

«IMANUM» Mobile Application Privacy Policy

№ 2

Tashkent

July 1, 2025

This document is the official offer of «IMAN HALAL INVESTMENTS KOMMANDITNOE TOVARISHESTVO» (hereinafter referred to as the “Company” or “Platform Administrator”) concerning the personal data privacy policy (hereinafter referred to as the “Policy”) to be followed by users (hereinafter referred to as the “User”) of the IMANUM platform.

The Company is organized in accordance with the Law of the Republic of Uzbekistan dated July 2, 2019, № O'RQ-547 “On Personal Data”, and defines the conditions and procedure for processing personal data of Users. The Policy describes how User personal data is collected, processed, and stored. Acceptance of the public offer and use of the «IMANUM» platform means unconditional acceptance of the Policy by the User. If the User disagrees with the terms of this Policy, they must refrain from using the platform.

This consent applies not only to the Company but also to all other entities related to the application (e.g., partner organizations, service providers). In all cases not directly specified in this Policy, the parties shall follow the laws and business practices of the Republic of Uzbekistan.

I. Terms and Definitions

1.1. The following terms are used in this Policy:

Personal data – information recorded on electronic, paper, and/or other material media that relates to a specific individual or allows identification of that individual;

Subject of personal data (User) – the individual to whom the personal data pertains;

Personal data database – a set of data in the form of an information system containing personal data;

Processing of personal data – actions involving the collection, systematization, storage, modification, addition, use, provision, dissemination, transfer, personalization, and destruction of personal data;

IMANUM – a platform available at www.imanum.app and via mobile apps on Google Play and App Store, used for offline and online product sales, investment, P2P payments, and real estate investments;

Third party – any person other than the subject, owner, or operator who is associated with personal data processing due to circumstances or relationships.

II. User's Personal Data

2.1. The data provided by the “User” and collected by the mobile application include:

2.1.1. Personal Information:

- User's phone number;
- Passport or another identity document (ID card);
- User's selfie image (facial image);
- Payment card details.

2.1.2. Information related to financial transactions:

- Payment card data.

2.1.3. Data Collection Procedure:

This data is collected during the User's registration process in the application, after accepting the terms of the “Public Offer” and the “Privacy Policy”, and is confirmed via a one-time password (OTP) sent to the User's personal phone number. By registering, the User consents to the collection and processing of personal data. Without such consent, the User cannot register and use the services.

2.1.4. Device Access Permissions:

The “IMANUM” app requests access only to device data strictly necessary for providing services. It does not collect any personal data beyond functional requirements.

2.1.5. Account Management:

The User may at any time:

- Log out of the application via the “Settings” section.

2.2. Use of SDKs and Data Sharing:

User data is shared with the following service providers in a limited scope:

- **AppMetrica** – for marketing analytics and analysis of user behavior;
- **CredoLab Pte Ltd** – for assessing the User's creditworthiness through KYC-related personal data, including:

- Passport information (PINFL/ID);
- Bank card data.

CredoLab's privacy policy:

<https://www.credolab.com/privacy-policies/gdpr-privacy-policy>

2.4. Third-Party Websites and Applications:

User data is protected only within the IMANUM application. If the User navigates to another website or application, IMANUM is not responsible for any data collected there.

III. Purpose of Collection and Processing of Personal Data

- The User's selfie is compared with government information databases.
- SMS data is analyzed only after the User confirms the Public Offer.

IV. Data Storage and Deletion Procedure

- The User's personal data may only be disclosed to authorized government bodies upon legal request and will be securely stored even in such cases.
- Logging out of the application does **not** delete the account; personal data remains stored.

V. Procedure for Withdrawing Consent

- If the User does not consent to the processing of personal data, they cannot use the IMANUM mobile application.
- If consent was previously given, the User has the right to withdraw it at any time, in which case:
 - Access to the application will be discontinued.

VI. Changes to the Privacy Policy and User Control over Personal Data

6.1. Right to Modify the Policy:

The "Platform Administrator" reserves the right to make changes to this Privacy Policy at any time, indicating the date of such changes. Unless otherwise specified in the updated version, the new edition shall enter into force from the moment it is published in the mobile application and/or on the official website of the "Platform Administrator".

6.2. User Notification:

The "Platform Administrator" shall notify Users through the platform about any changes made to the Privacy Policy. If the User disagrees with the changes, they must stop using the platform.

6.3. Right to Modify Personal Data:

The User has the right to update, modify, or supplement the personal data they provided at any time.

6.4. Confidentiality Obligations:

The “Platform Administrator” is obligated to maintain the confidentiality of User data during processing, including updating, altering, sharing, granting access, anonymizing, or deleting it. The Administrator shall not allow any violation of personal data confidentiality.

6.5. User Recommendation:

The “Platform Administrator” recommends that Users regularly review the most current version of this Privacy Policy in a timely manner to stay informed of any updates.

This Policy, and all legal relationships arising from or related to it between the User and the “Platform Administrator,” shall be governed by the applicable laws of the Republic of Uzbekistan, including but not limited to the Law “On Personal Data,” the Civil Code, and other relevant legal and regulatory acts.