

Privacy agreement

Your right to privacy is important to us.

Closed Joint Stock Company «KSB Commercial Bank» (hereinafter referred to as CJSC «KSB CB») respects your right to confidentiality and strives to contribute to its preservation. You can rely on us to keep your personal information confidential as set forth in our Privacy Policy.

This message informs you about the Privacy Policy of «KSB CB» CJSC. You will learn more about how personal information is collected online, how it is used, and how information is protected so that you can make informed choices when using the site. However, in general the site is structured so that you can visit it without having to identify yourself or reveal any personal details.

The privacy policy of CJSC «KSB CB» is valid for the website <https://ibank.ksbc.kg> and for its sections, unless other conditions were specified in the agreement and presented to you via the Internet or in paper form.

For convenience and to improve user awareness, the website of «KSB CB» CJSC may contain links to websites of other companies. When you follow any of these links to the website of another company, you are leaving the website of «KSB CB» CJSC. Unless otherwise stated, «KSB CB» CJSC is not responsible for the privacy practices and policies of these sites. Therefore, we recommend that you review the privacy policies of other companies before disclosing information about yourself to them.

Types of Information Collected

The privacy policy defines the rules for working with personal data and non-personal information.

Personal information is information that can be used to identify you. «KSB CB» CJSC uses such information to better understand your needs and interests and improve the quality of service. You may be asked to provide information online when completing a survey or application form. For example, we may ask for your name, username, password, place and date of birth, telephone number, postal and email address, or any other necessary information.

Non-personal information is data that is not tied to a specific person. «KSB CB» CJSC collects and processes non-personal information to create a user profile and create a website that best suits your interests. Most non-personal information is collected through the use of cookies or other analytics technologies.

Confidentiality of information about children

«KSB CB» CJSC does not collect information from children under 13 years of age and does not target the content of its website to children under this age. «KSB CB» CJSC takes the protection of information about children seriously.

Use of information

«KSB CB» CJSC uses personal information to provide services and to better understand the needs and interests of its clients. Specifically, we use this information to help you complete your banking or order transactions, communicate with you, provide services and technical support, notify you about service changes and the introduction of new products and services, and target promotional offers.

Personal information collected online may be combined with information you provide to «KSB CB» CJSC in other ways: when opening an account, registering for services, when visiting a bank, when calling your account manager, or during public events (for example, at product demonstrations or seminars).

Personal information provided to «KSB CB» CJSC may be transferred to its branches in other regions in order to combine and unify data and simplify the management of user information.

Access to the information

«KSB CB» CJSC provides access to your personal information only to those employees who need this information to provide you with banking products and services. «KSB CB» CJSC will share your personal information with third parties only if they are acting on behalf of «KSB CB» CJSC and this is necessary to provide the products or services you have requested. When sharing your information, you will be asked for permission. «KSB CB» CJSC will not transfer your personal information to anyone for commercial purposes.

Suppliers and service providers are required to maintain the confidentiality of information received from «KSB CB» CJSC and must use it only to perform the work assigned to them by «KSB CB» CJSC. These service providers may change; In addition, to best meet customer needs, we may enter into agreements with additional service providers. «KSB CB» CJSC will not share personal information with other companies without your permission, except as required to comply with the law, court or local judicial authorities.

«KSB CB» CJSC may merge with or be acquired by other commercial entities, or all or some of its assets may be acquired. In the event of such a merger or acquisition, «KSB CB» CJSC will take all reasonable steps to notify you whether all or part of your personal information will be transferred to the other party in order to continue to serve you.

Online research

«KSB CB» CJSC can also organize small surveys or questionnaires where you may be asked questions about your age, income, gender, etc. in order to take part in the study. Providing information on such forms is always voluntary, and you are free to refuse to complete such forms. However, if you choose to opt-out, some products and services may not be available to you. Such questionnaires and studies are needed to track consumer preferences and improve the quality of banking products and services.

Accuracy of information

«KSB CB» CJSC strives to ensure the accuracy of your information. Certain technologies, management processes and rules are used to ensure the accuracy of customer data. You will be provided with access to your information, including reasonable efforts will be made to enable you to access and change your information via the Internet. To protect your privacy and ensure security, «KSB CB» CJSC also makes every effort to verify the authenticity of your identity, for example,

a password and user ID are required for access. Using passwords and other methods of identity verification, «KSB CB» CJSC can limit access to certain web pages of its website.

The most effective way to review and change your personal information is to return to the web page where you originally provided it and follow the instructions there.

Ensuring information security

«KSB CB» CJSC takes care of the protection of the information you provide. To prevent unauthorized access to or disclosure of your information, ensure its accuracy and proper use, «KSB CB» CJSC uses appropriate physical and administrative procedures that comply with the standards adopted in the Kyrgyz Republic.

We use encryption technology when collecting and transmitting strictly confidential data. Encryption is used to ensure that no one but us can read the information. If an image of a key or closed lock (depending on browser type) appears at the bottom of your browser window, this means that this security measure is in effect on that page.

Questions or complaints

If you feel that «KSB CB» CJSC does not follow the Privacy Policy, you can report your concerns to us by email at bank@ksbc.kg We will make every effort to resolve the problem.

Changes to this Statement

If changes are made to the Privacy Policy of «KSB CB» CJSC, they will be published online, and the update date of this document will change to a new one. This way, you will always know what information we collect, how we use it, and what options you have. If significant changes are made to the Privacy Policy, «KSB CB» CJSC will notify all users affected by them.