

Privacy Policy

TuranBank OJSC (hereinafter - the Bank) has created a free Mobile application. The registration and use of this service is free and is intended for use in real conditions (as is).

This policy aims to inform users about the Bank's policy regarding the collection, use and disclosure of personal information of Bank customers and non-customers who wish to use our services. The protection of your personal data is important to us, therefore the Bank pays great attention to the protection of your data.

During usage our service, you agree to the collection of information about you within the framework of this policy, the provision of various financial and non-financial services to clients by the Bank, as well as the use of this information by the Bank's partner companies to protect the client. information and transactions. The personal information we collect is used to provide services, protect and improve the security of customer information and transactions. We will share or use this information with a third party in accordance with our current Privacy Policy.

Unless otherwise specified in this Privacy Policy, the terms used herein shall have the same meaning as those set forth in the "Rules for Provision of Services through Mobile Banking" adopted by the Bank.

Collection, use and purpose of information.

You may be required to provide certain personal information for better and safer use of the Bank's services and for the safe storage of customer information. Collection of user data is carried out by the Bank for the purpose of providing banking services to customers, including marketing information about banking products and for other purposes stipulated in this policy.

The application must also use third-party services where user data is collected/used. Third-party services where user data will be collected/used will be used by the Bank to provide various new services to users, to ensure the security of users and the application, and to prevent theft of user data.

Links to the privacy policies of third-party service providers used in this application:

- a) Apple Privacy Policy / Google Play Services**
- b) Eset Privacy Policy**
- c) IBB Bank (VAT Refund)**

In order to ensure the security of operations and prevent fraudulent activities, the Bank has the right to transfer the following information to

Eset : Active network connections (GPRS, GPS, Wi-Fi); device roaming, network connection information (IP addresses, MAC addresses, URLs, HTTP router information, SSID, VPN connection information); information about the location of the device (coordinates, accuracy of coordinates); User version of the Software, Environmental Identifiers (device identifiers, IMSI, IMEI, device software identifiers, software installation

identifiers, software versions, Operating System, user ID and user access in the user version of the Software); file information (size, name, folder, file MD5 hash sum); installed application data (file names, package names, folders, permissions, certificates, source, used libraries, installation date and time, application reputation); device characteristics (device software and hardware characteristics, display characteristics, sensor characteristics, network connection information, current settings, current security settings, location, system settings, WebView settings, WebGL data, canvas fingerprint);

The information requested, collected and used from users is divided into the following categories:

Information about the user - When the user creates an account and/or registers in the account, the Bank asks users for their full name, gender, date of birth, residential address, e-mail address to identify users in the system, phone number and bank card details. In addition, the Bank may request additional information from users (marital status, activity in other banks, etc.) if necessary to provide users with more advanced services.

Location information - it is necessary to determine the geographical position of the user's mobile device in order to ensure uninterrupted access to the services provided by the Bank and the security of users when connecting to the application. Information about the location of the user's mobile device includes GPS data sent by the device, user coordinates, active network connections. In addition, the Bank must use IP and MAC addresses, SSID, URL addresses and VPN connection information to locate the device while roaming.

Transaction information - When the User performs any transaction through the Bank, the Bank collects the location of the transaction, the amount, details of the service provider, payment method and other details related to the transaction.

Information about installed applications - The Bank collects metadata of the applications available on the user's device to ensure that users can securely connect to the application. Application metadata includes application file name, package name, route, permissions, certificates, installation source, library used, installation date and time.

File information - In order to ensure a secure connection of users to the application, the bank must collect information about the files available on the user's device. File information includes file size, name, path, and hash MD5 definition.

Software Information - The Bank collects users' software identifiers, end product, data subjects and information about users' software identifiers, end product, data subjects and environment. Additionally, SensorEvent data from the user's device should also be used.

The data requested, collected and used for all the categories mentioned above will be used in the following forms:

Log data - In case of any error during the use of the Application, the Bank will collect information and indicators called "Registration log" on the user's device. information" (via third-party products). "Log information" includes the Internet Protocol ("IP") address of the user's device, device name, operating system version, application configuration when using the service, date and time of service use, other statistics, etc.

Cookies (identification files) - Cookies are files that contain small amounts of information, usually used as anonymous identifiers. Cookies will be sent from the website visited by the user to the browser on the user's device and must be stored in the internal memory of the device. Cookies should not be used directly in the service provided by the bank to users. However, the Bank may use a library that uses third-party code and cookie files to collect data and improve its services. Users can accept or reject cookies. The user will be notified when a cookie file is sent to the user's device. If the user refuses cookies, he will not be able to use certain parts of the service provided by the Bank.

Service Providers - We may engage third-party companies and individuals as required by law to:

- a) facilitate use of the Service;
- b) provide services on our behalf;
- c) perform services related to the Service; or
- d) assist in analyzing use of the Service. make.

Users of this service should be aware that third parties participating in the service for any of the above reasons will have access to your User's personal information in order to perform the services. Third-party companies or persons involved in the service shall not disclose user data to other companies or persons and shall not use it for any purpose other than the purposes agreed with the Bank.

Security - Users trust the Bank with their personal information and endeavor to use commercially reasonable means to protect such information. However, it should be noted that no method of data transmission or electronic storage over the Internet is 100% reliable and secure, so the Bank cannot guarantee that these methods are completely secure.

Links to other websites - This service may provide links to other websites. If the user clicks on a third-party link, they will be redirected to the corresponding website. The user should note that external websites owned by third parties are not controlled by the Bank. For this reason, users are advised to read the Privacy Policy of these websites. We do not control and are not responsible for the content, privacy policies or practices of third party websites or services.

The concept of "age control" - the services provided by the Bank do not apply to persons under the age of 18 without the will or written consent of both parents. Personal data of persons under the age of 18 is not unambiguously collected by the Bank without the expression of will or written consent of both parents. If it is found that the personal data of a person under the age of 18 has been submitted to the Bank without the express will or written consent of both parents, such data will be immediately deleted from the Bank's servers. If a User discovers that their child or dependent child has provided us with personal information, we ask that User to contact us so that appropriate action can be taken. The requirements of this article do not apply to exempted persons. The information of these persons will be collected in accordance with the Policy.

Changes to Privacy Policy - We may update our Privacy Policy from time to time. Therefore, users should visit the current page regularly to check for changes. Any changes to the Privacy Policy will be reflected on this page and users will be notified regularly of changes or updates. Changes are effective immediately upon posting on this page.



If you have any questions or suggestions regarding our Privacy Policy, please contact us at the following email address:

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