



## **Confidentiality Terms**

These personal data confidentiality terms (hereinafter – Terms) apply to all information that ATFBank JSC (hereinafter – Bank) can receive about a sole entrepreneur – a client of the Bank (hereinafter – User) while using ATFBusiness Internet banking at [www.atfbusiness.kz/](http://www.atfbusiness.kz/) and/or ATFBusiness mobile application (hereinafter collectively – Application).

Use of the Application, including by installing it on the User's electronic device and/or signing the User in the Application, is a confirmation of the User's unconditional consent to the Terms and the procedure for processing the User's personal data specified in it, including to the cross-border transfer of the User's personal data to foreign territories. In case of disagreement with these conditions, the User should refrain from using the Application.

The Bank ensures the security of the User's personal data received from the Application user. The Terms are designed to indicate the procedure and conditions for the processing by the Bank and other persons of such personal data of the User, as well as the purposes for which the user's personal information may be requested or disclosed. The Terms apply exclusively to information that was received by the Bank as a result of the use of the Application by the User.

### **1. Personal data of the User**

1.1. Under the Terms, “personal data of the User” shall be understood to mean:

1.1.1. any personal information that the User provides about him-/herself when signing in (creating an account) or in the process of using the Application. Information required to be provided for the purpose of using the Application is duly marked as mandatory. Additional information is provided by the User at his/her discretion.

1.1.2. data that is automatically transmitted by the Application during its use via the software installed on the User's electronic device, including IP address, cookie, information about the User's electronic device (or other program used to access the Application), access time, address of the requested webpage;

1.1.3. other information about the User, the collection and processing of which require the consent of the User as required by the legislation of the Republic of Kazakhstan.

### **2. Purposes of collection and processing of person data of the Users**

2.1. The Bank collects and processes only personal data that is necessary for using the Application.

2.2. The Bank may use the User's personal data for the following purposes:

2.2.1. User identification as part of agreements and contracts concluded between the Bank and the User;

2.2.2. provision of Bank services to the User;

2.2.3. establishing (maintaining) communication with the User, as necessary, including sending notifications, requests and information related to the use of the Application, the provision of Bank services, as well as processing requests and applications from the User via the Application;

2.2.4. improvement of Application, including usability, development of new services, etc.;

2.2.5. carrying out statistical and other studies.

### **3. Terms of processing the User's personal data and its transfer to third parties**

3.1. The Bank processes the personal data of Users as required by the legislation of the Republic of Kazakhstan and internal documents of the Bank.

3.2. With regard to the User's personal data, the Bank maintains its confidentiality, except when the User voluntarily provides information about him-/herself to be commonly accessed by general public.

3.3. The Bank is entitled to transfer the User's personal data to third parties in the following cases:

3.3.1. provision of services to the User. While doing this, the confidentiality of personal information is ensured, and the User will be notified of such a transfer;

3.3.2. in cases and in the manner prescribed by the legislation of the Republic of Kazakhstan;

3.3.3. transfer to the legal successor of the Bank; in such a case, all obligations to comply with the Terms shall transfer to the legal successor of the Bank, as well.

3.4. When processing personal data of Users, the Bank is guided by the current regulatory documents of the Republic of Kazakhstan.

#### **4. Changing the personal information by the User**

4.1. The User can at any time change (update, supplement) the confidential information or its part provided by him/her, as well as the parameters of its confidentiality.

#### **5. Measures taken to protect personal information of the Users**

5.1. The Bank takes necessary and adequate organizational and technical measures to protect the User's personal information from unauthorized or accidental access, destruction, alteration, blocking, copying, distribution, as well as from other illegal actions of third parties.

5.2. The Terms apply only to the Bank's Applications. The Bank does not control and is not responsible for the use of third-party websites which the User can go to by clicking the links on the Bank's websites, including as a result of a search.

5.3. The Bank does not verify the accuracy of personal data provided by the User or the capacity of the User. The Bank assumes that the User is responsible for providing reliable and sufficient information for using the Application and for keeping this information up to date.

#### **6. Changing the Confidentiality Terms. Applicable legislation**

6.1. The Bank has the right to amend the Terms unilaterally. When making changes to the current version, the date of the last update is indicated. The new version of the Terms comes into force on the day of its placement, unless otherwise provided by the new version of the Terms. The current version of the Terms is available at <https://www.atfbank.kz>

6.2. The relations between the User and the Bank arising in connection with the application of the Terms shall be governed by the legislation of the Republic of Kazakhstan.

#### **7. Contact information. Contact Center of the Bank**

7.1. Any suggestions or questions regarding the Terms should be reported to:

1) Contact Center of the Bank by emailing to [atfbusiness@atfbank.kz](mailto:atfbusiness@atfbank.kz) or dialing 2424 (free call from mobile) or 8 8000 800 283 (free call around Kazakhstan).

2) any outlet of the Bank.