PRIVACY POLICY

Sunnah Money Transfer

LEGAL ENTITY	A Trading Name of Sunnah Express Limited
COMPANY NUMBER	09786866
REGULATORY STATUS	FCA Registered Payment Services Agent Firm Reference Number (FRN): 935306
REGISTERED OFFICE	296 Bethnal Green Road London E2 0AG United Kingdom

WEBSITE	www.sunnahmoneytransfer.co.uk
EMAIL	sunnahexpressltd@gmail.com
TELEPHONE	+44 (0)20 7729 8100
ONLINE SUPPORT	24 Hours a Day, 7 Days a Week
BRANCH HOURS	Monday – Saturday | 10:00 AM – 7:00 PM

LAST UPDATED	18 July 2026
EFFECTIVE DATE	18 July 2026
VERSION	1.0

Please read this policy together with our Customer Terms & Conditions and other applicable policies.

1. Introduction

Sunnah Money Transfer ("we", "our", "us") is committed to protecting your privacy and safeguarding your personal information.

This Privacy Policy explains how we collect, use, process, store and protect your personal information when you use our money transfer services through our branch, website, mobile application or any other authorised service channel.

We are committed to handling your information fairly, securely and transparently in accordance with applicable UK data protection legislation.

By using our services, you acknowledge that you have read and understood this Privacy Policy.

2. Who We Are

Sunnah Money Transfer is a trading name of Sunnah Express Limited, a company registered in England and Wales.

Payment services are provided through our principal payment institution. Sunnah Express Limited acts as a registered payment services agent and complies with applicable UK regulatory requirements.

Our contact details are:

Sunnah Money Transfer

296 Bethnal Green Road

London E2 0AG

United Kingdom

Website:
www.sunnahmoneytransfer.co.uk

Email:
sunnahexpressltd@gmail.com

Telephone:
+44 (0)20 7729 8100

3. Scope of this Privacy Policy

This Privacy Policy applies to:

- Our website
- Mobile application
- Branch services
- Telephone services
- Customer support
- Online customer portal
- Any other authorised Sunnah Money Transfer service

4. Information We Collect

Depending on the services you use, we may collect:

Personal Information

- Full name

- Date of birth
- Residential address
- Nationality
- Telephone number
- Email address
- Occupation

Identity Documents

To comply with UK legal and regulatory requirements, we may collect:

- Passport
- Driving Licence
- National Identity Card
- Residence Permit
- Proof of Address
- Visa information where applicable

Financial Information

- Bank account details
- Debit or credit card information
- Payment records
- Transaction history
- Source of Funds information
- Source of Wealth information where required

Recipient Information

When sending money we may collect:

- Recipient name
- Address
- Telephone number
- Bank details
- Mobile wallet details
- Relationship to sender
- Purpose of transfer

Technical Information

When using our website or mobile application we may collect:

- IP address
- Device information
- Browser type
- Operating system
- Cookies

- Login history
- App usage information
- Security logs

5. How We Use Your Information

We use your personal information only for legitimate business purposes and to provide secure money transfer services.

Your information may be used to:

- Process domestic and international money transfer transactions.
- Verify your identity and comply with Know Your Customer (KYC) requirements.
- Carry out Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) where required.
- Prevent fraud, money laundering, terrorist financing and other financial crime.
- Meet our legal and regulatory obligations.
- Communicate with you regarding your account or transactions.
- Respond to customer enquiries and complaints.
- Improve our products, services, website and mobile application.
- Maintain internal records and audit requirements.
- Detect and investigate suspicious or unauthorised activities.
- Protect our customers, employees and business from financial crime and security risks.

We will only process your personal information where there is a lawful basis to do so under applicable UK data protection laws.

6. Identity Verification (KYC), Customer Due Diligence (CDD) and AML

As a regulated payment services agent, Sunnah Money Transfer is required to comply with Anti-Money Laundering (AML), Counter Terrorist Financing (CTF), sanctions regulations and other applicable legal and regulatory obligations.

Before providing our services we may request:

- Proof of Identity
- Proof of Address
- Date of Birth
- Occupation
- Source of Funds
- Source of Wealth (where required)
- Purpose of the Transaction
- Relationship between Sender and Recipient
- Additional supporting documents where required

We may also carry out:

- Identity verification
- Electronic verification

- Customer Due Diligence (CDD)
- Enhanced Due Diligence (EDD)
- Politically Exposed Person (PEP) screening
- Sanctions screening
- Adverse media checks
- Ongoing transaction monitoring

Where required by law, we may delay, suspend or refuse a transaction until satisfactory verification has been completed.

7. Sharing Your Information

We respect your privacy and will never sell your personal information.

We may share your information only where necessary with:

- Our principal payment institution.
- Banking partners and correspondent banks.
- Payment processors.
- Identity verification providers.
- Fraud prevention agencies.
- Credit reference agencies where permitted by law.
- Government authorities.
- Financial regulators.
- Law enforcement agencies.
- Professional advisers and auditors.
- Technology service providers supporting our systems.

Information will only be shared where necessary for providing our services, complying with legal obligations or protecting against fraud and financial crime.

8. International Transfers

As an international money transfer service, your personal information may be transferred outside the United Kingdom where necessary to complete your transaction.

Whenever personal information is transferred internationally, appropriate safeguards will be implemented to protect your information in accordance with applicable UK data protection laws.

9. Cookies and Website Technologies

Our website and mobile application use cookies and similar technologies to:

- Improve website performance.
- Remember your preferences.
- Protect your account.
- Analyse website usage.
- Improve customer experience.

- Prevent fraud.

You may disable cookies through your browser settings. However, doing so may affect certain website features.

10. Data Security

We maintain appropriate technical and organisational security measures to protect your personal information against:

- Unauthorised access
- Unauthorised disclosure
- Loss
- Misuse
- Alteration
- Destruction

These measures include:

- Secure servers
- Encryption
- Firewalls
- Access controls
- Staff confidentiality obligations
- Security monitoring
- Regular system reviews

While we take reasonable steps to protect your information, no internet transmission or electronic storage system can be guaranteed to be completely secure.

11. Data Retention

We retain your personal information only for as long as necessary to provide our services and comply with applicable legal and regulatory requirements.

As a regulated payment services agent, we are required to retain certain customer records, transaction records, identity verification documents and compliance information for the period required by applicable laws and regulations.

After the applicable retention period expires, your personal information will be securely deleted, destroyed or anonymised unless we are legally required or permitted to retain it for a longer period.

12. Your Rights Under UK GDPR

Subject to applicable law, you may have the following rights regarding your personal information:

- Request access to your personal data.
- Request correction of inaccurate or incomplete information.
- Request restriction of processing in certain circumstances.
- Request deletion of personal information where legally permitted.
- Object to certain types of processing.
- Request transfer of your personal data where applicable.
- Withdraw consent where processing is based on your consent.

- Lodge a complaint with the Information Commissioner's Office (ICO).

Some of these rights may be limited where we are legally required to retain or process your information to comply with anti-money laundering, counter-terrorist financing, fraud prevention or other legal obligations.

13. Marketing Communications

From time to time, we may send you information about our products, services, offers and promotions where permitted by law.

You may opt out of receiving marketing communications at any time by:

- Contacting our Customer Support Team.
- Using the unsubscribe option included in marketing emails.
- Updating your communication preferences through our website or mobile application where available.

Please note that opting out of marketing communications will not affect important service-related or regulatory communications.

14. Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect:

- Changes in applicable laws or regulations.
- Improvements to our services.
- Changes to our business operations.
- Security or technology updates.
- Regulatory guidance.

The latest version will always be available on our website.

Continued use of our services after an updated Privacy Policy becomes effective constitutes acceptance of the revised policy where permitted by law.

15. Contact Details

For any questions regarding this Privacy Policy or the processing of your personal information, please contact:

Sunnah Money Transfer
A Trading Name of Sunnah Express Limited

Registered Office
296 Bethnal Green Road
London E2 0AG
United Kingdom

Website
www.sunnahmoneytransfer.co.uk

Email
sunnahexpressltd@gmail.com

Telephone
+44 (0)20 7729 8100

Online Customer Support
24 Hours a Day, 7 Days a Week

Branch Opening Hours
Monday – Saturday
10:00 AM – 7:00 PM

16. Complaints and Information Commissioner's Office (ICO)

If you have any concerns regarding how we process your personal information, we encourage you to contact us first so that we can investigate and attempt to resolve the matter promptly.

If you remain dissatisfied after contacting us, you may have the right to lodge a complaint with the Information Commissioner's Office (ICO), the UK's independent authority for data protection matters.

Information Commissioner's Office (ICO)

Website: www.ico.org.uk

Further information about your rights and how to make a complaint is available on the ICO website.

Effective Date

Effective Date: 18 July 2026

Version: 1.0

Sunnah Money Transfer
A Trading Name of Sunnah Express Limited

This Privacy Policy applies to all customers using Sunnah Money Transfer services through our branch, website, mobile application and any authorised service channels. It should be read together with our Customer Terms & Conditions and other applicable policies.