

Terms of Use

August 20, 2020

Aloan is committed to maintaining the privacy of clients. This page contains any personal information we collect from clients, how we obtain and use them, how we manage and protect them and how we share them. Aloan will not share any personal information of our clients or ex-clients, except for the purposes of Aloan business activities including but not limited to identity verification for the purpose of feasibility analysis of our loan products, to process transactions, execute court orders or applicable legal proceedings.

1. What kind of personal information we collect, how we collect, and how we use it

Aloan collects client's personal information as you give it to us (for example when you register) through the app and uses information from the use of apps automatically generated by users when they interact with applications or other information accessed through the application programming interface (API).

2. What kind of information is Aloan earn

The types of personal information we collect may include:

Information we get directly from you through the Aloan app. Personal Information (hereinafter referred to as "IP") is individualized information that serves as the identity of our clients. Use of our services is entirely voluntary and you are not required to provide your IP unless you choose to use our services. IP collected in the form of information such as: Phone number, ID card data, bank account information, information on employment, educational information;

Information from credible and trusted third parties such as agencies providing customer service related to eligibility and credit history or from colleagues and family members you have listed as your relatives' data;

Information about your place of business and residence;

Information about the whereabouts of your location through Global Positioning System (GPS) technology that helps us ensure your location is within the scope of our service so as to provide a better assessment of your score credits;

Information collected when you use the Aloan app, which we use to identify you and validate your app usage from your mobile phone to prevent fraudulent actions like your IP address, contact data and communication history etc;

Information from other third parties with your authorization which helps measure your score credits, including Facebook and other internet platforms. These are statistical data about your internet behavior used in aggregation to analyze trends, manage mobile apps, track our movements and understand consumer behavior in general, and to shape your score credits, but not in the form of individual identification.

3. How Aloan manages your personal information

The above-mentioned information we collect about you will be stored electronically and we manage for the following purposes:

When signing up for the Application, you will provide us with your email address, name, phone number, and account password.

To check that your submission is using your actual information, not someone else who uses your identity;

To determine your eligibility to obtain a loan under applicable terms;

To communicate with you about your account, as well as to make identification information when you call or visit our mobile app, and provide updates when changes are made to our services.

To process the loan application and secure the transaction process safely to you if your loan is approved.

To rate your loan application history and confirm your job data.

For the process of eligibility analysis of your loan and to estimate the risk of lending.

For the development of our mobile app that always meet the needs of our clients in the future.

To settle our obligations arising from contracts signed between you and us.

To facilitate financial institutions such as banks, financial institutions or other third parties authorized to conduct checks are limited to your status in the database or on our services.

To evaluate the effectiveness of our mobile app marketing, to check periodically and marketing research.

4. How Aloan protects the Client's Personal Information

Aloan is committed to protecting your information with the latest technology.

We will stick to the industry's existing security standards, to ensure your information is safe and secure, and to restrict access to protect you from fraud. All types of payment transactions as well as inputting personal information on the registration page will be encrypted using 128-bit secure socket layer (SSL) technology. When we provide (or you have selected) a password that allows you to access our mobile apps, you are responsible for protecting your account's access code, including your username and password, so that others may not access your account.

Keep in mind, transmitting information over the internet is not entirely secure. Although we have done our best to protect your personal data, we can not guarantee the security of your data sent through our application, sending you any responsibility. When we have received your information, we will use strict procedures and security features in an effort to prevent unauthenticated access.

Funding uses computer protection such as firewalls and data encryption, and authorizes access to personal information only to employees who need it to fulfill their job responsibilities. Our data is encrypted before, during and after submission, for the best protection of your information. Only authorized employees can access the data and they must pass through some form of identity verification before accessing any information.

We are subject to data protection laws in Indonesia and fully comply with and provide the greatest respect.

5. How Aloan shares your Personal Information

We will only disclose your personal information to our sub-contractors, agents, service providers, borrowers and group members assisting in performing certain parts of our business operations including but not limited to app evaluation, customer service, payment, fraud prevention, secure data storage, collection and other similar services. This may be the following information:

Aloan may be required to share personal information with law enforcement officials, government officials or other third parties in the event of a subpoena, court order or other legal procedure, or when the Rupiah Plus in good faith believes that the disclosure of personal information necessary to prevent financial loss, to report suspected illegal activity, or to investigate violations of our user agreement.

Aloan will not sell or rent your personal information to any third party for business purposes and only share your personal information with third parties as described in this policy, unless we apply policy changes and notify you of such changes.

If you provide false and inaccurate and / or fraudulent information in your loan application, we may record it in your credit history and share that information with the legal entity or the authorities and /

or fraud prevention agencies.

6. Age

In order to use our services, you must be 21 or older. If you do not meet the age requirement, you are not permitted or allowed to use our services.

7. Changes to the Privacy Policy

In the event we modify our privacy policy, we may contact you by email and provide notice of changes and links to review the new privacy policy.

8. Recognition and Approval

By using the Aloan Application, you acknowledge that you have read and understand this Privacy Policy and Terms of Use and agree and agree to our use, practice, processing and transfer of your personal information as set forth in this Privacy Policy.