

ISMS POLICY STATEMENT

Kredo Finance shpk is a financial institution licensed by the Bank of Albania. Kredo Finance shpk is committed towards securing the Confidentiality, Integrity and Availability of information for the day-to-day Business and Technical operations. The security of information and other assets is therefore regarded as fundamental for the successful business operation of Kredo Finance shpk. To this end, we have established an information security management system that operates all the processes required to identify the information we need to protect and how we must protect it.

Kredo Finance shpk has established **Information Security Management System** based on **ISO 27001:2013 Standard** in order to ensure **security of customer data, business continuity** and **minimize business damage** by managing information security incidents. Because the needs of our business change, we recognize that our management system must be continually changed and improved to meet our needs. To this effect, we are continually setting new objectives and regularly reviewing our processes to ensure:

- Regulatory and legislative requirements related to Kredo Finance shpk are met
- Information is only accessible to authorized persons from within or outside the company.
- Confidentiality of information is maintained.
- Integrity of information is maintained throughout the process.
- Business continuity plans are established, maintained, and tested.
- All personnel are trained on information security and are informed that compliance with the policy is mandatory.
- All breaches of information security and suspected weaknesses are reported and investigated.
- Procedures exist to support the policy, including virus control measures, passwords, and continuity plans.
- Business requirements for availability of information and systems will be met.
- The Information Security Manager is responsible for maintaining the policy and providing support and advice during its implementation.
- All managers are directly responsible for implementing the policy and ensuring staff compliance in their respective departments.

Kredo Finance shpk management acknowledges the need of continual improvement and has introduced various methods to ensure that effectiveness and **continual improvement** of the processes are achieved. Kredo Finance shpk shall follow a formal **disciplinary process** for employees who have allegedly violated the information security policies and procedures.

Kredo Finance shpk shall ensure that the **review of the Information Security Policy** and related documents is performed at least on an annual basis or when significant changes occur to ensure suitability, adequacy, and effectiveness of the ISMS framework.

Signature CEO:



Date: 07.01.2019

