

# Krepp App Privacy Policy

**Bakı şəh.**

**August 2024**

“KRAPP” LLC ("Krepp", "we", "us", or "our") is committed to protecting the privacy and security of your personal information. This Privacy Policy describes how Krepp collects, uses, and shares your personal information when you use our mobile application ("Krepp App"). By downloading, installing, or using the Krepp App, you consent to the collection, use, and processing of your personal information as described in this Privacy Policy. If you do not agree with this Privacy Policy, please do not use the Krepp App.

## **Information Collection and Use.**

The Privacy Policy of the mobile application governs the collection, processing and security of all personal data provided by the user, including personal data. By using the Krepp application, you entrust your personal data to KRAPP LLC.

Please note that by accepting this Privacy Policy, you consent to the collection, processing, storage and transfer to 3rd parties of the following personal data.

When you register and use the Krepp App, we may collect the following personal information:

- Name, surname, patronymic of the user
- Personal Identification Number (FIN), citizenship, gender, age
- Serial number and other information of the document confirming the identity of the user
- A virtual image of the user's identity document
- User's phone number and contact numbers of persons to be mentioned in connection
- Email address
- Information about the employment status of the user
- User's bank card details
- IMEI information about the mobile device used by the user

The app does use third-party services that may collect information used to identify you.

## **Use of Information**

We use the collected information for the following purposes:

- Providing and improving the Krepp App services
- Verifying your identity and creditworthiness
- Processing loan applications and transactions
- Complying with legal and regulatory requirements
- Communicating with you about our services and promotions

We want to inform you that whenever you use Krepp app, in a case of an error in the app we collect data and information (through third-party products) on your phone called Log Data. This Log Data may include information such as your device Internet Protocol ("IP") address, device name, operating system version, the configuration of the app when utilizing Krepp app, the time and date of your use of the Krepp app, and other statistics.

## **Cookies**

Cookies are files with a small amount of data that are commonly used as anonymous unique identifiers.

These are sent to your browser from the websites that you visit and are stored on your device's internal memory.

Krepp app does not use these "cookies" explicitly.

However, the app may use third-party code and libraries that use "cookies" to collect information and improve their services. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your device. If you choose to refuse our cookies, you may not be able to use some portions of Krepp app.

## **Service Providers**

We may use third-party services to facilitate the Krepp App and improve its functionality. These third-party services may collect and process your personal information in accordance with their own privacy policies. We want to inform users of the Krepp app that these third parties have access to your Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

## **Security**

We implement appropriate technical and organizational measures to protect your personal information from unauthorized access, disclosure, alteration, or

destruction. However, please note that no method of transmission over the internet or electronic storage is 100% secure.

### **Data Retention**

We retain your personal information only for as long as necessary to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or permitted by law.

### **Links to Other Sites**

The Krepp app may contain links to other sites. If you click on a third-party link, you will be directed to that site or app. Note that these external sites are not operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

### **Children's Privacy**

Krepp app do not address anyone under the age of 18. We do not knowingly collect personally identifiable information from children under 18. In the case we discover that a child under 18 has provided us with personal information, we immediately delete this from our servers. If you are a parent or guardian and you are aware that your child has provided us with personal information, please contact us so that we will be able to do the necessary actions.

### **Changes to This Privacy Policy**

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. We will notify you of any material changes by posting the updated Privacy Policy on our website or app.

### **Contact Us**

If you have any questions or concerns about this Privacy Policy or our data practices, please contact us at: [info@krepp.app](mailto:info@krepp.app)