

Privacy Policy for the Use of Mobile Applications of Dos-Credobank OJSC

1. Introduction.

1. This Privacy Policy (hereinafter referred to as the Policy) has been developed in accordance with the requirements of the Law of the Kyrgyz Republic "On Personal Information", as well as other current legislation of the Kyrgyz Republic and applies to all visitors and users of the Bank's Mobile Applications (hereinafter referred to as the Application).
2. The following terms are used in this Policy:

Application Administration - employees authorized to manage Applications, who organize and/or process personal data, and determine the purposes of processing personal data, the composition of personal data to be processed, and actions (operations) performed with personal data.

Personal data are information recorded on a tangible medium about a specific person, identified with a specific person or which can be identified with a specific person, allowing this person to be identified directly or indirectly by reference to one or more factors specific to his biological, economic, cultural, civil or social identity.

Processing of personal data is any operation or set of operations performed, regardless of the methods, by the holder (owner) of personal data or on his instructions, by automated means or without them, for the purpose of collecting, recording, storing, updating, grouping, blocking, erasing and destroying personal data.

Confidentiality of personal data - regulatory rules that determine restrictions on access, transfer, provision, and storage conditions of personal data.

Application User – a person who has access to the Application via the Internet or a mobile phone.

2. General Provisions

3. Acceptance of the terms of this Policy is carried out by completing the registration/identification/verification process by the User of the Application and is the User's expressed, informed consent to the processing of personal data.
4. The User's use of the Application constitutes consent to this Policy and the terms of processing the User's personal data, including consent to:
 - 4.1. for the processing of personal data (collection, recording, storage, updating (updating, modification), grouping of personal data);
 - 4.2. transfer personal data to third parties in accordance with the Law of the Kyrgyz Republic "On Personal Information" and other regulatory legal acts in the field of personal information;
 - 4.3. transfer personal data to credit bureaus in accordance with the Law of the Kyrgyz Republic "On the exchange of credit information" for subsequent processing (collection, recording, storage, updating (updating, changing), grouping of personal data).
5. In case of disagreement with the terms of the Policy, the Application User must stop using the Application.

3. Subject of Policy

6. This Policy sets forth the obligations of the Application Administration to maintain confidentiality and ensure the protection of the privacy of personal data that the Application User provides at the request of the Application Administration upon registration in the Application.
7. Any other personal information not specified above is subject to secure storage and non-dissemination.
8. Personal data permitted for processing within the framework of this Policy are provided by

the Application User by authorization and/or remote identification to enable the use of banking services through remote channels, and include the following information: national passport type, TIN, full name, date of birth, document number, name of the issuing authority and its code, date of issue, expiration date, citizenship, gender, digital image of the face and passport, place of registration and actual residence, marital status, place of work, telephone number and email address.

4. Purposes of collecting personal information of the Application User

9. Identification of the User registered in the Application for his/her subsequent authorization, acceptance of the terms of the Public Offer and provision of remote banking services;
10. Confirmation of the accuracy and completeness of personal data provided by the User of the Application;
11. Creating an account in the Application;
12. Providing the User of the Application with effective customer and technical support in the event of problems related to the use of the Application;
13. Establishing feedback with the User, including sending notifications and requests regarding the use of the Application, provision of services and processing of requests and applications from the User;
14. Determining the location of the User to ensure additional convenience, security, and fraud prevention;
15. Information about ongoing promotions and special offers;
16. Carrying out advertising activities by the Application Administration;
17. and other necessary purposes related to the activities of the Application.

5. Methods and terms of processing personal information

18. The processing of the personal data of the Application User is carried out without time limitation, by any legal means, including in personal data information systems with or without the use of automation tools.
19. The Application User agrees that the Application Administration has the right to transfer personal data to third parties for the purpose of providing remote banking services to the Application User.
20. The personal data of the Application User may be transferred to authorized state authorities of the Kyrgyz Republic only on the grounds and in the manner established by the legislation of the Kyrgyz Republic.
21. The Application Administration takes the necessary organizational and technical measures to protect the personal information of the Application User from unauthorized or accidental access, destruction, modification, blocking, copying, distribution, as well as from other illegal actions of third parties.

6. Rights and obligations of the Parties

22. The User of the Application is obliged to:
 - 22.1. Provide and update personal data information required to use the Application.
 - 22.2. Change and supplement the information provided if incorrect data is discovered while using the Application.
23. The User of the Application has the right to:
 - 23.1. Access and edit personal data at any time through the Application and/or through the Bank's offices.
24. The Application Administration is obliged to:
 - 24.1. Use the information received solely for the purposes specified in Section 4 of this Policy.

- 24.2. Ensure the confidentiality of confidential information, do not disclose it without the prior written permission of the Application User, and do not sell, exchange, publish, or disclose by any other possible means the personal data of the Website User transferred.
25. The Application Administration has the right to:
 - 25.1. Provide access to third parties for the collection and analysis of Application Users' data for statistical purposes and optimization of advertising messages. The use of non-personal data by third parties is governed by their own privacy policies, and the Administration is not responsible for its use.
 - 25.2. The Application User agrees that the Application Administration has the right to transfer personal data to third parties solely for the purpose of providing remote banking services.
 - 25.3. The personal data of the Application User may be transferred to authorized state authorities of the Kyrgyz Republic only on the grounds and in the manner established by the legislation of the Kyrgyz Republic.

7. Responsibility of the parties

- 7.1. In the event of loss or disclosure of Confidential Information, the Application Administration shall not be liable if this confidential information:
 - 26.1. Became publicly known prior to its loss or disclosure.
 - 7.2. Was received from a third party prior to its receipt by the Application Administration.
 - 7.3. Was disclosed with the consent of the Application User.

8. Dispute resolution

27. Before filing a claim in court regarding disputes arising from the relationship between the Application User and the Application Administration, it is mandatory to file a claim (a written proposal for a voluntary settlement of the dispute).
28. The recipient of the claim, within 30 calendar days from the date of receipt of the claim, shall notify the claimant in writing of the results of the consideration of the claim.
29. If no agreement is reached, the dispute will be referred to a judicial authority in accordance with the current legislation of the Kyrgyz Republic.
30. to this Policy and the relationship between the Application User and the Application Administration.

9. Additional terms and conditions

31. The Application Administration reserves the right to make changes to this Policy without the consent of the Application User.
32. This Policy shall enter into force on the date of approval by the authorized body of the Bank, unless otherwise provided in the decision of the authorized body of the Bank.
33. If, as a result of changes in the current legislation of the Kyrgyz Republic, individual points of this Policy come into conflict with them, the provisions of the legislation of the Kyrgyz Republic shall apply until the relevant changes are made to this Policy.
34. Issues not directly regulated by this Policy are governed by the relevant internal regulatory documents of the Bank and the current legislation of the Kyrgyz Republic.