

GRANITE Privacy Policy

We at GRANITE Financial Holding (“GRANITE”, “we”, “us”, “our”) value our customers’ (“you”, “your”) trust. Protecting your privacy and securing your information is central to our mission.

This Privacy Policy governs the collection, processing, storage, and use of your data by GRANITE and its affiliates. It complements GRANITE’s Terms & Conditions that govern the use of GRANITE services (“Services”).

By using GRANITE’s Website and/or Mobile App (“Platform”), or registering for our Services, you are deemed to have read, understood, and accepted this Privacy Policy, as amended from time to time. Continued use of the Platform constitutes acceptance of updates to this Privacy Policy.

Purpose of Collecting Data

We process your information to:

- Provide you with our Services, including onboarding, transactions, and withdrawals.
- Comply with laws and regulations, including Know Your Customer (KYC) and Anti-Money Laundering (AML) requirements.
- Establish your identity, financial standing, and eligibility to invest.
- Ensure the safety and integrity of our Platform and Services.

Data We Collect

Information you provide

We may collect:

- Personal details: Name, date of birth, national ID/passport, photos.
- Contact details: Address, email, phone number.
- Financial details: Employment status, income, bank account information.
- Corporate information (for institutions): Commercial Register, Tax ID, Articles of Association, authorized signatory IDs.
- Communications: Information you provide via email, chat, or phone, including survey or form responses.

Usage information

We collect details about how you use the Platform, such as login frequency, time spent, transactions, and location data.

Transaction data

We collect and may verify your deposits, redemptions, and linked bank account transfers.

Device information

We may collect:

- Device attributes (operating system, storage, battery level, etc.).
- Identifiers (device ID, SIM ID, IP address).
- Data from device settings (camera, microphone, location, contact list—with explicit permission).
- Network details (ISP, operator, connection type, language, time zone).

Use of Data

Your data may be used to:

- Onboard and verify your account.
- Provide seamless deposits, withdrawals, and daily interest accrual.
- Send account and service notifications.
- Prevent fraud, financial crime, or unauthorized use.
- Comply with FRA and CBE regulations.
- Improve our Services through analytics and innovation.
- Ensure platform security and protect customer accounts.

Some notifications are part of the core Services and cannot be opted out of.

Sharing of Data

We do not sell your data. Your information may be shared:

- With regulators and law enforcement: Where required under Egyptian law (e.g., FRA, AML authority, tax authority).
- With service providers: Such as fund administrators, KYC/AML service providers, payment processors, and IT hosting partners—under strict contractual safeguards.
- For legal protection: To detect and prevent fraud, unauthorized access, or harmful activity.

Data Security & Storage

- Data is stored on secure servers located within Egypt, in compliance with FRA requirements.
- GRANITE applies bank-grade encryption, firewalls, and endpoint protection.
- Transaction logs are retained for a minimum of 5 years, as mandated by FRA.
- Only authorized personnel may access your data, under strict confidentiality obligations.

Communication

We may contact you via in-app notifications, SMS, email, or phone regarding your account or Services. By using the Platform, you consent to the recording and retention of communications with GRANITE.

Indemnification & Liability

You agree to indemnify GRANITE and its officers, directors, and employees against claims arising from your use of the Services, except in cases of GRANITE's gross negligence or willful misconduct.

GRANITE is not liable for service interruptions beyond its reasonable control, including but not limited to natural disasters, governmental actions, or technical failures.

Applicable Law & Dispute Resolution

This Privacy Policy is governed by the laws of the Arab Republic of Egypt. Any disputes shall be resolved by arbitration under the rules of the Cairo Regional Centre for International Commercial Arbitration (CRCICA). The language of arbitration shall be English.

Retention & Termination

- Data is retained as long as required by law, regulation, or internal policy, even after account closure.
- Upon termination of Services, some data may be deleted while other data must be preserved to comply with legal obligations.

Updates to This Policy

We may revise this Privacy Policy at any time. Updates will be posted on our Website and Mobile App. By continuing to use the Services, you agree to be bound by the revised terms.

Your Responsibility

- You are responsible for ensuring the accuracy and completeness of the information you provide.
- GRANITE may refuse or terminate Services if information is found to be false, incomplete, or misleading.