Privacy policies and legal agreements of Bkash



Privacy Compliance

- Alignment with Bangladesh's Digital Security Act 2018.
- Policies on personal data collection, storage, processing, and sharing.
 - Compliance with global data protection standards, including GDPR-like principles.
 - Regular compliance audits and gap analysis to ensure national and international legal standards.

Termination, Transparency, and Accessibility

- □ Forbidden Uses: Prohibited activities such as illegal transactions, fraud, or misuse of the platform.
- bKash's reserved rights to terminate accounts violating terms.
- □ Transparency in policies through user notifications and accessible language.
- User's responsibility to ensure legal use of services.
- Measures against illegal or suspicious activities using Aldriven fraud detection systems.



Compliance

Regulations

with Laws and

Alignment with

Bangladesh

and Digital

guidelines.

Adherence to

Anti-Money

and Counter-

Financing (CTF) measures. □ Compliance with

consumer rights

laws and data protection

mandates.

reporting,

☐ Implementation

of regulatory

internal controls,

and continuous

Terrorism

Bank's regulations

Financial Service

Laundering (AML)

Intellectual **Property and User** Rights

- ☐ Clear procedures for user consent and data handling practices.
- ☐ Terms for usergenerated content and third-party data sharing.
- □ Alignment with Bangladesh's **Intellectual Property** Rights laws.
- Protection of user rights to secure their financial and personal data

Updates and Industry Standards

- Ensuring data security and protection of transactions with state-of-the-art encryption and cybersecurity measures.
- ☐ Compliance with Bangladesh Bank's security standards for financial institutions.
- □ Regular updates to enhance user experience and adopt innovative solutions like QR codes and NFC payments.

Accessibility of Agreements

- □ Agreements written in clear and simple language for better understanding.
- Multiple access points to policies via mobile app, website, and customer support. Options for
- users to consent or opt out of certain datasharing agreements. ■ Assurance of
- trust and transparency through periodic updates.

Consultation

Legal advice ensures alignment with financial service laws and updated regulations. Audit of user information and transaction history for compliance accuracy.

Consultation is conducted as per business and legal needs.

Insights from Legal

EULA (End User License Agreement)

- Ensuring data security and protection of transactions with state-of-the-art encryption and cybersecurity measures.
- ☐ Compliance with Bangladesh Bank's security standards for financial institutions.
- ☐ Regular updates to enhance user experience and adopt innovative solutions like QR codes and NFC payments.

Resources Used

monitoring.







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Section: 02

Cyber security & ethics