

Credo Bank Privacy Policy

1. With this document (“Privacy Policy”) we – JSC “Credo Bank” (ID: 205232238) (“Bank”) desire to declare about how and what information we collect, use, disclose, transfer or process otherwise.
2. The Privacy Policy applies to the Bank’s mobile banking application (“Credo Bank Application”) regardless of whether you use a computer, mobile phone, tablet or any other device for this application.
3. In order to register you or your device for Credo Bank Application services, we collect information on the device — such as operating system version, hardware model, IMEI number, and other unique device identifiers.
4. In order to use Credo Bank Application properly and improve our service, we may need other additional personal data for statistical purposes to access on following information: messages, current location, storage, etc., which is subject to additional consent from the customer. These contents will be obtained through the same application / logs.
5. You can choose not to provide us with certain types of information (e.g., information we request for access on messages, current location, storage, etc.), but doing so may affect his/her ability to use some services of Credo Bank Application.
6. To fill out password provided by Credo Bank using SMS channel automatically, we request access to SMS services. Password may be requested during registration process or subscription to certain service. We do not collect information about SMS history.
7. We also collect information you provide directly to us. E.g. User credentials to register you and/or your device in Credo Bank Application database and process your activities.
8. We use the information we collect (and may combine it with other information about you) to provide the Services you request; and/or understand the way you use the Services so that we can improve your experience.
9. You are authorized to request from us the information regarding the use of your personal data. You may receive the following information:
 - Which data regarding you is being processed.

- What is the purpose of data processing.
 - Legal basis for the data processing.
10. You can monitor any changes to the Privacy Policy rules on this web-page.

Privacy Promise

Credo Bank promises:

- To keep your data safe and private.
- Not to use your data unlawfully.

Information Disclosure

We may share your information with:

- Group companies of Credo Bank.
- Service providers - companies that provide services for or on behalf of Credo.
- Law enforcement - when we are required to do so or to protect Credo Bank and its users.

Cookies

We employ Cookies and monitor our visitor behavior on our website to ensure that we provide the best practice to our users while they visit our website and to improve continuously the quality of our service. We are gathering information on cookies, visitor navigation and behavior on our website, in particular:

- IP address, type of device, operating system and browser, through which the website is visited.
- Pages opened via our website, session duration and other parameters.
- Information on the actions taken on our website: filling out forms, using interactive elements of the website, etc.
- Process, time and manner of filling out the website fields.

Recommendations

We strictly recommend to:

- Never share your Username and Password to someone else, otherwise the Credo Bank shall be completely released from the obligation to compensate for any damage inflicted to you.
- In the case where a username and password required for the use of Credo Bank Application becomes available for the third person, and/or you have reasonable doubt thereon, you must immediately inform us.
- Remove Credo Bank Application before you disclose your mobile phone.
- In case of any suspect of unauthorized use of your Credo Bank Application, inform us immediately.

If you have any specific questions, please contact us at:

JSC “Credo Bank”

27 R. Tabukashvili Str., Tbilisi, Georgia

Phone: (+995 32) 2424242

<http://credobank.ge/>