



Privacy Policy of PAYNET JSC

This document (hereinafter referred to as the Policy) is an official document defining the policy of **PAYNET JSC** (hereinafter referred to as PAYNET) with regard to the collection and processing of personal information of individuals.

This Policy applies to all information that PAYNET and/or its partners (including affiliates) receive about an individual in the course of providing its services to that **individual** (hereinafter referred to as the User), as well as in the course of PAYNET's performance of any other agreements or contracts related to the provision of services to the User.

PAYNET is a payment provider that offers services for accepting payments from individuals on behalf of service providers (goods suppliers) through a payment service network (including a network of self-service terminals – information kiosks) and a mobile app called **PAYNET Mobile** (hereinafter referred to as PAYNET Services).

By using PAYNET services, the User unconditionally agrees to this Policy and the terms and conditions for the processing of their personal information specified herein. If the User does not agree to these terms and conditions, they must refrain from using PAYNET services.

PAYNET reserves the right to unilaterally amend this privacy policy. Amendments shall come into effect upon publication of the new version of the Policy on the website.

PAYNET does not collect any information about individuals who read this Policy.

General

For the purposes of this Policy, User personal information means personal information that the User provides about themselves when registering (creating an account) or while using PAYNET services, including the User's personal data, such as:

- ✓ Last name, first name, patronymic;
- ✓ Personal identification number of an individual;



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- ✔ Passport series and number;
- ✔ Residential address;
- ✔ Phone number;
- ✔ Email address;
- ✔ User passport details;
- ✔ IP address
- ✔ User ID within a service provider's system
- ✔ User location data
- ✔ Transaction details
- ✔ Information on forms filled out in PAYNET services, as well as information on viewing data in PAYNET service interfaces;
- ✔ Any other information received by PAYNET in connection with the User's use of PAYNET services.

When registering and creating an account in the PAYNET mobile application, PAYNET requests data such as the User's phone number, device model, operating system, bank card details, transaction data, and the balance on the User's bank card. In addition, for the proper functioning of its services, PAYNET gains access to the contact list, text messages, call data, and camera. This data is used exclusively for the correct operation of the application with the following functions: Selecting a phone number from the contact list, automatically inserting code from a text message, reading QR codes.

When using PAYNET services, data about the amount, time, payment method, service provider, and other information related to these transactions is collected. The information received by PAYNET may only be used for research purposes to improve PAYNET services.

The User undertakes to keep secret the personal data intended for entering/using the mobile application, website and other PAYNET services in order to avoid loss/dissemination/editing/publication/copying/use of the User's personal data in public domain.

Providing true passport details, a photo of the passport, and a photo of the User with their passport at the request of PAYNET for the purposes of identification.

Users who provide false personal information about themselves or personal information about a third party without their consent shall bear liability in accordance with the laws of the Republic of Uzbekistan.



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Purposes of Personal Data Use

PAYNET uses the User's personal data for the following purposes:

- ✔ Identification of the User registered in the PAYNET Mobile application for further authorization, making payments, transfers, placing orders, and other operations provided by the application and other PAYNET services.
- ✔ Providing the User with access to PAYNET services that require identification.
- ✔ Establishing feedback with the User, including sending notifications and requests related to the use of PAYNET Services, provision of services, and processing of User inquiries and applications.
- ✔ Providing special offers, information about PAYNET products and services, PAYNET partners, and newsletters to the User;
- ✔ Collecting statistics and conducting research to improve the quality of service based on anonymized personal data of the User;
- ✔ Providing Users with information about ongoing promotional campaigns initiated by PAYNET independently or jointly with PAYNET Agents/Subagents/Service Providers, as well as to distribute advertising materials and news.
- ✔ Monitoring and preventing the use of PAYNET services for the purpose of detecting (preventing) fraud, combating the legalization of proceeds from crime, financing terrorism, and other activities contrary to the legislation of the Republic of Uzbekistan.

The User agrees that PAYNET has the right to transfer personal data to third parties in accordance with the requirements of the applicable legislation of the Republic of Uzbekistan.

The User is hereby notified and agrees that PAYNET may receive statistical, anonymized (without reference to the User) data about the User's activities when using PAYNET services.

The User agrees to the processing of their personal data for the purposes of participating in advertising, marketing, and other campaigns and promotions conducted by PAYNET, as well as for conducting research aimed at improving the quality of services provided, conducting marketing and/or statistical and/or other research, promoting goods, works, services, informing the User about new services, special offers and advertising campaigns, discount and bonus systems, products offered by PAYNET (goods, works, services) by contacting the User directly through various means of communication, including (without limitation) postal mail, email, mobile phone (SMS notifications) of relevant information, push notifications.



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Personal Information Protection Measures

All information about an individual collected, processed, and stored by PAYNET is considered confidential and is stored in accordance with the laws of the Republic of Uzbekistan. PAYNET takes all necessary and sufficient organizational and physical measures to protect information about individuals from unauthorized or accidental access, destruction, alteration, blocking, copying, disclosure, and from the unlawful actions of third parties.

All information collected by PAYNET is stored in an encrypted, anonymized form in full compliance with international security standards.

PAYNET collects, processes, stores, deletes, protects, edits, systematizes, accumulates, and transfers the User's personal information exclusively using personal information protection measures and in strict accordance with the current legislation of the Republic of Uzbekistan.

The collection, storage, processing, and protection of the User's personal information are carried out in accordance with the requirements of the Law of the Republic of Uzbekistan "On Personal Data," the Resolution of the Board of the Central Bank of the Republic of Uzbekistan **No. 3268 dated June 30, 2020**, "On Approval of the Regulation on Ensuring Information Security in Payment Systems of Payment System Operators and Payment Service Providers," and other regulatory legal acts governing relations in the field of personal information security.

Final Provisions

This Policy remains in effect indefinitely, until a new version is published or the relationship is terminated, as expressed in the termination of the Public Offer.

The current version of the Policy is available at www.paynet.uz



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