Profiling Tool Consent

Last Updated: 20.08.2026

This consent is presented to you as a separate, standalone consent. It is in addition to, and not a substitute for, your acceptance of Jabal's Terms & Conditions and the Privacy & Cookies Policy.

1. What this is

Jabal Asset Management LLC ("Jabal") offers a digital profiling tool ("Profiling Tool") that analyses information you provide and information generated from your interactions with the Profiling Tool to assess your investment profile, including your risk tolerance, investment experience and suitability for particular products and services.

Under Article 11 of the Personal Data Protection Law (Royal Decree 6/2022) ("PDPL"), the use of the Profiling Tool involves automated processing of your personal data that may produce significant effects for you. For that reason, your consent to the Profiling Tool is presented separately from your acceptance of Jabal's general Terms & Conditions and Privacy & Cookies Policy.

2. What We Will Do with Your Data

With your consent, we will:

- Collect and analyse information you provide through the profiling questionnaire, including your financial situation, investment objectives, risk tolerance, investment experience and time horizon;
- Combine that information with data from your activity in the Profiling Tool, including your holdings and interactions with content;
- Use that combined data to generate an investment profile and to make recommendations or suitability determinations for products and services offered through the App.

3. What This Means for You

The profile generated by the Profiling Tool affects:

- Which products and services you are eligible to access through the App;
- The suitability assessment applied to your transactions;
- The recommendations and content shown to you.

4. Logic and Significance

The Profiling Tool applies pre-defined rules and scoring criteria to your inputs to assign you to a risk category and to identify products and services that match that category. The general approach is:

- Your questionnaire responses are scored to estimate your risk tolerance, investment knowledge and capacity for loss;
- The resulting profile is matched against product suitability criteria;

The detailed methodology is maintained and reviewed by Jabal in accordance with applicable FSA requirements.

5. Your Rights

You have the right at any time to:

- **Request human review** — ask a Jabal representative to review any automated decision that affects you;
- **Express your point of view** — challenge or contest the outcome of any automated decision;
- **Withdraw your consent** — you may withdraw your consent to the processing of your personal data by the Profiling Tool by contacting DPO@jabal.om. Withdrawal does not affect the lawfulness of processing carried out before withdrawal.

Withdrawing your consent may affect your ability to use Jabal products and services that depend on the Profiling Tool.

6. Data Minimisation and Purpose Limitation

We will use the data collected through the Profiling Tool only for the purposes described in Section 2. We will not use it for direct marketing or any other purpose without your separate consent.

7. Retention

Profiling data is retained for as long as the Profiling Tool is active on your account, and for any further period required by applicable regulatory recordkeeping obligations. **JAM will retain your personal data only for as long as necessary to fulfill the purposes for which it was collected. Once those purposes have been achieved, the data will be deleted or anonymized unless retention or continued processing is required or permitted under applicable laws and regulations.**

8. Contact

For any question about the Profiling Tool, or to exercise any of your rights, please contact our Data Protection Officer using the details set out in the Privacy & Cookies Policy.

9. Your Decision

By tapping "Accept" I confirm that:

- I have read and understood this Profiling Tool Consent;
- I consent to the automated processing of my personal data for the purposes described above;
- I understand that I may withdraw this consent at any time by contacting DPO officer.

If I do not consent, I may continue to use Jabal’s other services subject to the general Terms & Conditions and the Privacy & Cookies Policy, but I will not have access to features that depend on the Profiling Tool.