

EXCELLENCE FINANCING BROKER

Dubai, United Arab Emirates

PRIVACY POLICY

How Excellence Financing Broker collects, uses, and protects your personal data

Last Updated: 30 July 2026

1. Introduction

Excellence Financing Broker ("EFB", "we", "us", or "our") respects your privacy and is committed to protecting the personal data you share with us. This Privacy Policy explains what personal data we collect through our website <https://efb.ae> (the "Website") and in connection with any consultancy services you engage us to provide, why we collect it, how we use and share it, and the choices and rights available to you.

This Policy applies to visitors, enquirers, and users of the Website and forms part of our commitment to comply with the UAE Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data ("PDPL") and other applicable UAE laws.

2. Who We Are

Excellence Financing Broker is a company registered in Dubai, United Arab Emirates, licensed by the Dubai Department of Economy and Tourism (formerly the Dubai Department of Economic Development) under Trade License No. 869539, with VAT Registration Number (TRN) 100526925100003.

Registered Office: Al Abbas Building 306/18, Block-2, Khaled Bin Waleed Road, Bur Dubai, Dubai, United Arab Emirates.

For all data protection matters, you may contact us at: support@efb.ae

3. Scope of This Policy

We are an independent financial brokerage and consultancy company. We connect customers with licensed banks and financial institutions in the UAE in relation to Personal Loans, Business Loans, Credit Cards, Mortgages, and Business Accounts, and we may provide professional financial consultancy services for a fee. We do not provide loans or financial products ourselves, and this Policy describes only the personal data we, EFB, collect and process as part of our brokerage and consultancy activities.

4. Information We Collect

We collect the following categories of personal data directly from you when you interact with our website or engage our services:

Enquiry Form and Book Consultation (individuals):

- Name
- Email address
- Phone number

Business Enquiries:

- Company name
- Contact person's name
- Email address
- Phone number

Newsletter Sign-Up:

- Email address

Consultancy Engagement and Billing Information:

If you engage our paid consultancy services, we will also collect information necessary to deliver and invoice those services, such as billing name and contact details, the scope and fee for the engagement, and confirmation of payment.

Passive/Technical Information: When you browse our website, certain technical information is collected automatically through cookies and similar technologies, including:

- IP address
- Browser type and version
- Device information
- Cookie identifiers and browsing activity on the Website

Please see our separate Cookie Policy for further detail on cookies and similar technologies.

5. Legal Basis for Processing

We process your personal data on the basis of your consent. By submitting a form on our website (enquiry, consultation request, or newsletter sign-up) or engaging our consultancy services, you consent to our collection and use of your personal data as described in this Policy. Where you engage our paid consultancy services, we also process the billing and engagement information described in Section 4 as necessary to perform that engagement with you. You may withdraw your consent at any time as set out in Section 12 (Your Rights) and Section 14 (Marketing Communications) below.

6. How We Use Your Information

We use the personal data we collect to:

- Respond to your enquiry and connect you with relevant partner banks and financial institutions
- Arrange and manage consultations you request, including your free initial consultation
- Deliver, manage, and invoice any paid consultancy services you engage us to provide
- Send you the newsletter and promotional communications you have signed up for or consented to receive
- Operate, maintain, and improve the Website, including through analytics
- Comply with applicable legal, regulatory, or tax obligations, including invoicing and accounting records
- Resolve disputes and enforce our Terms & Conditions

7. Sharing of Personal Data

We do not sell your personal data. We may share your personal data with the following categories of recipients:

- Partner banks and financial institutions — only after you have consented, so that they may assess and process your enquiry

- Website hosting providers — to store and operate the Website
- Email service providers — to send transactional and marketing communications
- Analytics providers (including Google Analytics and Google Tag Manager) — to help us understand Website usage
- Marketing providers (including Meta Pixel) — to help us measure and improve our marketing

We do not share your personal data with any other third party except as required by law, regulation, or a valid order of a competent UAE authority.

8. Cross-Border Data Transfers

Some of the third-party providers referred to above, including Google Analytics, Google Tag Manager, and Meta Pixel, may process technical information on servers located outside the United Arab Emirates. Where this occurs, we take reasonable steps to ensure such providers maintain appropriate safeguards for your personal data, consistent with the requirements of the PDPL.

9. Data Retention

We retain your personal data only for as long as necessary to provide our services to you, to comply with applicable legal or contractual obligations, to resolve disputes, or until you request deletion of your data, where such deletion is legally permissible. Where we are required to retain certain records for legal, regulatory, or audit purposes, we will retain that data only for as long as required for that purpose. In particular, as a VAT-registered business, invoices and related financial records connected to any consultancy fee we charge you are retained for the minimum period required under UAE tax law.

10. Data Security

We take appropriate technical and organizational measures, in line with industry-standard practices, to protect your personal data against unauthorized access, loss, misuse, or disclosure. However, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee absolute security.

11. Your Rights

Subject to applicable law, you may have the right to:

- Access the personal data we hold about you
- Request correction of inaccurate or incomplete personal data
- Request deletion of your personal data, where legally permissible
- Object to or request restriction of certain processing
- Withdraw your consent at any time, without affecting the lawfulness of processing carried out before withdrawal

To exercise any of these rights, please contact us at support@efb.ae. We will respond to your request within a reasonable time and in accordance with applicable law. Please note that we may be unable to delete billing or invoicing records that we are legally required to retain, as described in Section 9.

12. Children's Privacy

Our services are intended for individuals who are 18 years of age or older. We do not knowingly collect personal data from anyone under the age of 18. If we become aware that we have inadvertently collected such data, we will take reasonable steps to delete it.

13. Marketing Communications

By submitting an enquiry through our website, you consent to being contacted by us via phone, email, SMS, and WhatsApp regarding your enquiry and related financial services, including our newsletter and promotional communications. You may opt out of promotional communications at any time by using the unsubscribe link in our emails or by contacting us at support@efb.ae.

14. Cookies

Our website uses cookies and similar technologies, including necessary, analytics, and marketing cookies. For full details of the cookies we use, their purpose, and how you can manage them, please refer to our Cookie Policy.

15. Data Breach Notification

In the event of a personal data breach that is likely to result in a risk to your rights and freedoms, we will notify affected individuals and, where required under applicable law, the relevant UAE data protection authority, without undue delay.

16. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, our fees, or applicable law. The updated version will be posted on this page with a revised "Last Updated" date. Your continued use of the Website following any changes constitutes your acceptance of the updated Policy.

17. Contact Us and Complaints

If you have any questions, concerns, or complaints about this Privacy Policy or how we handle your personal data, please contact us first at:

- General enquiries: info@efb.ae
- Support and data protection matters: support@efb.ae

If your concern remains unresolved, you may approach the relevant UAE authority responsible for data protection.

EXCELLENCE FINANCING BROKER

Trade License No. 869539 | Dubai, United Arab Emirates

COOKIE POLICY

How Excellence Financing Broker uses cookies and similar technologies

Last Updated: 30 July 2026

1. Introduction

This Cookie Policy explains how Excellence Financing Broker ("EFB", "we", "us", or "our") uses cookies and similar technologies on our website <https://efb.ae> (the "Website"). It should be read together with our Privacy Policy.

2. What Are Cookies

Cookies are small text files placed on your device when you visit a website. They are widely used to make websites function, to improve user experience, and to provide information to website owners about how their site is used.

3. Types of Cookies We Use

Necessary Cookies

These cookies are required for the Website to function properly, such as enabling core functionality and security. Without these cookies, parts of the Website may not work as intended.

Analytics Cookies

These cookies help us understand how visitors interact with the Website, such as which pages are visited and how long visitors spend on the site. We use Google Analytics and Google Tag Manager for this purpose. Google Tag Manager itself does not collect personal data but is used to manage and deploy other tags, including Google Analytics, on the Website.

Marketing Cookies

These cookies are used to measure the effectiveness of our marketing and to understand engagement with our advertising. We use Meta Pixel for this purpose.

4. Third-Party Services We Use

- Google Analytics — collects information about Website usage to help us understand visitor behavior
- Google Tag Manager — manages and deploys tags (including analytics tags) on the Website
- Meta Pixel — helps us measure and improve the performance of our marketing activities

These third-party providers may process certain technical information (such as your IP address, browser type, and device information) on servers located outside the United Arab Emirates, as described further in our Privacy Policy.

5. Managing Cookies

A cookie consent banner or preference centre is not currently implemented on the Website. You can manage or disable cookies at any time through your browser settings. Most browsers allow you to view, delete, and block cookies, including cookies from specific websites. Please note that disabling certain cookies may affect the functionality of the Website or your experience using it.

We recommend reviewing your browser's help documentation for instructions on managing cookies, or visiting the opt-out tools provided directly by Google and Meta for their respective services.

6. Changes to This Cookie Policy

We may update this Cookie Policy from time to time to reflect changes in the cookies and technologies we use or applicable law. The updated version will be posted on this page with a revised "Last Updated" date.

7. Contact Us

If you have any questions about this Cookie Policy, please contact us at:

- General enquiries: **info@efb.ae**
- Support: **support@efb.ae**