



Privacy Policy

This Privacy Policy relates to the collection, use and disclosure of Personal Data by any user of Mombo App (“we” or “our”). Personal Data is information relating to an individual (“you” or “your”).

Personal Data comprises all the details Mombo App holds or collects about you, directly or indirectly, your transactions, transactions you effect, financial information, interactions and dealings with or between Mombo App partners or /and third parties.

Purposes for which we may handle your Personal Data

The purposes for which we may handle your Personal Data on behalf of our partners or /and third parties include the following:

- processing applications for products and services, effecting payments, transactions and completing instructions or requests;
- providing products and services;
- assessing suitability for products and services;
- credit assessment, including conducting credit checks and setting credit limits;
- operational purposes;
- statistical analysis, including behavioral analysis and profiling;
- establishment, continuation and management of application and accounts
- conducting market research and surveys with the aim of improving our products and services;
- for marketing purposes, promotional events, competitions and lucky draws;
- for the prevention, detection, investigation and prosecution of crime in any jurisdiction (including, without limitation, money laundering, terrorism, fraud and other financial crime);
- identity verification, government sanctions screening and due diligence checks;
- to comply with: local or foreign law, regulations, voluntary codes, directives, judgments or court orders, agreements between any partner or third party of the Mombo App and any authority, regulator, or enforcement agency; policies (including the third party policies), good practice, government sanctions or embargoes, reporting requirements under financial transactions legislation, and demands or requests of any authority, regulator, tribunal, enforcement agency, or exchange body;
- to seek professional advice, including, in connection with any legal proceedings (including any prospective legal proceedings), for obtaining legal advice or for establishing, exercising or defending legal rights;



To whom we may disclose Personal Data

Any partner or third party who has contracted Mombo App, including their officers, employees, agents and advisers, may disclose your Personal Data to any of the following parties for any of the purposes specified above:

- any partner or third party using the Mombo App anywhere in the world, including any officer, employee, agent or director;
- professional advisers (including auditors), third party service providers, agents or independent contractors providing services to support Mombo App's, partners'/third party business;
- any person to whom disclosure is allowed or required by local or foreign law, regulation or any other applicable instrument;
- any court, tribunal, regulator, enforcement agency, exchange body, tax authority, or any other authority (including any authority investigating an offence) or their agents;
- any debt collection agency, credit bureau or credit reference agency, rating agency correspondents, insurer or insurance broker, direct or indirect provider of credit protection and fraud prevention agencies;
- any financial institution to conduct credit checks, anti-money laundering related checks, for fraud prevention and detection of crime purposes;
- anyone we consider necessary to facilitate requests for services or applications for products with any partner or third party of Mombo App;
- anyone we consider necessary in order to provide services in connection with a product; for a partner or third party of Mombo App located in any jurisdiction.

Security

The security of your personal data is important to us. Mombo App and all partners and /or third parties shall comply with technical and organizational security measures to safeguard your personal data. Regardless of where personal data is transferred, we take all steps reasonably necessary to ensure that personal data is kept securely.

You should be aware that the Internet is not a secure form of communication and sending and receiving information over the Internet carries with it risks including the risk of access and interference by unauthorized third parties. Information passing over the Internet may be transmitted internationally (even when sender and recipient are located in the same country) via countries with weaker privacy and data protection laws than in your country of residence. We do not accept responsibility or liability for the confidentiality, security or integrity of your Personal Data in connection with its transmission over the Internet.



Other Terms and Conditions.

There may be specific terms and conditions in our third parties and/or partners' legal agreements that govern the collection, use and disclosure of your Personal Data. Such other terms and conditions must be read in conjunction with this Privacy Statement.

Retention

We retain your Personal Data for legal, regulatory, business and operational purposes on behalf of our partners or /and third parties.

Monitoring

To the extent permitted by law, we may record and monitor your electronic communications with us to ensure compliance with our legal and regulatory obligations and internal policies for the purposes outlined above.

Right of Access

Subject to applicable law, regulations and/or loan guidelines, you have the right to request a copy of the Personal Data processed in relation to you from the respective partners/or third parties. Mombo App may be allowed by law to charge a fee for a copy of personal data from the respective third parties or/and partners.

Changes to this Privacy Policy

This Privacy Policy may be updated from time to time and should be reviewed regularly.

Linked Websites

Our Privacy Policy does not apply to third-party websites where our online advertisements are displayed or to linked third-party websites which we do not operate or control.