

Enforcement Privacy Notice

1. What does this notice cover?

This notice describes how the Qatar Financial Centre Regulatory Authority (the "**RA**", "**we**", "**us**", or "**our**") collects, uses, discloses and otherwise processes your personal data in the course of administering our enforcement function, including investigation of protected reports and the administration of disputes raised under the Consumer Dispute Resolution Scheme as a data controller. It also describes your data protection rights, including a right to object to some of the processing which the RA carries out. More information about your rights, and how to exercise them, is set out in the "Your choices and rights" section.

The role of enforcement is to ensure the law, our regulations and rules are complied with. This is done by identifying and investigating suspected misconduct and using deterrent and remedial powers.

Not all enforcement investigations lead to disciplinary action. However, where misconduct is identified and disciplinary action is appropriate, the QFC Regulatory Authority has a range of sanctions available. These sanctions are designed to allow us to deliver strong, visible outcomes.

If you have questions relating to the processing of personal data and our enforcement activities, please contact the Data Protection Adviser at dpo@qfcra.com.

2. The personal data we use

Given the scope of our work, we use a variety of personal data (including special categories of personal data) to exercise our enforcement functions, which may include but are not limited to:

- names, addresses, contact details, dates of birth, passport information;
- racial or ethnic origin;
- employment history;
- location data;
- online identifiers, including IP addresses, cookie identifiers from third party websites;
- criminal records and allegations of criminal offences;
- information relating to a person's health;
- information relating to a person's economic identity, including credit ratings, financial information and banking records;
- an individual's political opinions or religious and philosophical beliefs; and
- an individual's personal views and opinions, including recordings and transcriptions of interviews undertaken as part of an investigation.

As an organisation, we have policies in place to ensure that we do not use more information than we need. In the case of our enforcement work, it is often necessary to have a broad range of information to enable us to effectively and efficiently meet

our responsibilities as a regulatory authority, including detecting and investigating offences and where necessary referring these matters to the local authorities or other regulators.

3. How this personal data is collected

To fulfil our enforcement functions, we collect personal data from a variety of sources as described below.

From individuals and firms

To perform our enforcement functions, we routinely begin investigations by requesting specific information from firms and individuals. We also often rely on information that has already been provided to the QFCRA by individuals and firms for any reason.

From third parties

We receive or request information from a variety of third parties to perform our functions. Given the nature of our investigatory work, it is often necessary to pull together a great deal of information to ensure that we are able to identify and act when enforcement action is required. Examples of other parties and sources that we receive information from include:

- consumers and whistleblowers;
- social media, third party websites and commercial databases;
- credit reference agencies;
- third party contractors; and
- government departments and other public authorities such as regulators and the law enforcement officials.

We often receive information as part of our investigations, intelligence and law enforcement work through our cooperation arrangements with other authorities.

4. How we use this data

We use personal data to enable us to carry out the specific enforcement functions for which we are legally responsible. These duties arise under the [Financial Services Regulations](#) and are essential to the discharge of our function as a regulator.

We also use this data to ensure the QFC as a market is functioning well and to protect consumers and the public interest.

5. When we share personal data we hold for enforcement purposes

There are a number of reasons we may need to share personal data with other parties. For example, we share information with the parties involved in investigations (such as firms or individuals and their legal representatives). We also frequently share personal data with overseas regulators and/or domestic law enforcement bodies and, occasionally, with other relevant firms. In some circumstances, where appropriate, we

choose to share this information (for example, for the purposes of furthering an investigation) and in others we are obliged for legal reasons to share the information.

In the majority of cases, the law and our policies allow us to share this information without obtaining the consent of the individuals involved. Where the law does require consent, we ensure that adequate consent is obtained in accordance with the QFC Data Protection Regulations.

6. The lawful basis for using this personal data

We use this personal data pursuant to our mandate as a regulator where it is necessary to process data in the performance of our function as the QFCRA or in the public interest or pursuant to a legal obligation.

7. Where we transfer your personal data outside the QFC

The RA uses IT systems outside of the QFC in the European Economic Area to host and back up all data. The QFC Data Protection Office has stated that, at this time, these countries offer an adequate level of protection. The QFC Data Protection Office determines and lists the jurisdictions of adequate protection and can be found [here](#). We rely on the guidance of the Data Protection Office about the jurisdictions deemed to offer an adequate level of protection.

If we transfer your personal data outside the QFC to a country that is not considered to offer an adequate level of protection by the Data Protection Office, we strive to ensure your personal data is adequately protected by putting in place appropriate contractual safeguards, as required.

8. Your choices and rights

You have the right to **ask the QFCRA for a copy** of your personal data; to **correct, delete or restrict** the processing of your personal data; and to **obtain the personal data you provide in a structured, machine-readable format**. In addition, you can **object to the processing** of your personal data in some circumstances (in particular, where we don't have to process the data to meet a legal requirement or a requirement relating to our regulatory function). Where we have asked for your consent, you may **withdraw consent** at any time. If you ask to withdraw your consent to the RA processing your data, this will not affect any processing that has already taken place.

Upon receipt of a request, we will take action within 30 days of receiving your request. We may extend the period for 60 days if necessary due to the complexity and number of the relevant requests. We will inform you of such an extension and the reasons within 30 days of receiving the initial request.

These **rights may be limited**, for example, if fulfilling your request would adversely affect the rights and legitimate interests of another person, or if you ask us to delete information that we are required by law or have compelling legitimate interests to keep or where complying with your request would be likely to prejudice the proper discharge of the RA's powers. You will not be subject to decisions that will significantly

impact you based solely on automated decision-making (i.e., with no human involvement in the decision).

If you have unresolved concerns and consider that our processing breaches the QFC Data Protection Regulations, you have the **right to complain** to the QFC Data Protection Office.

9. How long we retain your personal data

Personal data regarding enforcement actions is retained per the QFCRA Retention Schedule. For most data this will be a period of 25 years from the end of the relevant financial year in which the data was collected.

10. Updates to this privacy notice

We reserve the right to update this privacy notice at any time, and we will provide you with a new privacy notice when we make any substantial updates. We may also notify you in other ways from time to time about the processing of your personal data.

11. Contact us

We are the data controller for your personal data. This means we are responsible for deciding how we hold and use your personal data. We are required under the [QFC Data Protection Regulations 2021](#) to notify you of the information contained in this privacy notice.

If you have questions about this privacy notice or wish to contact us for any reason concerning our personal data processing, please contact the Data Protection Adviser at dpo@qfcra.com.