

## AGREEMENT

**The scope of data, which "ID Bank" CJSC (hereinafter also referred to as "the Bank"; registration No. 9, ABXX: 00005409) is authorized to process in case of confirmation of this Agreement by a person (hereinafter referred to as "Client") in any manner (documentary/electronic)**

✓ With the view to identifying a person, make decisions, form an opinion, acquire rights or grant rights or privileges or limit or deprive the rights and for other purposes, before a person enters into a business legal relationship with the Bank and during the period of such legal relationship (whereby, the Bank may collect personal information in any legal way, both directly from them and from any other sources not prohibited by law), **to process, including to collect, fix, input, coordinate, organize, maintain, transform, restore, transfer (to persons or organizations (including foreign nationals or organizations) providing services based on cooperation with the Bank or other civil contracts, or RA and foreign financial organizations), correct, block, destroy, use**, as well as **apply** to any state or local self-government body, as well as to any person processing data and receive the following information about the Client, including the following information provided and protected by the RA Law "On Personal Data Protection", without being limited to the list below:

### 1. VISA AND PASSPORT DEPARTMENT OF THE RA POLICE:

Client's personal and Client-related data:

- 1.1. first name, middle name (Armenian and English), surname, also the new name (Armenian and English), patronymic (Armenian and English);
- 1.2. identity document, including former (passport, identity card, birth certificate, foreign passport, foreign birth certificate, Form 9 reference, Form 1 document, Convention travel document, temporary identification card, residence card, ID card, military service record card, reference from the Passport Division of the Passport and Visa Department (PD PVD), travel document of the Passport and Visa Department (PVD TD), return certificate, biometric passport, refugee certificate, etc.), document number, department issuing the document, citizenship, second citizenship, date of issue of the document, validity period of the document, photo in the identity document;
- 1.3. nationality;
- 1.4. place of birth (region, community, country), address of place of birth;
- 1.5. employment, occupation;
- 1.6. registration plate of public services or certificate of lack thereof,
- 1.7. information about income tax paid, funded pension contributions, hours worked during the last 12 months,
- 1.8. vitality (alive/dead) status;
- 1.9. birth date;
- 1.10. gender (male/female);
- 1.11. education (none/general/secondary vocational/higher/incomplete higher/incomplete secondary/master's degree/elementary/high school);
- 1.12. RA residence code, RA marz of residence, community, settlement, street, house, building, house type, apartment, registration address, since when he/she has been living there)

### 2. CIVIL STATUS ACTS REGISTRATION AGENCY (CSARA)

- 2.1. marital status (married/not married/divorced/widowed);
- 2.2. basis for marriage registration, including joint application of spouses, date of marriage;
- 2.3. CSARA registration full number (including series), type, date of registration, department, number(s) of certificate(s), date of issue of certificate(s), identification number;
- 2.4. data on the applicant specified in paragraph 1 of this agreement;
- 2.5. data specified in paragraph 1 of this agreement regarding the father/spouse/deceased/wife/mother;
- 2.6. data on child specified in paragraph 1 of this agreement;
- 2.7. information on how many children were born (liveborn/stillborn), which child it is, the basis of paternity (marriage certificate/acknowledgment of paternity/mother's statement/court decision (judgment date, number)/joint application of parents/application of one of the parents, application date), data specified in paragraph 1 of this agreement regarding the guardian, reason for the divorce, reason for changing the surname, the name of the medical institution where he/she is treated, the name of the document, the number, the year, the military commissariat in case of a serviceman, status, address of service.

### **3. RA ENFORCEMENT SERVICE**

Enforcement proceedings:

- 3.1. code number;
- 3.2. entry number;
- 3.3. case number, case nature, order of distribution;
- 3.4. debtor's name, address;
- 3.5. interest calculation index;
- 3.6. the amount subject to confiscation;
- 3.7. amount of expenses incurred;
- 3.8. claim security amount;
- 3.9. alimony amount;
- 3.10. the balance of the proceedings;
- 3.11. court code;
- 3.12. execution sheet number/former number, date of issue;
- 3.13. the requirement of the execution paper/previous requirement, if not current, by what article was it amended, the date of amendment;
- 3.14. status of proceedings.

### **4. RA POLICE**

Motor vehicle data, including:

- 4.1. unique ID;
  - 4.2. VIN number;
  - 4.3. engine power (horsepower);
  - 4.4. weight without load;
  - 4.5. color;
  - 4.6. document number;
  - 4.7. type of the registration number plate,
  - 4.8. carcass type;
  - 4.9. status;
  - 4.10. ownership certificate number;
  - 4.11. state registration certificate number;
  - 4.12. type group;
  - 4.13. model;
  - 4.14. type of fuel;
  - 4.15. transit number;
  - 4.16. information on special notes;
  - 4.17. undercarriage number;
  - 4.18. date of issue;
  - 4.19. type;
  - 4.20. the maximum permissible load;
  - 4.21. registration date;
  - 4.22. engine number;
  - 4.23. temporary registration number;
  - 4.24. yellow registration number;
  - 4.25. model;
  - 4.26. model sample;
  - 4.27. restrictions applied;
  - 4.28. pledge data (pledge date, amount of pledged amount, foreign currency of pledged amount, place of pledge, whether re-pledge is allowed or not, including information about the pledgor specified in paragraphs 1 and/or 7 of this agreement);
  - 4.29. data about the registered person;
  - 4.30. data about the owner;
  - 4.31. insurance information (MTPL insurance agent, contract start, end);
  - 4.32. driver's license number, categories, notes on revocation;
  - 4.33. for natural persons, data specified in paragraph 1 of this agreement, and for legal persons, data specified in paragraph 7 of this agreement;
  - 4.34. ownership origin-end date;
  - 4.35. founder, legal entity index, citizenship index, restriction information index, share data for ownership certificate;
  - 4.36. owner's unique number, including data specified in paragraphs 1 and 7 of this agreement, transaction description, application number, transaction price, including information specified in paragraph 4 of this agreement;
- In case of violation:
- 4.37. unique violation number;
  - 4.38. violation date;

- 4.39. violation status;
- 4.40. violation activation indicator;
- 4.41. decision date;
- 4.42. decision number;
- 4.43. date of mail reply;
- 4.44. notice details;
- 4.45. fine amount;
- 4.46. amount subject to confiscation;
- 4.47. paid amount, date of payment;
- 4.48. decision code number, delivery date,
- 4.49. details, speed, Traffic Rules clause, place of violation, person/camera recording the violation, article of violation (point, ed., part), type of violation, article, point, part, date;
- 4.50. address, name, surname, patronymic of the infringing person, ID number, registration certificate number, ATM model, state license plate,
- 4.51. date of sending the notice;
- 4.52. Treasury account for payment;
- 4.53. notification information (unknown, returned, incomplete TP address, rejected, not received (not requested), received by hand, other).

## **5. CADASTER COMMITTEE**

Property owned by client:

- 5.1. electronic identification number of the real estate unit;
- 5.2. address of the real estate unit (region, municipality, address);
- 5.3. intended use of the land plot according to the classification of the land fund defined by the Land Code;
- 5.4. operational designation of the land plot or the land type according to the classification of the land fund defined by the Land Code;
- 5.5. plot area;
- 5.6. the type of registered right to the plot;
- 5.7. the intended use of the building/construction;
- 5.8. type of the building/construction;
- 5.9. total area of the building/construction;
- 5.10. the type of registered right to the building/construction;
- 5.11. date of registration of rights;
- 5.12. date of registration of the rights arising from the transaction;
- 5.13. type of transaction underlying acquisition of the property;
- 5.14. price and currency of the property purchase contract;
- 5.15. data of the counterparty to the property acquisition transaction (name, surname, patronymic, passport series, number, TIN, residential address of a natural person, full name, TIN of a legal entity);
- 5.16. data of the counterparty (acquirer, lessee) of the property alienation transaction (name, surname, patronymic, passport series, number, TIN, residential address of a natural person, full name, TIN of a legal entity);
- 5.17. price and currency of the property alienation contract in case of refundable transactions.

## **6. AGENCY FOR STATE REGISTER OF LEGAL ENTITIES**

Organization's:

- 6.1. registration number;
- 6.2. name (Armenian, English, Russian);
- 6.3. organizational-legal form (full code, abbreviation);
- 6.4. Taxpayer Identification Number;
- 6.5. activity type classifier code;
- 6.6. total number of shares;
- 6.7. the value of shares in AMD;
- 6.8. position of the head of the executive body;
- 6.9. data specified in paragraph 1 of this agreement for the head of the executive body (for natural person)/ data specified in point 7 of this agreement (for legal person);
- 6.10. phone number of the head of the executive body (including mobile phone);
- 6.11. E-mail address of the head of the executive body
- 6.12. social insurer's number,
- 6.13. entry, exit date of the participant/shareholder;
- 6.14. organization/person ID;
- 6.15. information about being a founder;
- 6.16. company code;
- 6.17. number of shares;

- 6.18. information on liquidation;
- 6.19. data on the head of the executive body: address, registration address, e-mail, official (business) address of the organization, ownership certificate number, internal parameters of the system, current summary of the organization, charter of the organization.

✓ Prior to signing any, including credit (or other binding) agreement, and in case of signing, throughout its validity period, make unlimited inquiries at any time, without notifying the Client in advance, to other competent state and non-state bodies, organizations, including Credit Register of the Central Bank of the Republic of Armenia, , bodies and persons provided for by the Law of the Republic of Armenia "On Bank Secrecy"; receive and provide any information, including information about the Client's current and past financial obligations, , information about the Client's income, as well as other data that "ID Bank" CJSC can take into account when making a decision on signing a credit (other mandatory) contract with the Client, with the view to entering into any relationship with the Client that gives rise to monetary obligations; or to submit an offer to enter into such a relationship, as well as in connection with the provision of any other services by "ID Bank" CJSC. Furthermore, the Client is informed that it can withdraw from the consent provided hereof at any time, except if relations implying monetary obligations have already arisen between the Client and the Bank.

✓ Prior to signing any, including credit (or other binding) agreement, and in case of signing, throughout its validity period, make unlimited inquiries at any time, without notifying the Client in advance, to the Credit Bureau of "ACRA Credit Reporting" closed joint stock company, receive and provide any information, including information about the Client's current and past financial obligations, credit reports, full trade credit tax reports, for the purposes indicated in the table below:

Purpose	Term	Impact on credit score	Binding power	Frequency
Submission of a proposal for other services	Prior to entering into a legal relationship	Not affecting or low probability of affecting	Non-binding	NE
Monitoring of the financial condition of the Borrower's affiliate person	Prior to the Borrower's entering into a legal relationship with the Bank and throughout the entire period of legal relationship	Not affecting or low probability of affecting	Binding	NE
Monitoring of the guarantor's financial situation as the provider of the means of securing the issuance of a new loan	Prior to entering into a legal relationship	Negative	Binding	NE
Verification and/or ongoing monitoring of the financial condition of the guarantor as a provider of collateral for an existing loan	Prior to entering into a legal relationship and throughout the entire period of legal relationship	Not affecting or low probability of affecting	Binding	NE
Granting of a new loan/increase of loan amount/change of loan terms and conditions	Prior to entering into a legal relationship and throughout the entire period of legal relationship	Negative	Binding	NE
Monitoring of the existing loan	Throughout the entire period of legal relationship	Not affecting or low probability of affecting	Binding	NE

The Client is informed that the specified inquiries may affect the Client's credit score in the manner indicated in the table above.

The Client is informed that he/she may withdraw the consent given under this clause at any time, unless a relationship involving monetary obligations has already arisen between the Client and the Bank.

**By signing or otherwise confirming this agreement:**

- ✓ a person gives their unconditional consent, starting from the moment of signing (confirming) this agreement, for the execution of the above actions by the Bank;
- ✓ a person realizes that the provided information and data, depending on their content, may influence the relevant decisions made by "ID Bank" CJSC;
- ✓ a person certifies that they are informed and realize that the data can be provided to the employees of the Bank who are authorized to deal with data processing;
- ✓ a person accepts that the requested personal data will be kept infinitely, even after the completion of legal relations with "ID Bank" CJSC;
- ✓ a person confirms that they are informed that they can at any time request their correction or destruction or termination of processing, as well as perform other operations related to processing in compliance with the requirements of RA legislation;
- ✓ a person confirms that they are informed that they can withdraw this consent at any time, in which case the Bank is obliged to stop processing personal data and destroy the data within ten working days following the day of receiving the withdrawal.

- ✓ a person certifies that they have read this agreement and certifies that the text of the agreement is completely understandable, comprehensible and acceptable to them.

**Data processor is "ID Bank" Closed Joint Stock Company (Address: 13, Vardanants Street, Yerevan, RA).**