healthcare provider directly.
- **Healthcare Providers' Agreement:** Healthcare providers and subscribed third parties have a service agreement governing the use of personal data. We recommend reviewing healthcare providers' privacy policies to understand how they handle personal data.
- **White Label:** We collaborate with specific healthcare providers, enabling them to offer our Services through a White Labelling. This collaboration allows the healthcare providers' website to feature links to pages on our Submission Portal, that may incorporate the healthcare provider's branding within these pages.

2. WHAT INFORMATION DO WE COLLECT?

Personal information you disclose to us

2.1 We collect personal information that you voluntarily provide us when you use our Services, express an interest in obtaining information about us or our products and Services, when you participate in activities on our Submission Portal or through our Services, or otherwise when you contact us.

Personal information provided by you

2.2 The personal information that we collect depends on the context of your interactions with us and the Services, the choices you make, and the products and features you use. The personal information we collect may include the following:

- names
- date of birth
- gender
- email addresses
- phone numbers
- mailing addresses
- contact preferences
- medical insurance policy and details
- billing addresses
- debit/credit card numbers

Sensitive information

2.3 When necessary, with your consent or as otherwise permitted by applicable law, we process the following, categories of sensitive information including but not limited to:

- health data
- biometric data
- genetic data
- data relating to sexual orientation or sex life
- medical documents
- healthcare provider name
- medical expert's full name, and title
- clinic location

- specialty
- relevant expertise, symptoms, and procedures
- language spoken
- accepted forms of payment

Payment data

2.4 We may collect data necessary to process your payment if you make purchases, such as your payment instrument number, and the security code associated with your payment instrument. All payment data is stored by payment processing company and they may have their separate privacy policy link and we request you to check the same from time to time.

Application data

2.5 If you use our Services through our Submission Portal, we may also collect the following information if you choose to provide us with access or permission:

- **Push Notifications:** We may request for enabling push notifications regarding your account or certain features of the Submission Portal. If you wish to opt out from receiving such notifications, you may turn them off in your device settings.

2.6 This information is primarily needed to maintain the security and operation of our Submission Portal, for troubleshooting, and for our internal analytics and reporting purposes. All personal information that you provide us must be complete, accurate and true. You shall notify us for any changes to such personal information, under your right to rectification.

Information automatically collected

2.7 We automatically collect certain information when you visit, use, or navigate the Services on our Submission Portal. This information does not reveal any of your identifiable information, but it may include device and usage information, such as IP address, browser and device characteristics, operating system, language preferences, referring URLs, device name, country, location, information about how and when you use our Services, and other technical information. This information is necessary for the security and operational purposes of our Submission Portal and our Services.

2.8 We also collect cookie information that includes log and usage data, which is service-related, diagnostic, usage and performance information our servers automatically collect when you access or use our Services and which we record in log files.

2.9 We may use cookies and similar tracking technologies (like web beacons and pixels) to access or store information. Specific information about how we use such technologies and how you can refuse certain cookies is set out in our Cookie Notice on our Submission Portal.

3. HOW DO WE PROCESS YOUR INFORMATION?

3.1 We process your personal information for a variety of purposes, depending on how you interact with our Services, including:

- **To facilitate account creation and authentication and otherwise manage user accounts.** We may process your information so you can create and log in to your account, as well as keep your account in working order.

- **To deliver and facilitate delivery of services to the user.** We may process your information to provide you with the requested service.
- **To respond to user inquiries/offer support to users.** We may process your information to respond to your inquiries and solve any potential issues you might have with the requested service.
- **To send administrative information to you.** We may process your information to send you details about our products and services, changes to our terms and policies, and other similar information.
- **To fulfil and manage your orders.** We may process your information to fulfil and manage your orders, payments, returns, and exchanges made through the Services.
- **To save or protect an individual's vital interest.** We may process your information when necessary to safeguard an individual's vital interest such as to prevent harm.
- **To deliver Independent Second Opinion:** The personal health data such as, but not limited to medical documents collected, will be anonymised to a suitable level as per applicable laws, before being used by medical experts to be able to determine and provide a medical report for the individual.

4. WHAT LEGAL BASIS DO WE RELY ON TO PROCESS YOUR INFORMATION?

- 4.1 If you are located in the United Arab Emirates (UAE), European Union (EU) and the United Kingdom (UK), the Federal Personal Data Protection Law (PDPL) and Federal Personal Health Data Laws of UAE, and the General Data Protection Regulation (GDPR) shall apply to you. It is imperative that we explain the way we process your personal data and for you to understand the process.
- 4.2 **Consent.** We may process your personal data if you have given us permission to use your personal data for a specified purpose. You can withdraw your consent at any time by informing us through the email address provided above or through the Submission Portal settings.
- 4.3 **Performance of a Contract.** We may process your personal data when we believe it is necessary to fulfil our legal obligations to you, including providing our Services or at your request to enter into a contract with you.
- 4.4 **Legal Obligations.** We may process your information when we believe that it is necessary for compliance with our legal obligations, such as to cooperate with law enforcement agency, and government authorities.
- 4.5 **Vital Interests.** We may process your information where we believe it is necessary to protect your vital interest or the vital interests of a third party, such as situations involving potential threats to the safety of any person.

5. WHEN AND WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION?

- 5.1 We share the personal information collected to our vendors, consultants, and other third-party service providers, contractors or agents or to employees and group company or any such person who perform services for us or on our behalf and require access to such information to do that work ("**third parties**"). We have contracts in place with our third parties, which are designed to safeguard your personal information.
- 5.2 This means that they cannot do anything with your personal information unless we have instructed them to do it. They also commit to protect the data they hold on our behalf and to retain it for the period we instruct. The categories of third parties we may share personal data with are as follows:
- **Online Medical Expert Service Providers.** This will be an anonymized personal health data that the service provider will examine the data to provide a medical report back to us, then we shall send it to

the appropriate individual. At all times, this shall be done in accordance with the personal health data laws and the data protection regulations of the applicable jurisdictions.

5.3 We may also need to share your personal data in the following ways:

- **Business Transfers.** We may share or transfer your information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company.
- **IT and Payment Service Providers.** Service providers located in the jurisdictions where the company operates, act as processors, offering IT, system administration, and payment processing services.
- **Professional Advisers.** Advisers including lawyers, bankers, auditors, and insurers located in the United Arab Emirates (or such other jurisdiction where the company operates), act as processors or joint controllers. They provide consultancy, banking, legal, insurance, and accounting services.
- **Regulators and Authorities.** Regulatory bodies and authorities in the United Arab Emirates (or such other jurisdiction where the company operates), act as processors or joint controllers. They may require reporting of processing activities under certain circumstances.
- **Data Protection Measures.** We ensure that all third parties handling your personal data adhere to security standards and legal requirements. We restrict their use of your personal data solely for specified purposes and in alignment with our instructions.

6. IS YOUR INFORMATION TRANSFERRED INTERNATIONALLY?

6.1 Our servers are located in the United Arab Emirates, but we will transfer some of your health data outside of United Arab Emirates, in accordance with the health data laws and the personal data laws of the applicable jurisdictions. We will require your explicit consent for this, and we shall anonymize the identifiable data to process with our Services.

6.2 If you are accessing our Services from outside the United Arab Emirates, please be aware that your information may be transferred to, stored, and processed by us in our facilities and by those third parties whom we may share your personal data with, in the United Arab Emirates, and other countries.

6.3 If you are a resident in the United Arab Emirates, European Economic Area (EEA), UK or Switzerland, then these countries may not necessarily have data protection laws or similar laws as comprehensive as those in your country. However, we will take all necessary measures to protect your personal information in accordance with this Privacy Policy and applicable law.

7. HOW LONG DO WE KEEP YOUR INFORMATION?

7.1 We will only keep your personal data for as long as necessary for the purposes set out in this Privacy Policy, unless a longer retention period is reasonably required or permitted by law.

7.2 When we have no ongoing legitimate business need to process your personal data, we will either delete or anonymize such data, or if it is not possible, then we will store your personal data and isolate it from any further process until deletion is possible.

8. HOW DO WE KEEP YOUR INFORMATION SAFE?

8.1 We have implemented appropriate and reasonable technical and organizational security measures designed to protect the security of any personal data we process. However, despite our safeguards and effort to secure your data, no electronic transmission over the Internet or data storage technology can be 100%

guaranteed secured and therefore we cannot promise or guarantee that hackers, cybercriminals, or other unauthorized third parties will not be able to defeat our security and improperly collect, access, steal, or modify your data. Although we will do our best to protect your personal data, transmission of personal data to and from our Services is at your own risk. You should only access the Services within a secure environment.

8.2 In the event of a data breach, we will notify you through your email if you are among the affected individuals whose data has been compromised, as soon as practicably possible.

Safeguarding Account Information

8.3 We highly prioritize the security of your account. Please ensure the confidentiality of your username and password. We will never request your password via unsolicited communication or any other means. It is important to note that we will never ask for your password under any circumstances. Please refrain from sharing your account credentials with anyone and take necessary precautions to keep them secure. If you are aware that there has been unauthorized access to your account, you shall notify us immediately in writing through the email provided in the 'Contact Us' section below.

9. DO WE COLLECT INFORMATION FROM MINORS?

9.1 The Company may collect information of the minors for providing the Services, however the same information is provided by the legal guardian and they provide explicit consent for the Company to use and process the information in accordance with this Privacy Policy.

10. WHAT ARE YOUR PRIVACY RIGHTS?

10.1 In some jurisdictions, you have certain rights under applicable data protection laws. These may include the right (i) to request access and obtain a copy of your personal data, (ii) to request rectification or erasure; (iii) to restrict the processing of your personal data; (iv) if applicable, to data portability; and (v) not to be subject to automated decision-making. In certain circumstances, you may also have the right to object to the processing of your personal data. You can make such a request by contacting us by using the contact details provided below in the 'Contact Us' section.

10.2 We will consider and act upon any request in accordance with applicable data protection laws.

10.3 If you are located in the UAE, EEA or UK and you believe we are unlawfully processing your personal data, you also have the right to complain to your respective data protection authority.

10.4 If you are located in Switzerland, you may contact the Federal Data Protection and Information Commissioner.

10.5 **Withdrawing your consent:** If we are relying on your consent to process your personal data, which may be express and/or implied consent depending on the applicable law, you have the right to withdraw your consent at any time. You can make such a request by contacting us by using the contact details provided below in the 'Contact Us' section.

10.6 However, please note that this will not affect the lawfulness of the processing before its withdrawal nor, when applicable law allows, will it affect the processing of your personal data conducted in relation to lawfulness of the processing other than consent.

10.7 **Opting out of marketing and promotional communications:** You can unsubscribe from our marketing and promotional communications at any time by clicking on the unsubscribe link in the emails that we send, or by contacting us by using the contact details provided below in the 'Contact Us' section. We may still communicate

with you to send you service-related messages that are necessary for the administration and use of your account, to respond to Services requests.

Account Information

10.8 If you would like to review or change the information in your account or terminate your account, you can do so, from time to time, by:

- Log in to your account settings and update your account.
- Contact us by using the contact details provided below in the 'Contact Us' section.

10.9 Upon your request to terminate your account, we will deactivate or delete your account and data from our active databases. However, we may retain some information in our files to prevent fraud, troubleshoot issues, assist with any investigations, enforce our legal terms and/or comply with applicable laws.

10.10 **Cookies and similar technologies:** Most web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove cookies and to reject cookies. If you choose to remove cookies or reject cookies, this could affect certain features or services of our Services.

10.11 If you have any questions or comments about your privacy rights, you may contact us by using the contact details provided below in the 'Contact Us' section.

11. CONTROLS FOR DO-NOT-TRACK FEATURES

Most Web browsers and some mobile operating systems and mobile applications include a Do-Not-Track ('DNT') feature or setting you can activate to signal your privacy preference not to have data about your online browsing activities monitored and collected. At this stage, no uniform technology standard for recognizing and implementing DNT signals has been finalized. As such, we do not currently respond to DNT browser signals. If a standard for online tracking is adopted that we must follow in the future, we will inform you about that practice in a revised version of this Privacy Policy.

12. PRIVACY POLICY UPDATES

We may update this Privacy Policy from time to time. The updated version will be indicated by an updated 'Revised' date and the updated version will be effective as soon as it is accessible. If we make material changes to this Privacy Policy, we may notify you either by prominently posting a notice of such changes or by directly sending you a notification. We encourage you to review this Privacy Policy frequently to be informed of how we are protecting your data.

13. CONTACT US

If you have any questions, concerns or any comments about this Privacy Policy, you may contact our Data Protection Office (DPO) by

email: dpo@theknowhow.ae

office address: Level 3, The Mall WTC, Abu Dhabi, Al Danah, ABU DHABI