



PRESENTED BY:

كينيديز
Kennedys

IN COLLABORATION WITH:

MARSH



AI, PERSONAL DATA & LIABILITY

WHAT BUSINESSES NEED TO KNOW NOW

Navigating Legal Risk, Regulatory
Accountability and Operational Resilience





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Key Takeaways from Kennedys:

- All attendees are encouraged to review the 12 document templates issued by the Personal Data Protection Department of the Ministry of Transport, Communications & Information Technology, available here: [MTCIT Personal Data Protection Resources](#)
- Businesses should also complete the registration of their Personal Data Officer (PDO) using Form 8 as soon as possible.
- The resource page also includes a useful FAQ section covering common compliance questions and practical guidance related to Oman's Personal Data Protection Law (PDPL).
- Kennedys is available to assist companies requiring support with registration, compliance guidance, or implementation. Businesses may also consider our Data Protection Officer as a Service (DPOaaS) offering, through which the Kennedys team can manage the process on your behalf.



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12 May 2026

Kennedys



AI

What is AI?

Artificial Intelligence (AI) is the “umbrella” concept representing machines simulating human intelligence, including learning, problem-solving, and decision-making.

AI can:

- Analyze large amounts of data quickly
- Automate repetitive tasks
- Improve decision-making
- Predict customer behavior and market trends
- Enhance customer service through chatbots and virtual assistants

Common Business Applications of AI

- Customer support automation
- Fraud detection and cybersecurity
- Personalized marketing
- Supply chain optimization
- Financial forecasting
- Human resource recruitment tools



AI Special Zone to drive digital economy



The zone aims to promote investment in the knowledge economy and accelerate innovation projects in line with the 11th Five-Year Plan (2026–2030) and Oman Vision 2040. It will support economic diversification and the expansion of the digital economy.

The initiative aligns with national efforts to boost economic diversification and position Oman as a regional centre for advanced technologies.

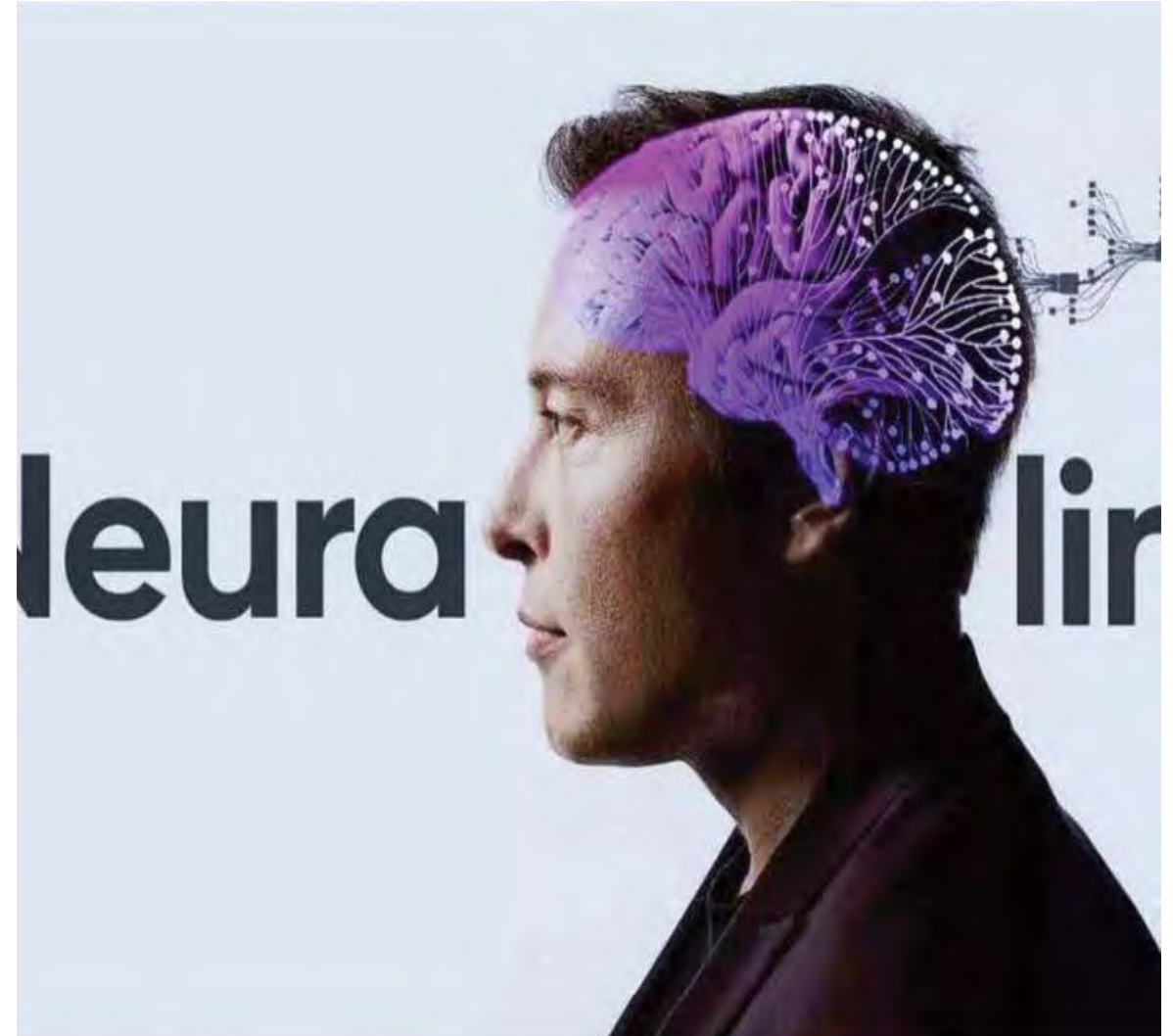
Muscat Daily,
Thursday, 30 April 2026

OIA invests in Musk's Neuralink to back brain interface technology

Oman Investment Authority (OIA) has invested in US-based Neuralink, the neurotechnology company founded by Elon Musk, as part of its strategy to back emerging healthcare technologies.

Established in 2016, Neuralink develops brain-computer interface (BCI) systems that enable direct communication between the brain and electronic devices. The company's ultra-precise neural implants are designed to help treat neurological conditions by translating brain signals into digital commands.

Muscat Daily,
Thursday, 7 May 2026



Navigating Artificial Intelligence Regulations

The Sultanate of Oman is addressing the opportunities and challenges posed by AI



Public Policy for Safe and Ethical Use
of Artificial Intelligence Systems

MoTCIT 1 April 2025

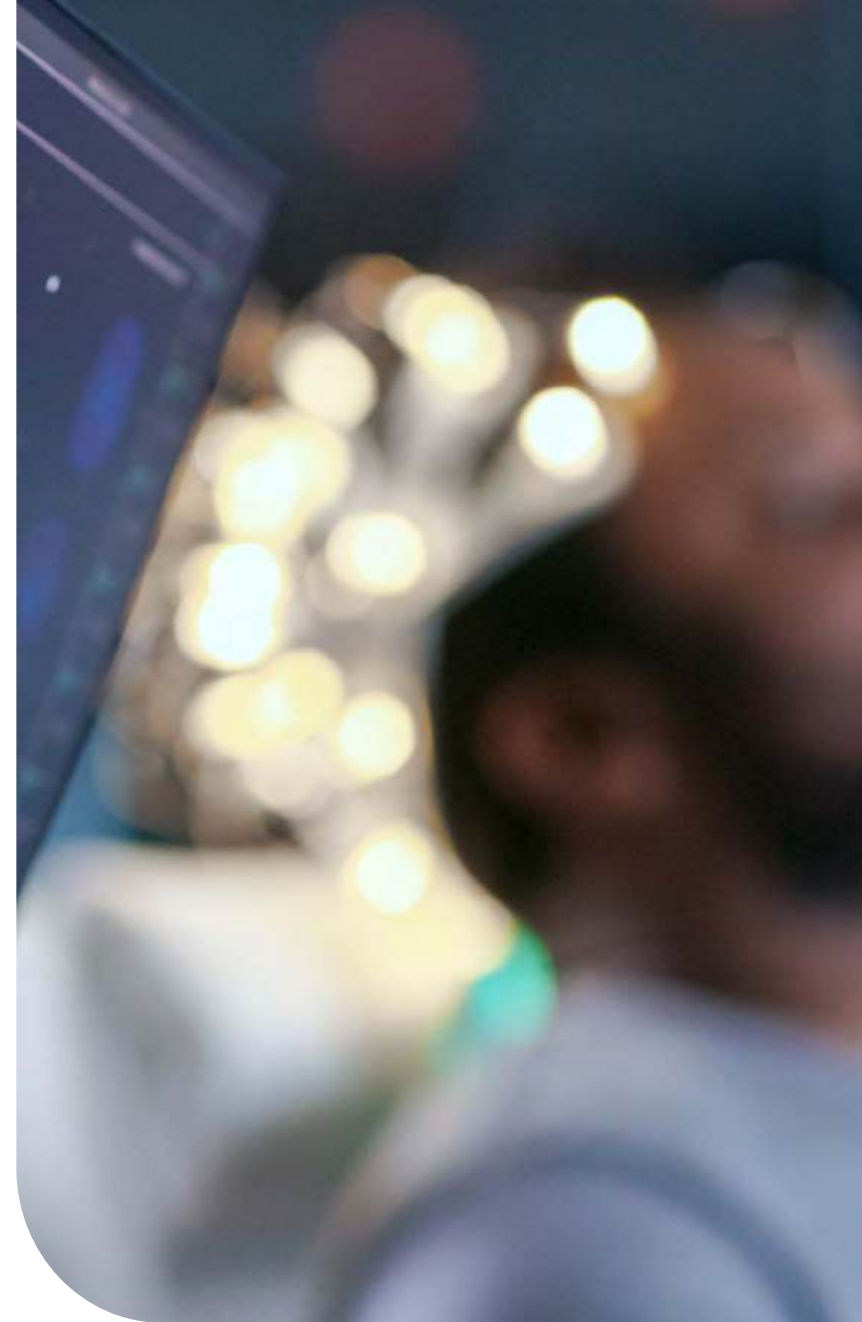


Data

What is Personal Data?

Personal Data includes information that may directly or indirectly identify a data subject including:

- Name
- Identification number
- Online identifier number
- Location data
- Or by reference to one or more elements specific to his/her
 - Genetic
 - Physical
 - Mental
 - Physiological
 - Social
 - Cultural or
 - Economicinformation/status/traits



What is 'sensitive' Personal Data?

Can not be processed without prior approval from the Regulator

Sensitive Data can includes:

- Genetics
- health
- ethnicity
- sexuality
- political or religious opinions or beliefs
- criminal convictions or;
- security measures



The Regulation of the Personal Data Protection Law (PDPL)

Oman Ministerial Decision No.34/2024

In force since 5 February 2026

CONSENT

No processing of Personal Data without express written consent from the Personal Data Subject.

Before any processing of Personal Data, the data Controller is required to notify the Personal Data Subject in writing and:

- provide the contact information of:
 - the Controller; and
 - the person processing the data on behalf of the Controller (the “Processor”);
- the purpose of processing the Personal Data;
- a description of the data processing procedures;
- and the rights available to the Personal Data Subject in respect of the Personal Data.

Violations can lead to a suspension or revocation of permit, or a fine of up to **OMR 2,000**

Controller -The person who determines the purpose and means of processing personal data.

Processor- The person who processes data on behalf of the controller.

Appointing a Personal Data Protection Officer (PDPO)

Controllers and Processors of personal Data must appoint a Personal Data Protection Officer



The PDPO must be professionally competent and capable of dealing regularly and correctly with all issues related to Personal Data Protection.

The Controller must ensure that Personal Data Subjects have access to and be able to contact the PDPO by publishing their information, including their name and contact details. The Personal Data Protection Officer shall undertake the following tasks as stipulated by Omani regulations:

- Providing proposals and consultations to the Controller or the Processor regarding their obligations that are stipulated in the Law and this Regulation.
- Following up on the implementation of the policies of the Controller or the Processor that are related to Personal Data Protection.
- Following up on the Controller's or the Processor's fulfilment of their obligations that are stipulated in the Law and this Regulation.
- Coordinating with the Competent Department on matters related to Personal Data Processing.



Transferring Data outside of Oman

Multi jurisdictional compliance

Transmitting Data out of Oman

Off-border Transfer and Transmission of Personal Data

Before transferring or transmitting Personal Data outside the borders of the Sultanate of Oman, the Controller must produce an assessment report on the adequacy of the Third-Party Processor's protection measures, as a minimum the level of protection established in accordance with Omani Law and this Regulations. The Ministry may request a copy of the assessment report prepared by the Controller to check the extent of adequacy of the level of protection provided by the Third-Party Processor. Any transferring or transmitting Data must not violate national security nor the supreme interests of the State.

Obtaining the consent of the Personal Data Subject shall not be required in any of the following cases:

- If the transfer or transmission is carried out in implementation of an international obligation under an agreement to which the Sultanate of Oman is a party
- If the transfer or transmission is carried out in a way that leads to concealing the identity of the Personal Data Subject, not linking this data to him/her and making him/her unidentifiable in any way.

Violations are punishable by a fine of up to OMR 500,000

Transmitting Data out of Oman

Assessing Third Party Processor risks

Before transferring or transmitting Personal Data outside the borders of the Sultanate of Oman, the Controller is required to conduct an assessment to ensure that the Third-Party Processor has an adequate degree of protection for Personal Data that is not less than the level of protection established in accordance with the laws and regulations of Oman. The Controller is required to conduct an assessment on the level of protection provided by the Third-Party Processor and the risks of transmitting or transferring Personal Data, the Ministry may request a copy of the assessment report prepared by the Controller to check the extent of adequacy of the level of protection provided by the Third-Party Processor. Importantly the assessment must include, in particular, the following:

- Providing proposals and consultations to the Controller or the Processor regarding their obligations that are stipulated in the Law and this Regulation.
- Following up on the implementation of the policies of the Controller or the Processor that are related to Personal Data Protection.
- Following up on the Controller's or the **Processor's fulfilment of their obligations** that are stipulated in the Law and this Regulation.
- Coordinating with the Competent Department on matters related to Personal Data Processing.

Jurisdictions

Transfer of Data

EU/ UK	Where a company is based outside the EU/UK, but handles EU/UK data subject's personal data, the European Commission or UK Government will determine whether that country is able to ensure an "adequate level of protection" for the data, before any transfers of data can be made
Oman	Personal data may be transferred outside of Oman in accordance with the Executive Regulations except if it was processed in violation of the DPL or would cause harm to the data subject
UAE	Transfers permitted with adequate level of protection otherwise may be transferred in certain circumstances.
KSA	Personal data may not be transferred outside KSA (except to implement an obligation under a convention or to serve the interests of KSA), unless (i) the transfer does not prejudice national security (ii) sufficient guarantees are provided which ensure that the data being transferred has the same level of protection as in the DPL (iii) transfer is limited to the minimum personal data needed (iv) the regulator approves the transfer pursuant to the Regulations
Bahrain	Generally, data should not be transferred outside Bahrain except (i) transfers to a country included in the adequate level of protection country list attached to Decision No. 42 of 2022 (ii) transfers with the regulator's permission
Kuwait	Service Providers shall notify the data subject in the event where the Service Provider intends to transfer the personal data outside Kuwait in accordance with the data classification policy issued by the regulator Provide information about where Personal Data is stored if it is inside or outside the State of Kuwait
Qatar	The Controller shall be prohibited from taking any decision or measure that may limit the Cross Border Data Flow, unless the processing of such data is in breach of the DPL, or where such processing may cause serious damage to the data or to the data subject's privacy

What does this mean to your business?




5 Takeaways

1. Get acquainted ASAP on the PDPL and its implementing regulations so you understand the ‘Controller’ requirements and obligations for your organisation
2. Formerly appoint a Data Protection Officer (DPO) and register said appointment with the Regulator
3. Undertake a ‘data audit’ of what personal data you collect (process) and the reason why you collect it
4. Undertake a security audit of your IT systems
5. Consider obtaining cyber insurance

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