

MOBILE APP PRIVACY POLICY

SETARAGAN TOP UP

Last updated [Aug 15, 2019]



SETARAGAN MUTAHED LIMITED ("we" or "us" or "our") respects the privacy of our users ("user" or "you"). This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our mobile application (the "SETARAGAN TOP UP Application"). Please read this Privacy Policy carefully. IF YOU DO NOT AGREE WITH THE TERMS OF THIS PRIVACY POLICY, PLEASE DO NOT ACCESS THE APPLICATION.

We reserve the right to make changes to this Privacy Policy at any time and for any reason. We will alert you about any changes by updating the "Last updated" date of this Privacy Policy. You are encouraged to periodically review this Privacy Policy to stay informed of updates. You will be deemed to have been made aware of, will be subject to, and will be deemed to have accepted the changes in any revised Privacy Policy by your continued use of the Application after the date such revised Privacy Policy is posted.

This Privacy Policy does not apply to the third-party online/mobile store from which you install the Application or make payments, including any in-game virtual items, which may also collect and use data about you. We are not responsible for any of the data collected by any such third party.

COLLECTION OF YOUR INFORMATION

We may collect information about you in a variety of ways. The information we may collect via the Application depends on the content and materials you use, and includes:

Personal Data

Demographic and other personally identifiable information (such as your name, email address phone number, location and Nature of business you are doing now) that you voluntarily give to us when choosing to participate in various activities related to the Application, such as chat, posting messages in comment sections or requesting for the top up linking posts, sending feedback, and responding to surveys. If you choose to share data about yourself via your profile, online chat, or other interactive areas of the Application, please be advised that all data you disclose in these areas is public and your data will be accessible by the admin, distributor, sub distributor you registered under his name, as sub distributors or retailers it means one level up actor in distribution channel will have accesses to that data.

Derivative Data

Information our servers automatically collect when you access the Application, such as your native actions that are integral to the Application, including linking, Transactions, requesting funds, generating reports, changing the Passwords, as well as other interactions with the



Application and other users via server log files.

Financial Data

Financial information, such as data related to your payment method (e.g. request fund, available amount, amount transferred to down the line, commission earned, daily transaction report, daily earned commission, or request information about our services from the Application. [We SML admin only very limited, if any, financial information that we collect. Otherwise. all financial information is stored by our backend support system hosted in Afghanistan, and you are encouraged to review their privacy policy and contact them directly for responses to your questions.

Features permission to Access

We may request access or permission to certain features from your mobile device, including your mobile devices, SMS messages, view rights, the rights to extract the data, limit one MNO sales amount setting the Fixed and variable commission by yourself of get admin support an assistance. If you wish to change our access or permissions, you may do so in your device's settings.

Mobile Device Data

Device information such as your mobile device ID number, model, and manufacturer, version of your operating system, phone number, country, location, and any other data you choose to provide.

Push Notifications

We do send push notifications to the user about transactions, Top up, Wallet Transfer etc.

USE OF YOUR INFORMATION

Having accurate information about you permits us to provide you with a smooth, efficient, and customized experience. Specifically, we may use information collected about you via the Application to:

- 1. Manage the activity you are preforming,
- 2. To have proper track of activities performed by user,
- 3. Compile anonymous statistical data and analysis for use internally or with third parties.
- 4. Create and manage your account.
- 5. Deliver targeted advertising, and other information regarding promotions and the Application to you.
- 6. Email or SMS you regarding your account or order.
- 7. Enable user-to-Admin communications.
- 8. Fulfill and manage purchases, orders, payments, and other transactions related to the Application.
- 9. Generate a personal profile about you to make future visits to the Application more personalized.



- 10. Monitor and analyze usage and trends to improve your experience with the Application.
- 11. Notify you for updates to the Application.
- 12. Prevent fraudulent transactions, monitor against theft, and protect against criminal activity.
- 13. Process payments and refunds.
- 14. Resolve disputes and troubleshoot problems.
- 15. Respond to product and customer service requests.
- 16. [Other]

DISCLOSURE OF YOUR INFORMATION

We may share information we have collected about you in certain situations. Your information may be disclosed as follows:

By Law or to Protect Rights

If we believe the release of information about you is necessary to respond to legal process, to investigate or remedy potential violations of our policies, or to protect the rights, property, and safety of others, we may share your information as permitted or required by any applicable law, rule, or regulation. This includes exchanging information with other entities for fraud protection and credit risk reduction.

Third-Party Service Providers

We may share your information with third parties that perform services for us or on our behalf, including payment processing, data analysis, email delivery, hosting services, customer service, and marketing assistance.

Marketing Communications

With your consent, or with an opportunity for you to withdraw consent, we may share your information with third parties for marketing purposes, as permitted by law.

Interactions with admin VIA Application

You will have the rights to call our Help Desk from this application

CONTACT US

If you have questions or comments about this Privacy Policy, please contact us at:

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