

Approved by order N -L of the Chairman of the Management Board
of "IDBank" CJSC dated 2022

"IDBANK" CJSC PRIVACY RULES

Responsible subdivision	Legal division
Effective date	
Scope	All the subdivisions of the Bank
Other provisions	
Related documents	RA law on "Protection of personal data", RA law on "Bank secrecy"

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CHAPTER 1. PURPOSE

1. This confidentiality policy defines the regulations of processing, collection, use and protection of personal data of visitors of the official website of "IDBank" CJSC (hereinafter referred to as Bank) www.idbank.am (hereinafter referred to as Bank) and the Bank's clients (hereinafter referred to as User).

CHAPTER 2. DEFINITIONS AND ABBREVIATIONS

2. All the terms of this policy shall be interpreted within the scopes of definitions used in the RA laws on "Protection of personal data" and on "Bank secrecy".
3. According to the law a personal data shall mean any information relating to a natural person, which allows or may allow for direct or indirect identification of a person's identity.

CHAPTER 3. GENERAL PROVISIONS

4. The Bank operates on the principles of legality, proportionality, reliability and minimum involvement of entities.
5. The Bank highly values the privacy and protection of the personal data of the Bank's users սոլյալստերի's personal data.

CHAPTER 4. COLLECTION OF PERSONAL DATA

6. The Bank may collect information/data personally provided to the Bank by the User through the operations performed through the Bank's website for the purpose of using the Bank's services or for contacting the Bank.

CHAPTER 5. WAYS OF USING DATA

7. The Bank uses the data collected under paragraph 6 of this policy for the following purposes:
 - 1) improving and ensuring the quality of service;
 - 2) responding to a request to contact the user;
 - 3) responding to user's inquiries;
 - 4) providing information on products and services that the user is interested in or, in the opinion of the Bank, may be interested in;
 - 5) fulfillment of any obligation under the agreement concluded between the bank and the User;
 - 6) notifying about changes in the information available on the website;
 - 7) analyzing the data on the usability of the website and advertising campaigns;
 - 8) identifying possible problems and abuses, providing appropriate possible solutions.
8. Information provided by the user is collected and updated automatically each time new information is received.
9. The Bank also uses the collected information to fulfill its obligations under the RA law and the international treaties, as well as to detect possible crimes (including terrorism, money laundering and other financial crimes).



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CHAPTER 6. METHODS OF PROTECTION OF USER DATA

10. The user's personal data is located in secure networks and is available only to a limited number of persons, which can be both Bank employees and entities cooperating with the Bank, who have special rights of access to the mentioned systems and are obliged to maintain the confidentiality of the mentioned information. Besides, any data that the User enters on the website, is protected by Secure Socket Layer (SSL) technology. The Bank performs a number of security functions to ensure the User's safe browsing on the website.

CHAPTER 7. PROVISION OF INFORMATION TO THIRD PARTIES

11. The Bank does not transfer the User's personal data to third parties in any way. The User's personal data can be transferred only upon the User's consent or in the cases and in the order defined by the RA legislation.

12. The Bank does not allow any third party to conduct a study of User Behavior on the Website.

13. Contracts may be concluded between the Bank and other parties related to the operation, maintenance and other purposes of the website, provided that such data is kept confidential.

14. Information about the users that are not considered as banking privacy or personal data may be disclosed to other entities for marketing, advertising or other purposes.

CHAPTER 8. USER RIGHTS

15. The user has a number of rights defined by law, which he can exercise by applying to the Bank, such as:

- 1) The user has the right to receive information about his/her personal data, data processing, grounds for processing and purposes, information about the data processor, its location, as well as about the circle of persons to whom personal data can be transferred,
- 2) The user has the right to access his/her personal data, to demand from the data processor correction, blocking or destruction of his/her personal data if the latter is incomplete or inaccurate or outdated or obtained illegally or is not required for the purpose of processing.

CHAPTER 9. CHANGES TO THIS POLICY

16. The Bank makes every effort to make the Website more secure. Along with the technological advancement, the Bank regularly improves the security measures of the Website, therefore it has the right to unilaterally change at any time both the technical terms of use of the Website and the provisions of this policy, about which the Bank will notify Users by placing it in the relevant section of the Website and by sending an e-mail to the Users that selected the electronic means of notification.

