ORIENTFINANSBANK

PRIVACY POLICY FOR "OFB MOBILE"

This Privacy Policy explains how "OFB Mobile" collects, uses and discloses information related to your use of the mobile application.

To use "OFB Mobile", you will be required to provide certain information about the User and his/her device.

The Application uses third-party services that may collect information that allows the User to be identified.

1. Personal information of User that is received and processed by "OFB Mobile"

1.1. Personal information, including but not limited to:

full name;

biometric data;

date of birth;

residential address;

identity document details;

contact number;

E-mail address;

information about education and acquired qualification;

personal identification number of the individual;

information about work activity;

bank card data and any monetary transactions by using bank cards;

data stored on a mobile device and used by the mobile application as a part of the implementing certain functions, systems, and services, including information transmitted through cookies and provision of access.

1.2. Usage Data «OFB Mobile»:

IP address;

device type;

operating system;

browsing history.

1.3. Information about using the services of the OFB Mobile system.

When using the services of the OFB Mobile system (payment for goods and services, transfers from card to card, auto payments , etc.) OFB Mobile , data is collected on the amount, time, method of payment and data on the service provider and other information that is associated with the data operations. The information received by OFB Mobile can only be used for research purposes to improve the company's services.

When using the services of the OFB Mobile system, necessary and sufficient organizational and technical measures are taken to protect the user's personal information from unauthorized or accidental access, destruction, modification, blocking, copying, distribution, as well as from other unlawful actions of third parties.

1.4. Log data

Whenever the "OFB Mobile" is used, in the event of an error in the application, data and information (through third party products) is collected on the device called "Log Data". This log data may include information such as the device's Internet Protocol ("IP") address, device name, operating system version, application configuration when using the Service, time and date of use of the Service, and other statistics.

1.5. Cookies

Cookies are files with small amounts of data that are typically used as anonymous unique identifiers. They are sent to the User's browser from websites that have been enlightened and are stored in the internal memory of the device.

This Service does not explicitly use these cookies . However, the application may use third party code and libraries that use cookies to collect information and improve its services. You have the option to accept or reject these cookies and know when a cookie is being sent to your device. If the User refuses cookies , it may not be possible to use some parts of this Service.

1.6. Location Information:

If location service is enabled on the device, "OFB Mobile" can collect the approximate location of the device.

2. The User's personal information will be used for the following purposes:

2.1. ensuring compliance with the legislation of the Republic of Uzbekistan and regulations of Bank;

2.2. taking measures to conclude and execute agreements where User indicated as a Party, including to control and predict the current and future execution of obligations under agreements;

2.3. checking User financial and property status, relationships with the third parties, obtaining a credit report about him/her;

2.4. request any information about User from any source in any volume and at any

time in accordance with the legislation of the Republic of Uzbekistan;

2.5. ensuring statistical and/or marketing research, campaigns, surveys, inquiries

and/or information about new products/services by the Bank;

2.6. communicating with User, including sending notifications, requests and information on use of products/services, as well as processing User requests and applications, including further transfer of such requests and applications for execution to the counterparties;

2.7. analyze and improve "OFB Mobile";

3. Within the framework of this privacy policy, the User agrees, and "OFB Mobile" guarantees that:

3.1. The User's password is stored in encrypted form.

3.2. The User's personal information is stored and processed in accordance with the terms of the Privacy Policy:

3.3. To carry out automated processing (with the following actions: collection, recording, systematization, accumulation, storage, use, destruction) of the User's phone number.

3.4. For the extraction, collection, accumulation, systematization, clarification (updating, modification), storage, use, automated processing and deletion

of personal data contained in identity documents and other personal data independently entered and/or provided by the User when performing operations in the "OFB Mobile" Application and/or when using its functionality, for the purpose of subsequent automated (automatic) entry of relevant data into the appropriate fields of the details necessary for the User to perform subsequent operations;

3.5. For storing, collecting, clarifying (updating, changing), deleting, processing (including automated processing) and using data on the geographical location (geographical coordinates) of the User's device (based on data from the mobile operator's network and GPS signals, based on Internet data - providers) and the place where the User performs operations in order to inform the User about the location of the Bank's divisions and self-service devices of the Bank when using the Bank's Application, as well as about additional services available to the User and due to his geographical location.

3.6. In order to implement its full functionality, the "OFB Mobile" application can access the Device's cameras in order to obtain and use photo images as part of the services, implemented in the "OFB Mobile" Application, including for creating and saving photo images in the user profile in the "OFB Mobile" Application, receiving photo images of payment documents and barcodes, for the purpose of recognizing them and using them to carry out money transfer transactions in the "OFB Mobile" Application;

3.7. The "OFB Mobile" uses third-party libraries, software for scanning and recognizing QR codes to provide the "OFB Mobile" Application service. Third-party libraries and software are used by the User and distributed by the "OFB Mobile" under the terms of the appropriate third-party licenses;

3.8. This page is used to inform visitors of policies regarding the collection, use and disclosure of Personal Information if anyone decides to use "OFB Mobile" Service.

3.9. If the User chooses to use the "OFB Mobile" service, the User agrees to the collection and use of information in accordance with this policy.

4.   Disclosure of User information is permitted in the following cases:
4.1. With the consent of the User, upon receipt of his/her consent to transfer certain information to a specific recipient.

4.2. In accordance with the current legislation of the Republic of Uzbekistan, if there is a legal basis and in the manner established by law.

4.3. To protect the legitimate interests of the User in the event that disclosure of information is necessary to prevent or detect fraud or other illegal activities.

5.   Service Providers
5.1. Third party companies and individuals may be hired for the following reasons:
• To facilitate the Service;
• To provide the Service on behalf of the Bank;
• To provide services related to the Service;
• To help analyze how the Service is used.

5.2. These third parties have access to the User's personal information to perform the tasks assigned to them, provided they do not disclose or use the information for any other purpose.

5.3. Link to the privacy policies of third party service providers used by the application:
• Google services Play
• Google Analytics for Firebase
• Firebase Crashlytics.

6. Security
6.1. "OFB Mobile" takes reasonable security measures to protect your personal information from unauthorized access, disclosure, alteration and destruction. However, no method of transmission over the Internet or electronic storage is completely secure.

6.2. These Services are not intended for persons under 13 years of age. The service does not collect personal information from children under 13 years of age. If a child under 13 years of age provides personal information, the "OFB Mobile" deletes it automatically. The child's parents must contact the Bank to complete the necessary actions.

7. Changes to This Privacy Policy
We may update this Privacy Policy from time to time. We will notify you of any significant changes by posting the updated policy on our app.