

Privacy Agreement

This service is operated by MBONGO MICROFINANCE LIMITED ("we", "us", or "our"). This Privacy Policy explains how Boom Loan collects, uses, stores, discloses, and safeguards your personal data. By accessing or using our services, you acknowledge that you have read, understood, and consented to this policy in its entirety. If you disagree with any provision, please discontinue use immediately.

Your continued use of Boom Loan constitutes explicit acceptance of these terms, including your understanding of their legal implications and authorization for us to process your data as described.

We collect certain data to provide you with a tailored Service. We also collect data to verify your identity and create credit assessment models to determine which loans we can offer you. We also use this data for debt collection and credit assessment purposes.

A. Personal data generated during interaction

1. Basic personal information:

Including name, gender, date of birth, marital status, etc.

2. Profession information:

Including job type and monthly income

3. Contact information:

The data selected or filled in by the user from the address book, including the relationship with the contact, the contact name and the contact number

4. Payment information:

Including the payment account information provided by the user himself and the account information used for payment.

5. Document information (needed when necessary):

A valid government-issued ID photo that proves the user's identity.

6. Face information (needed when necessary):

User's own personal selfie

The above interactive information is an important basis for your loan application review. This information will be safely retained in our server and will not be shared with third parties. You can also choose to delete your personal user data. Your face information will be encrypted and transmitted to <https://www.boomloan.info>. After analysis, we will permanently delete the SMS data. We will not share your SMS data with any third party.

B.Data collected from devices

1.SMS

Why we request your device SMS data

Boom loan will read the SMS information in your device to measure the user's credibility and discover and analyze potential fraud and risks.

What you can do

You can choose to refuse the authorization, which will not affect your continued application for loans on the APP.

Data safety

Your SMS data will be encrypted and transmitted to <https://www.boomloan.info>. After analysis, we will permanently delete the SMS data. We will not share your SMS data with any third party.

For the collection of your SMS data, it will only be read after you authorize us to obtain the 'READ_SMS' permission in your device. Boom loan will not read and collect your SMS data when the app is closed or not in use.

2.DEVICE INFORMATION

Boom loan requires nationwide mobile phone access to ensure that no unauthorized devices conduct activity under your name to prevent fraud.

We will collect and track specific information about your device, including your phone model, OS version, screen size, device language, RAM size, and storage capacity. In addition, we will collect your device's unique identifiers, such as serial number and SSAID, and SIM card information, including network operator, SIM card status, MNC and MCC codes. We will also collect WIFI information, including WIFI status and mobile network details to ensure device identification. This information helps us improve your credit profile and assess your credit worthiness.

3.APPLICATIONS LIST

Why we request your device APP list data

We querying for specific apps that satisfy our app's manifest declaration on your device. These specific apps will help us to know if your device has apps installed with related features such as fraud or cloning (e.g. fake location information, cloned email id and contact information). So that we can judge the authenticity of your information and make a correct judgment on your credit risk.

What you can do

You can choose to refuse the authorization, which will not affect your continued application for loans on the APP.

What data we will collect

We will collect basic information such as the name, version number and package name of the applications installed on the user's device.

Data safety

This limited app information will collects and transmits to Boom loan servers <https://www.boomloan.info>. Boom loan will not read and collect your data when the app is closed or not in use.. Boom loan will never share data to any third party. The collection will only be done if you agree to the authorization.

4.CAMERA

When you authenticate your identity, we will ask you to take a selfie photo by calling your device's camera. We will upload your selfie photo to our server for identity verification.

We will only ask you to take a selfie with the camera when you authenticate your identity. We will also only upload the only selfie photo you have confirmed to our <https://www.boomloan.info> server after encryption. Your data will be protected and kept confidential.

5.STORAGE

Access to your device storage requires your permission, which will allow you to upload photos and/or documents to complete the application form during the loan application process. The data will be encrypted and uploaded to our member server (<https://www.boomloan.info>) via HTTPS protocol. Your data will be protected and kept confidential. We will never share this data with third parties.

6.CONTACTS IN YOUR ADDRESS BOOK

We collect the contacts you select in your phone book, including the contact's name and phone number. The above information will help you select emergency contacts in your loan application and allow us to contact them when necessary to prevent fraud and monitor debt collection. This will enable us to better assess your credit status and manage our identification and credit portfolio management risks. We will upload your contact information to Boom loan's server (<https://www.boomloan.info>), and your data will be protected and kept strictly confidential.

7.PHOTO ALBUM

We will collect the photos you select in the photo album, which will help you choose the corresponding ID photos to upload in your loan application. This will enable us to better assess your credit risk profile. We will upload your contact information to Boom loan's server (<https://www.boomloan.info>), and your data will be protected and kept strictly confidential.

C.User behavior data collection

We only collect service-related interactions (clicks, browsing, app launches/closes) to optimize functionality and security. Data is anonymized, encrypted, and never sold/shared with third parties.

For a better experience, while using our Service, we may require you to provide us with certain personally identifiable information. The information that we request will be retained by us and used as described in this privacy policy.

The app does use third party services that may collect information used to identify you.

[Link to privacy policy of third party service providers used by the app](#)

Usage of Advertising ID

Usage. The advertising identifier must only be used for advertising and user analytics. The status of the “Opt out of Interest-based Advertising” or “Opt out of Ads Personalization” setting must be verified on each access of the ID.

Association with personally-identifiable information or other identifiers. The advertising identifier must not be connected to personally-identifiable information or associated with any persistent device identifier without explicit consent of the user.

Respecting users’ selections. If reset, a new advertising identifier must not be connected to a previous advertising identifier or data derived from a previous advertising identifier without the explicit consent of the user. Also, you must abide by a user’s “Opt out of Interest-based Advertising” or “Opt out of Ads Personalization” setting. If a user has enabled this setting, you may not use the advertising identifier for creating user profiles for advertising purposes or for targeting users with personalized advertising. Allowed activities include contextual advertising, frequency capping, conversion tracking, reporting and security and fraud detection.

Transparency to users. The collection and use of the advertising identifier and commitment to these terms must be disclosed to users in a legally adequate privacy notification.

Types of Data Collected

Usage Data

We may also collect information that your browser sends whenever you visit our Service or when you access the Service by or through a mobile device (“Usage Data”).

This Usage Data may include information such as your computer’s Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data. When you access the Service by or through a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

Tracking & Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use:

Session Cookies. We use Session Cookies to operate our Service.

Preference Cookies. We use Preference Cookies to remember your preferences and various settings.

Security Cookies. We use Security Cookies for security purposes.

Use of Data

Boom loan Apps uses the collected data for various purposes:

To facilitate our Service;

To provide the Service on our behalf;

To perform Service-related services; or

To assist us in analyzing how our Service is used.

Disclosure Of Data

Legal Requirements

Boom loan Apps may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation

- To protect and defend the rights or property of Boom loan Apps

- To prevent or investigate possible wrongdoing in connection with the Service

- To protect the personal safety of users of the Service or the public

- To protect against legal liability

Security Of Data

The security of your data is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

Service Providers

We may employ third party companies and individuals to facilitate our Service ("Service Providers"), to provide the Service on our behalf, to perform Service-related services or to assist us in analyzing how our Service is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Analytics

We may use third-party Service Providers to monitor and analyze the use of our Service.

Links To Other Sites

Our Service may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site.

We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

Children's Privacy

Our Service does not address anyone under the age of 18 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that

your Children has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

Changes To This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

You are advised to review this Privacy Policy periodically for any changes.

Changes to this Privacy Policy are effective when they are posted on this page.

--Contact Us--

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