

Agreement on the processing of personal data

This document “Agreement on the processing of personal data” (hereinafter referred to as the “Agreement”) represents the rules for using the RBC mobile application (hereinafter referred to as the “RBC Service”) (including, but not limited to, third-party services and sites used for the proper operation of the site and services) (hereinafter referred to as the Operator) personal data of the User, which the Operator can obtain about the User during his use of any of the sites, services, services, programs, products or services of the Operator and during the execution by the RBC Service of any agreements and contracts with the User.

Use of the RBC Service means the User’s unconditional consent to this Agreement and the conditions for processing his personal data specified therein; in case of disagreement with these terms, the User must refrain from using the RBC Service.

By concluding the Agreement, Users freely, of their own free will and in their own interests, consent to the following methods of processing their personal data: collection, recording, systematization, accumulation, storage, clarification (updating, changing), extraction, use, transfer (distribution, provision, access) , depersonalization, blocking, deletion, destruction of personal data.

1. Personal data of Users processed by the RBC Service

1.1. Personal data in this Agreement means:

1.1.1. Information provided by the User independently when registering (creating an account) or in the process of using the RBC Service, including the User’s personal data (last name, first name, date of birth, address, contact phone number).

1.1.2. Data that is automatically transmitted to the RBC Service during their use using software installed on the User’s device, including IP address, cookie data, information about the User’s browser (or other program through which the RBC Service is accessed)), technical characteristics of the equipment and software used by the User, date and time of access to the RBC Service, addresses of the requested pages and other similar information.

1.2. Processing of personal data by the RBC Service is carried out in the following cases:

1.2.1. With the consent of the subject of personal data (User) to the processing of his personal data.

1.2.2. For the purpose of executing an agreement to which the subject of personal data (User) is a party, or a beneficiary or guarantor, including in the event that the RBC Service exercises its right to assign rights (claims) under such an agreement, as well as for concluding an agreement on the initiative of the subject personal data (of the User) or an agreement under which the subject of personal data will be a beneficiary or guarantor.

1.2.3. In the case when access of an unlimited number of persons to the personal data of the subject (User) is provided by the subject of personal data himself, or at his request (hereinafter referred to as personal data made publicly available by the subject of personal data).

1.2.4. For statistical or other research purposes, subject to the mandatory anonymization of personal data.

1.3. This Agreement applies only to information processed in the course of using the RBC Service. The RBC Service does not control and is not responsible for the processing of information by third party sites, which the User can access via links available on the RBC Service.

1.4. The RBC Website or Service does not verify the accuracy of the personal information provided by the User and does not have the ability to assess his legal capacity.

2. Information about the operator's information resources

providing access to an unlimited number of persons and other actions with the personal data of the subject of personal data are carried out on the following resources:

- RBC mobile application on Android;
- RBC mobile application on IOS.

3. Purposes of processing personal data of Users

3.1. The RBC service processes the User's personal information for the following purposes:

3.1.1. Providing the User with personalized services.

3.1.2. Fulfilling User requests, sending notifications and information regarding the use of the RBC Service at User requests.

3.1.3. Improving the quality of the RBC Service, its ease of use for the User, developing new services.

3.1.4. Conducting statistical and other studies based on anonymized data.

4. Categories and composition of personal data for which the User's consent is obtained

The User's consent is obtained for the following categories:

- Personal - last name, first name, address, company name, telephone number.

5. Conditions for transferring Users' personal data to third parties

5.1. The received personal data can be transferred by the Operator processing personal data only through its internal network, which provides access to information only for strictly defined employees.

5.2. The User's personal data remains confidential, except in cases where the User voluntarily provides information about himself for general access to an unlimited number of persons.

5.3. The RBC service has the right to transfer the User's personal data to third parties in the following cases.

5.3.1. The User has expressed consent or given instructions to the RBC Service (for example, when registering a domain name with an authorized registrar) for such actions.

5.3.2. The transfer is necessary for the User to use a certain service or to fulfill a certain agreement or contract with the User.

5.3.3. The transfer is necessary for the functioning and performance of the RBC Service itself.

5.3.4. Such a transfer occurs as part of the sale or other transfer of a business (in whole or in part), and all obligations to comply with the terms of this Agreement in relation to the personal information received by it are transferred to the acquirer.

5.3.5. In order to ensure the possibility of protecting the rights and legitimate interests of the RBC Service or third parties in cases where the User violates documents containing the terms of use of specific services.

5.3.6. As a result of processing the User's personal data by depersonalizing it, anonymized statistical data was obtained, which is transferred to a third party to conduct research, perform work or provide services on behalf of the RBC Service.

5.3.7. The Operator may transfer personal information to its affiliates, including other companies from the group of persons to which the Operator belongs. In all cases, personal information will be processed only for the purposes established in clause 5 of this Agreement, unless otherwise provided by the terms of use of the RBC Service. The User's consent to the Agreement, expressed by him within the framework of relations with one of the listed persons, applies to all other listed persons.

6. List of data on which a subject can impose a ban on distribution

The transfer (distribution, provision, access) of any personal data authorized by the subject of personal data for distribution must be stopped at any time at the request of the subject of personal data. This requirement is sent to the Operator by sending an email to: contact@rbc.am and must include the last name, first name, contact information (telephone number) of the subject of personal data, as well as a list of personal data the processing of which is subject to termination.

The operator is obliged to stop the transfer (distribution, provision, access) of personal data within three working days from the receipt of the request of the subject of personal data or within the period specified in the court decision that has entered into legal force, and if such a period is not specified in the court decision, then within three working days from the moment the court decision enters into legal force.

7. Changing and deleting personal data. Mandatory data storage

The user can at any time change (update, supplement) the personal data provided by him or part of it in the RBC Service, or by sending an email to: contact@rbc.am

8. Processing of personal data using cookies and counters

8.1. Cookies transmitted by the Site to the User's equipment and the User's equipment to the Site may be used by the RBC Service to provide the User with personalized services, to target advertising that is shown to the User, for statistical and research purposes, as well as to improve the RBC Service.

8.2. The user understands that the equipment and software used by him to visit sites on the Internet may have the function of prohibiting operations with cookies (for any sites or for certain sites), as well as deleting previously received cookies.

8.3. The RBC service has the right to establish that the provision of a certain service or service is possible only on the condition that the acceptance and receipt of cookies is permitted by the User.

8.4. The structure of the cookie, its content and technical parameters are determined by the RBC Service and may be changed without prior notice to the User.

8.5. Counters placed by the RBC Service can be used to analyze the User's cookies, to collect and process statistical information about the use of the RBC Service, as well as to ensure the

performance of the RBC Service as a whole or their individual functions in particular. Technical parameters of the meters are determined by the RBC Service and may be changed without prior notice to the User.

9. Protection of the User's personal information

The RBC service takes necessary and sufficient organizational and technical measures to protect the User's personal data from unauthorized or accidental access, destruction, modification, blocking, copying, distribution, as well as from other unlawful actions of third parties.

10. Duration of consent.

The validity period of consent to the processing of personal data is established from the day of registration in the RBC Service of the User until the day of its withdrawal in writing.

11. Amendment of the Agreement on the processing of personal data

RBC Service has the right to make changes to this Agreement.

12. Contacts and questions regarding personal data

The User has the right to send all suggestions, questions, requests and other requests regarding this Agreement and the use of his personal data by email to: contact@rbc.am

This agreement is accepted in full by the User as a result of using the RBC Service, registering in the RBC Service (including, but not limited to, third-party services and sites used for the proper operation of the site and services of the Operator) of the Operator and pressing the appropriate button during the registration process.