

Privacy Policy of Personal Data of JSC “Octobank”

1. General Provisions

1.1. This Privacy Policy for Personal Data (hereinafter referred to as the Policy) applies to all information posted on the Internet at www.octobank.uz and the “Octomobile” mobile application (hereinafter referred to as the Service), which visitors, Users of the Service can obtain about the User during the use of the Service, its functionality, programs and products.

Using the Service means the User's unconditional consent to this Policy and the terms of processing his personal information (personal data) specified therein; in case of disagreement with these terms, the User must refrain from using the Service.

For the purposes of this Policy, User is an individual who has installed the Service on their device and intends to use the Service.

1.2. The privacy policy of personal data of JSC “Octobank” is drawn up in accordance with the requirements of the Law of the Republic of Uzbekistan "On Personal Data", which determines the procedure for processing, using and ensuring the security of the User's personal information during the User's use of the

Service through a mobile application, website, as well as other products of JSC “Octobank”.

1.3. Relations between the User and JSC “Octobank” concerning the specific subject and essence of services in the Service, procedure and conditions for performing transactions, cost of services for the User, the rights, obligations of the parties and their liability, are regulated by the provisions of a separately concluded User Agreement (agreement on the provision of payment and other services) in the form of an offer, hereinafter referred to as the "Offer Agreement" and published in the Service or on the website of JSC “Octobank”

<http://www.octobank.uz>

1.4. Personal data within the framework of this Policy means the following:

1.4.1. Personal data - personal information provided by the User about himself independently upon registration or in the process of using the Service and listed in Section 4 of this Policy.

1.4.2. Any data that is automatically transferred to the Service during its use using the software installed on the User's device.

1.5. This Policy may be applied exclusively to the Service and does not apply to websites and information obtained from third-party sources/websites/services to which the User can

follow links posted in the Service, as well as to information about the User used by third parties.

1.6. JSC “Octobank” aims to carry out its activities in compliance with the rights and freedoms of citizens when receiving/processing/storing personal information and data.

2. Rights and obligations of JSC “Octobank”

2.1. JSC “Octobank” has right to:

2.1.1. Request/receive reliable information and/or documents containing User's personal data from the User for identification in the Service.

2.1.2. Collect statistical information through Cookies, having previously notified the User of their use, and may also transfer it to third parties for the purpose of verification, studying the behavioral factor, performing work, improving the quality of service and fully providing the Service.

2.1.3. In order to improve the quality of service and prevent illegal financial transactions, collect information about the User,

posts, comments, reviews posted in the public domain (for example, social networks, messengers, etc.).

2.1.4. In order to fulfill its obligations under the order (payment order), receive from Agents/Subagents/Suppliers all necessary information about the User.

2.1.5. Store and process the User's personal data in order to identify (prevent) fraud and combat the legalization of proceeds from crime and the financing of terrorism, as well as to maintain the required level of security for payments made using bank cards.

2.1.6. In order to execute the order (payment order) for cross-border money transfers, request permission from the User and provide the User's personal data to a foreign state.

2.1.7. If there are any doubts about the authenticity of the User's personal data, JSC “Octobank” has right to request additional information to confirm the User's identity.

2.1.8. Upon receipt of an application/request to change the User's personal data, JSC “Octobank” will review the application/request within 15 calendar days and reserves right to

extend the review period to 30 calendar days, depending on the number of requests received and the complexity of the application/request.

2.1.9. If the application/request is unsubstantiated, or the number of requests sent is excessive, JSC “Octobank” has right to charge a fee for processing the application/request or refuse to process it.

2.2. JSC “Octobank” is obliged to:

2.2.1. Provide the User with information regarding the processing of his/her personal data upon the Client’s request.

2.2.2. Process/store the User’s personal data in accordance with the legislation of the Republic of Uzbekistan, this Policy, the policy of agents/subagents/suppliers and internal documents of JSC “Octobank”.

2.2.3. Ensure protection of the User’s personal data from illegal access, modification, copying, use, deletion, distribution, posting in the public domain and other illegal actions.

2.2.4. Stop the transfer of the User’s personal data in the event of termination of the Offer Agreement between JSC “Octobank” and the User.

2.2.5. Provide the User with unlimited access to this Personal Data Privacy Policy.

2.2.6. Ensure protection of information on the means and methods of ensuring information security, personal data and other information subject to mandatory protection in accordance with the legislation of the Republic of Uzbekistan, which may become known to him in the course of operations in the Service.

2.2.7. Take all measures and make sure that the foreign state in whose territory User's personal data is planned to be used can provide reliable protection of the User's personal information that fully meets the terms of this Policy.

23. Rights and Obligations of User

3.1. User has right to:

3.1.1. Request/receive from JSC “Octobank” following information regarding the processing of his/her personal data,

with the exception of personal data belonging to a third party or another User.

A) purpose of processing personal data;

B) category to which the personal data belongs;

C) storage periods of personal data.

3.1.2. The Client has right to change/edit/supplement/delete his/her personal data added to the Service by making a corrective entry in the Service if this functionality is available or by sending an application to JSC “Octobank”. The application containing information on changing/editing/supplementing/deletion of the User's personal information must be sent to JSC “Octobank”'s e-mail info@octobank.uz.

3.1.3. In case of authorized transfer of the User's personal data to a third party, the User has right to request information about what personal data was transferred and to whom. JSC “Octobank” will provide information only if this does not contradict the current Legislation of the Republic of Uzbekistan and does not require disproportionate efforts.

3.1.4. User has right to demand that JSC “Octobank” completely block/delete the User's personal data if the information is

incomplete, inaccurate, outdated, illegally obtained, inaccurate or is not necessary to obtain the result.

3.1.5. Revoke consent from JSC “Octobank” to process personal data. In some cases, revoking consent means a complete refusal to use the Service.

3.1.6. Agree/refuse this Policy.

3.1.7. The User has right to file a complaint with the supervisory authorities in accordance with the applicable legislation of the Republic of Uzbekistan.

3.2. User's obligations:

3.2.1. In order to conclude an offer agreement and upon request of JSC “Octobank”, provide the latter with all reliable personal data.

3.2.2. Immediately notify JSC “Octobank” of changes in personal data in the manner prescribed by paragraph 3.1.2. of this Policy.

3.2.3. Keep secret personal data, passwords, PIN codes, confirmation codes intended for entering/using the Service, website (personal account) and other products of the Service in

order to avoid loss/ dissemination/ editing /publication /copying /use in the public domain of personal data.

3.2.4. Upon request of JSC “Octobank” and in order to undergo the identification procedure, provide reliable passport data, a photo of the passport and a selfie with the passport (if necessary) of the User.

3.3. User who has provided false personal data about himself or herself or personal data of a third party without his consent shall be liable in accordance with the legislation of the Republic of Uzbekistan.

4. Personal data of the User processed by the Service:

4.1. Personal data of the User — information that he/she independently provides for registration/use of the Service, as well as personal data of the User used in the course of execution of the Offer Agreement between the User and JSC “Octobank”. Such personal information may be necessary for the User to work and receive services in the Service. Personal data includes:

4.1.1. passport series and number, date of issue and place of issue of the passport, passport expiration date;

4.1.2. date of birth;

- 4.1.3. digital photograph;
- 4.1.4. personal identification number of an individual (PINFL) or taxpayer identification number (TIN);
- 4.1.5. last name, first name, patronymic in the state language (Latin) and last name, first name in English;
- 4.1.6. gender;
- 4.1.7. place of birth and country of birth;
- 4.1.8. nationality;
- 4.1.9. citizenship;
- 4.1.10. data on registration at the place of residence;
- 4. 1.11. Mobile phone number
- 4.1.12. Email address
- 4.1.13. Login and password for entering the Personal Account
- 4.1.14. Data on transactions and the balance on the User's bank card
- 4.1.15. Collection/processing/storage of the User's anonymized personal information from Internet statistics services, as well as Cookies.

4.1.16. Page URL

4.1.17 IP address

4.1.18. User location

4.1.19. Current date and time of operations

4.1.20. Information on forms filled out in the Service products, as well as information on viewing data in the interfaces of the Service products

4.1.21. Data on the operating system used

4.1.22. User consent to the processing/transfer of his personal data

5. Purposes of collecting/ processing/ storing personal data

5.1. The Service collects /processes /stores only those personal data of the User that are necessary for successful interaction and execution of agreements between the User and JSC “Octobank”. The exception is the personal data of the User that is mandatory for collection/processing/storage in accordance with the Legislation of the Republic of Uzbekistan.

5.2. The storage periods of the User's personal data do not exceed the periods necessary to achieve the goal. The exception is the personal data of the User, storage periods of which are established by the Legislation of the Republic of Uzbekistan.

5.3. JSC “Octobank” collects /processes /stores personal data for the following purposes:

5.3.1. Fulfillment of the Agreement/offer, User Agreement between the User and JSC “Octobank”.

5.3.2. Fulfillment of agreements between User and Agent / Subagent /Supplier with whom JSC “Octobank” has contractual relations necessary for the final provision of the requested services to the User.

5.3.3. Conducting authentication / authorization / identification of the User in the Service.

5.3.4. Providing the opportunity to use the Service on the User's device.

5.3.5. Implementation of feedback between the User and “Octobank” JSC - sending SMS messages, confirmation codes, callbacks, sending notifications, news, requests, surveys, processing requests and information related to the User's operations and the activities of JSC “Octobank”, as well as for

the transfer of applications and requests from the User to the Agent / Subagent / Supplier of JSC “Octobank” for their execution.

5.3.6. Maintaining statistics and research to improve the quality of service of JSC “Octobank” based on the anonymized personal data of Users.

5.3.7. Developing new products and services based on the User's suggestions and personalized actions of the User in the Service.

5.3.8. Providing information to the User with an offer to participate in current promotions initiated by JSC “Octobank” and jointly with Agents / Subagents / Suppliers of JSC “Octobank”, discounts, advertising materials, news.

5.3.9. Monitoring and preventing the use of products/services in order to identify (prevent) fraud, combat money laundering, terrorist financing and other actions that contradict the legislation of the Republic of Uzbekistan.

6. Terms of processing/storage and transfer to third parties of the User's personal data

6.1. Collection / processing / storage of the User's personal data is carried out with the personal consent of the User.

6.2. Collection/processing/storage of the User's personal data is necessary to fulfill the terms of the agreements between the User and JSC “Octobank”, Agents / Subagents / Suppliers of JSC “Octobank”.

6.3. Collection / processing / storage of the User's personal data can only be carried out by persons who have official status and access to the JSC “Octobank” database, including but not limited to its technology partners.

6.4. Collection/processing/storage of the User's personal data is necessary to comply with the current Legislation of the Republic of Uzbekistan.

6.5. Collection/processing/storage of the User's personal data is carried out only in accordance with the purposes. Excessive amounts of the User's personal data beyond the prescribed conditions are not allowed.

6.6. The User's personal data shall be destroyed or depersonalized upon achieving the purpose of its processing, in case of failure to achieve this purpose, in case of refusal of

further cooperation, unless otherwise provided by the current legislation of the Republic of Uzbekistan.

6.7. User's personal data may be transferred to third parties only in the following cases:

6.7.1. Personal data are disclosed at the request or with the permission of the User, who is the owner of this information;

6.7.2. Personal data shall be provided to third parties to the extent necessary to fulfill the obligations between the User, JSC “Octobank”, agents / subagents / suppliers stipulated by the offer agreement, user agreement;

6.7.3. User's personal data requires disclosure at the legal request of law enforcement and other authorized state bodies, as well as in other cases provided for by the current legislation of the Republic of Uzbekistan.

6.8. User's personal data may be transferred strictly within the framework of the legislation of the Republic of Uzbekistan.

6.9. User's personal data may be transferred to the following list of third parties:

6.9.1. Organizations involved in making payments, payouts, transfers (issuing banks, acquiring banks, payment systems, etc.);

6.9.2. Agents/Subagents/Suppliers participating in the Service to fulfill payment obligations, conduct research based on the User's depersonalized personal information, place personalized advertising that may be of interest to the User, provide discounts / bonuses / accruals to the Client's account, to be able to provide privileges to the User, accrue bonuses, provide fiscal and other documents in accordance with the Law of the Republic of Uzbekistan;

6.9.3. Agents / Subagents/Suppliers working in JSC “Octobank” and providing guaranteed secure storage of the User's personal data;

6.9.4. Persons participating in the Service, ensuring the information security of the Service and preventing the use of the Service for purposes contrary to the Legislation of the Republic of Uzbekistan and other regulatory documents.

7. Publicly available personal data of the User

7.1. Publicly available personal data are personal data, access to which is free with the consent of the User or to which confidentiality requirements do not apply.

7.2. JSC "Octobank" has personal pages on social networks, forums, chats, on which the User has right to leave a review / comment / opinion. Information of this kind is publicly available, all responsibility for the text left lies with the User who posted this review / comment / opinion.

7.3. When selling or otherwise transferring the Service (in whole or in part), the terms of compliance with this Policy are transferred to the buyer/acquirer, as applied to the received personal data of the User.

7.4. When using the mobile application, website, personal account, products and other services of the Service and/or cooperating organizations, User's personal data may be transferred to cooperating organizations for processing/storage in accordance with the purposes specified in this Policy.

8. List of actions and measures applied to protect the User's personal data

8.1. JSC “Octobank” has and uses the most modern technical and organizational means for the highest degree of protection of the User's personal data from illegal access, modification, copying, use, deletion, distribution, posting in the public domain and other illegal actions.

8.2. JSC “Octobank” collects, processes, stores, deletes, protects, edits, systematizes, accumulates and transfers the User's personal data exclusively with the use of their protection means and in strict accordance with the current legislation of the Republic of Uzbekistan.

8.3. The collection, storage, processing and protection of the User's personal data is carried out in accordance with the requirements of the Law of the Republic of Uzbekistan "On Personal Data" and other regulatory legal acts governing relations in the field of ensuring the security of personal information.

9. Conditions for changing the Privacy Policy of the User's personal data

9.1. JSC “Octobank” reserves right to offer the User a modified or supplemented version of this Policy by publishing a new version of the Policy. Confirmation of the User's acceptance of

the new Policy is an implicative action in relation to the Service or JSC “Octobank”.

9.2. This Privacy Policy and the relationship between the User and JSC “Octobank” are based solely on the laws of the Republic of Uzbekistan and other regulatory and legal documentation.

10. Final Provisions

10.1. User may receive clarifications, send comments, suggestions, questions regarding this Policy by sending an email to [info@ octobank.uz](mailto:info@octobank.uz)

10.2. This Policy is valid indefinitely, until a new version is issued or until the cooperation is terminated, expressed in the expiration of the Offer Agreement.

10.3. JSC “Octobank” reserves the right not to respond to questions/statements not related to the provisions of this Policy. For all other questions, User may contact us through the “Contacts” section.

10.4. Current version of the Privacy Policy for the personal data of the User of JSC “Octobank” is located at <https://octobank.uz>