

REGARDING THE PROCESSING OF PERSONAL DATA

DISCLOSURE TEXT

Dear Users; As KAF TECHNOLOGY FİNANS YATIRIM TİCARET VE BİLİŞİM ANONİM ŞİRKETİRketi, we would like to inform you about the methods of obtaining your personal data by our Company, processing, transfer, processing period and the rights it has regarding your personal data.

As KAF TECHNOLOGY FİNANS YATIRIM TİCARET VE BİLİŞİM ANONİM ŞİRKETİ (KAF), we show maximum sensitivity to the security of your personal data. With this awareness, we would like to state that we continue our activities with the awareness that the security of your personal data is at the forefront in all our products and services that we offer and will offer you by giving the highest level of importance to the security of your personal data.

In accordance with the provisions of the Law on the Protection of Personal Data No. 6698 and the relevant regulations (KVKK Regulations), all kinds of information that make your identity specific or identifiable, including your personal data of special nature, are considered as Personal Data and are processed by KAF as Data Controller within the scope described below and within the limits ordered by the legislation.

"Processing of Your Personal Data" means any operation performed on the data such as obtaining, recording, storing, preserving, changing, rearranging, disclosure, transferring, taking over, making available, classifying or preventing the use of these data.

Method of Collecting Your Personal Data

With your personal data, all contracts/information forms and other documents issued with your consent and / or signature, with the notifications you will make with your electronic approval and / or signature, our General Directorate, physical environments, call centers, websites, mobile applications, internet transactions, social media and other public channels, user interviews, written/digital applications made to sales teams, companies receiving call center services, scanning of judicial records, market intelligence is provided through methods such as SMS channels and through verbal, written, video, audio recording or electronic channels.

Our Purpose of Processing Your Personal Data, Processing Period and Legal Reasons

Your personal data collected; Fulfillment of legal and administrative obligations by our Company, establishment and performance of contracts with our Company, use in the products and services you receive / will receive from our Company, communication regarding the product and service you receive / will receive, provision of an effective user service, as well as being used in marketing activities if you have given your permission in this regard, product / service offer, modeling, reporting, scoring, risk monitoring, intelligence, existing or new product studies and potential user identification, ensuring the legal and commercial security of the persons in business relationship with the Company, determining and implementing the Company's commercial and business strategies, ensuring and developing coordination, cooperation and efficiency in and between the units within our Company, resolving existing and future legal disputes, answering the requests and questions from our users, our Company's website and other ensuring the security of electronic systems and physical environments, notifying about changes in the legislation or rules and policies adopted by our Company or making other notifications that concern you, and investigating, detecting, preventing and notifying the relevant administrative or judicial authorities of violations of the contract and the law in order to carry out our activities that we offer to you. It is not possible to share your personal

data with another person and/or organization located at home or abroad for commercial purposes without your explicit consent.

- KAF shall carry out such processing activity with your express consent;
 - The processing activity is explicitly stipulated in the laws,
 - It is actually impossible to obtain consent, but the processing activity is mandatory for the protection of your life or body integrity of someone else,
- is directly involved in the establishment or performance of contracts to which KAF is a party;
- It is mandatory for the KAF to fulfill its legal obligations;
 - The relevant personal data has been shared by you personally;
 - Data processing is mandatory for the establishment, exercise or protection of a right in terms of KAF;

Provided that it does not harm your fundamental rights and freedoms, it can be carried out without the need for your consent in cases where data processing is mandatory for the legitimate interests of KAF. However, your personal data of a special nature are processed only for purposes such as having your explicit consent in this regard, the processing is clearly stipulated in the laws or the provision of health services.

Your personal data will generally be processed limited to the period during which your relationship with KAF continues. After the termination of the said relationship, unless otherwise stipulated by law and requested otherwise by you, your data will continue to be stored for 10 years, which is the general statute of limitations. In the event that the said periods expire, your relevant personal data will be deleted and subsequently destroyed. However, although we do not wish to do so, in the event that we have a dispute with You or if there is a litigation hostility, it is natural that your relevant personal data will be stored and processed for the duration of the relevant dispute or litigation.

Transfer of Your Personal Data

Your personal data; to administrative and official authorities that need to be transferred legally, to third parties that receive external services to carry out our activities, to the program partner institutions, organizations, domestic/international organizations that we cooperate with, domestic/overseas/international organizations that receive service/support/consultancy or project/program partners, third parties that we receive support in areas such as security, call center, subcontractors, organizations that receive independent audit and support services. to ensure the legal and commercial security of individuals and third parties in cooperation and/or to ensure the security of electronic and physical media, due to legal obligations and within the framework of legal limitations.

As KAF, we may transfer, process and store your personal data to other electronic environments such as storage, archiving, servers with information technology support, hosting companies, programs, cloud computing, etc. located in Turkey or abroad, especially in EU countries, America, England, OECD countries, provided that the necessary security measures are taken and the legally necessary conditions are met.

Security Measures

One of the most important issues related to your personal data is to ensure the security of your personal data kept in both physical and digital environment; unlawful processing of the data in question and the prevention of unlawful access. For this purpose, KAF has taken all kinds of administrative and technical measures, including but not limited to signing confidentiality agreements with personnel, establishing the hierarchy of authority, establishing relevant internal policies and processes, encryption, using viruses or trojan software and STP or similar secure data transfer mechanisms, and establishing a security wall, taking into account the possible risks of violations and damages. Despite all these measures, a "Data Breach Response Plan" was prepared and put into practice regarding the processes to be implemented in case of a data breach.

Your Rights Regarding Your Personal Data

By applying to the Company, your personal data; I) to learn whether it has been processed, II) to request information if it has been processed, III) to learn whether it is used in accordance with the purpose and purpose of processing, IV) to know the 3rd persons to whom it is transferred domestically / abroad, V) to request correction if it is incomplete / incorrectly processed, VI) to request the deletion or destruction of personal data if the reasons requiring the processing of personal data disappear, VII) to the 3rd persons to whom it is transferred in accordance with subparagraphs (V) and (VI) listed above. You have the right to request a notification, VIII) to object to the occurrence of a result against you due to its analysis exclusively by automated systems, IX) to demand compensation if you suffer damages due to unlawful processing.

Application Method

You may submit your requests for your rights specified in Article (4) to the e-mail address specified below within the scope of your application by using the e-mail address of KAF notified in person or through a notary public or by using the electronic mail address you have notified during account opening and registered in the KAF system. You can obtain the "Information Request Form" for the applications [here](#).

Although your requests will be concluded free of charge as a rule, if the response to your application exceeds 10 pages, 1 TL per page exceeding; If you request that a sample of the relevant information and documents be provided to you, the cost incurred by our Company may be collected by our Company in order to meet your request.

Anti-Money Laundering Officer

The Anti-Money Laundering Officer is a KAF employee tasked with ensuring compliance with AML Policy:

Anti-Money Laundering Officer,

- Collection of customers' identification information;
- Establish and update internal policies and procedures for creating, reviewing, supplying and maintaining all necessary reports in accordance with existing laws and regulations;
- Monitoring and analyzing significant deviations resulting from the unusual activities of customers;
- Implement a records management system for recording and retrieving documents, files, forms and log entries and outputs;
- Regularly update risk assessments;

issues.

Training, Update and Internal Audit

KAF fulfills all its obligations within the scope of training with its personnel policy and procedures issued in accordance with the legislation in force. In this context, it provides many trainings to its personnel, especially the Anti-Money Laundering Procedure, and ensures that this information is kept up to date.

KAF periodically conducts audits on whether its activities related to the "Law Against Money Laundering and Terrorist Financing", regulations and communiqués comply with the legislation in force, the Company's policies and procedures.

In Written Applications

KAF TECHNOLOGY FINANCE INVESTMENT TRADE AND INFORMATION JOINT STOCK COMPANY

Gayrettepe Mahallesi Yıldız Posta Caddesi No:52 D Plaza Kat:9, Besiktas/Istanbul

For Applications to be Made by Electronic Mail

info@kaftechnology.com