

KMF MFI Mobile Application Confidentiality Statement of KMF MFI LLC

KMF MFI Mobile Application Confidentiality Statement of KMF MFI LLC (hereinafter – Statement) shall be distributed and applied to the Personal Information provided by the Users during downloading, sign-up and use of the KMF MFI Mobile Application (hereinafter – Mobile Application). KMF MFI LLC (hereinafter – MFI) has the right to amend or supplement the Statement unilaterally, with the publication of amendments or supplements, or of a new version of the Statement on the MFI's website www.kmf.kz.

All terms and definitions used in the Statement shall be understood and interpreted in accordance with the terms and conditions posted on the MFI's website www.kmf.kz.

The Mobile Application and its content are not intended for persons under 21 years of age.

By performing all actions aimed at using the Mobile Application (downloading, installation, sign-up, use), the User accepts all the terms and conditions of the Statement in full and expresses his/her voluntary consent to the processing of the provided data in the manner and for the purposes described in the Statement. If the User does not agree with the Statement, he/she must refuse to download the Mobile Application.

Mobile application is a software that provides Users with access to remote services and is designed for the Client to perform operations in the Personal Account via a mobile phone or other device that supports the installation of the Mobile application and has Internet access.

1. Collection and/or processing of the User's Personal Information

The MFI collects personal information about the User to ensure the security of electronic services through the Mobile Application exclusively for the following purposes:

- Identification of the User as part of the agreements;
- Provision of personalized services to the User of the Mobile Application through access to the services of the Mobile Application;
- Communication with the Client, including sending notifications, suggestions and information regarding the use of MFI products, provision of services, as well as processing inquiries from the User.

The User's Personal Information is important to the MFI and the MFI has taken steps to obtain Personal Information from the User only in the amount necessary for the MFI to provide services to the User and to protect the User's Personal Account.

When using the Mobile Application, the MFI may collect and process the following data, including but not limited to: User's IIN, User's full name, mobile phone number, date and/or year of birth, income information, e-mail address, IP address, information about the mobile device used to access the Mobile Application, date and time of visits from the Mobile Application, operating system version, unique device identification, geolocation, GPS data, bank details, information about the transactions performed including data about the time and amount of the performed transactions, payment methods, data about the recipient and/or provider of service, description of reasons for making a transaction (if any) and other information (all together and hereinafter – Personal Information).

After the User provides his/her consent, the Mobile Application gets access to geolocation (location detection); Android Users also get access to SMS messages for automatic entry of the confirmation code and SMS messages sent by the MFI.

2. Provision of Users' Personal Information to third parties

The User agrees that the MFI does neither disclose nor transfer to third parties Personal Information about the User's personal data, including transactions, obtained through the Mobile Application; but

the MFI may disclose or transfer Personal Information, including on transactions, only in accordance with the legislation and under the terms of concluded agreements.

3. Security measures used to maintain the confidentiality of Information

The MFI has up-to-date technologies and internal procedures and implements all actions aimed at protecting your Information from outside interference, unauthorized attempts to access, modify, detect the presence of distortions and/or changes in the content of electronic documents, disclosure or destruction.

The Mobile Application protects data transmitted between the client and the MFI on the Internet via secure HTTPS protocol, using cryptographic protocol TLS v1.2. User passwords are not displayed in the MFI system, and stored and transmitted only in encrypted form.

However, security also depends on the User's compliance with the recommendations, which can be found on the MFI's website www.kmf.kz. The User should not give his/her phone (including SIM card) (on which the Mobile Application has been installed and from which the User is registered) to third parties, nor disclose, provide or should hide the data of his/her account, such as login and password, from third parties during input. It is recommended to use and timely update anti-virus programs to ensure maximum protection. The User undertakes to promptly notify the MFI of any case of unauthorized use of his/her account. The User's compliance with the MFI's recommendation will ensure maximum security of information provided to the MFI, including details of the User's loan products and other data, as well as reduce possible risks when making transactions using bank card details (or other electronic means of payment) for non-cash payment of goods and services, including via the Internet.

All rights to the Mobile Application, including realized and developed related services belong to KMF MFI LLC.

The use of confidential information is regulated by the Law "On Personal Data and their Protection", as well as the current legislation of the Republic of Kazakhstan.

For other questions on the Statement the User may dial 7474 (free of charge from mobile).