

TPL Life understands and respects your concerns about the use of your personal information. We believe that you should know what information about you we collect, as well as how that information is used, maintained, and, in some cases, shared. The following sets forth our privacy practices and policies:

TPL Life Muavin Mobile Application ("**App**") complies with the relevant laws and regulations of the Islamic Republic of Pakistan and is committed to protecting your privacy during your use of our App.

1. DEFINITIONS

In this Privacy Notice, unless the context otherwise requires, words and expressions defined in the Website Terms of Use shall have the same meaning when used in this Privacy Policy.

In this Privacy Notice, "we", "us" and "our" means TPL Life Limited and "you" and "your" means you, the App user.

In addition to those defined words and expressions, references to:

"Personal data" means any data/ information that we have obtained from you or third parties in connection with a service or product provided to you that is held now or at any time in the future by us.

"User" means the person using the App.

2. ACCEPTANCE OF THE POLICY

By using the App, its services or the features we develop and introduce, you consent to the collection, processing and disclosure of data concerning you in accordance with this Privacy Policy. If you do not agree to this Privacy Policy, please do not use the App or give us any of your personal data.

1. DATA COLLECTION AND PROCESSING

1.1 INFORMATION WE COLLECT

The App does not collect data from your phone. When you install, run or use our services, we collect the following type of information about you:

A. REGISTRATION AND PROFILE INFORMATION:

When you create an account, we may collect your personal information such as your first and last name, mobile phone number, E-Mail, residential address, identification number and your pin code so that you may be able to use all of the App's features.

The App obtains certain information you provide when you download and register the App. Registration is mandatory as you may not be able to use the features offered by the App unless you register with us.

B. INFORMATION WE COLLECT AUTOMATICALLY THROUGH THE USE OF TECHNOLOGY

When you use the App, we may collect certain information about your device such as your mobile device ID and/or mobile device type.

We use this information to send notifications to your logged in devices.

1.2 INFORMATION YOU PROVIDE

A. REGISTRATION

When you register with us and use the App, you generally provide the following:

1. Your phone number, email and your pin-code;
2. Information you provide us when you contact us for help;

3. Information you enter into our system when using the App, such as contact information.

We may also use the information you provided us at info@tpllife.com from time to time to provide you with important information such as invoicing information.

2. PERMISSIONS

In order for us to provide you with the best services and a smooth user experience the App, depending on your mobile device, may request the following permissions:

1. To allow the application to access the internet for web services;
2. To allow the application to read from external storage;
3. To allow the application to receive the ACTION_BOOT_COMPLETED that is broadcast after the system finishes booting.[SM1]

3. HOW WE USE YOUR INFORMATION

We may use the information we collect for analytical purposes, and to assist us in improving our processes, products and services.

We may use your information to evaluate your request for TPL Life health and life insurance products and/ or services.

To use for internal record keeping.

To confirm the authenticity of your profile(s) to enable us further proceed with your transaction.

To confirm whether any claims, illegal act or breach of law, if any has been charged against you in the past to protect our interest.

TPL Life may provide your personal data to its affiliates or related companies for legitimate business purposes.

TPL Life may disclose your personal data if it is required to do so by law or if, in TPL Life's good faith judgment, such legal disclosure is reasonably necessary to comply with legal processes or respond to any claims. In the event of a full or partial merger with, or acquisition of all or part of TPL Life by another company, the acquirer would have access to the information maintained by that TPL Life, which could include personal data.

TPL Life may engage service providers, agents or contractors to provide services on its behalf, including administering of TPL Life's Website and services available to you. These third parties may come to access or otherwise process your personal data in the course of providing these services.

Information may be disclosed to the extent that such disclosure is required by law, regulations or court order. Information may also be given to whoever has a legal interest in your insurance, such as financial institutions and holds a lien on your policy. Furthermore, we do not sell, rent or trade your personal information to others. We may give general statistics about our customers, sales, and related site information to other companies however these statistics will not include any information that personally identifies you, unless we have said otherwise in this policy.

4. HOW WE PROTECT YOUR INFORMATION

TPL Life Limited cares about the security of your information and uses commercially reasonable physical, administrative, and technological safeguards to preserve the integrity and security of all information we collect and that we share with our service providers. However, no security system

is impenetrable and we cannot guarantee the security of our systems 100%. In the event that any information under our control is compromised as a result of a breach of security, we will take reasonable steps to investigate the situation and where appropriate, notify those individuals whose information may have been compromised and take other steps, in accordance with any applicable laws and regulations.

5. PROTECTION OF CONFIDENTIAL DATA/INFORMATION

We maintain physical, electronic and procedural safeguards to ensure your personal information is treated responsibly and in accordance with our privacy policy. Your information is used only for legitimate business purposes. Additionally, we safeguard customer information in accordance with applicable data security regulations and cyber laws.

If you do choose to provide us with personal information, you can be assured that such information is kept in secured databases. We may use anything we know about you to help us serve you better. We may use it, and disclose it to our affiliates and others, for any purpose allowed by law.

6. RETENTION OF DATA/ INFORMATION

TPL Life will only retain your personal data for as long as it is necessary for the stated purpose, taking into account also our need to answer queries or resolve problems, provide improved and new services, and comply with legal requirements under applicable laws. This means that we may retain your personal data for a reasonable period after your last interaction with us. When the personal data that we collect is no longer required in this way, we destroy or delete it in a secure manner.

CHANGES TO THE PRIVACY POLICY

Our Privacy Policy may change from time to time. We will not reduce your rights under this Privacy Policy without your explicit consent. We will post any privacy policy changes on this page and, if

the changes are significant, we will provide a more prominent notice (including, for certain services, email notification of privacy policy changes). We will also keep prior versions of this Privacy Policy in an archive for your review.

7. YOUR CONSENT

By using the Application, you are consenting to our processing of your information as set forth in this Privacy Policy and as amended by us. "Processing," means using cookies on a computer/hand held device or using or touching information in any way, including, but not limited to, collecting, storing, deleting, using, combining and disclosing information, all of which activities will take place in the regional territory of the Islamic Republic of Pakistan.

9. CONTACT US

If you have any questions regarding privacy while using the App, or have questions about our practices, please contact us via email at info@tpllife.com or in case of any technical issue please get in touch with us at mobdev@tplcorp.com or tplcorpltd@gmail.com