CONSENT
ON PERSONAL DATA PROCESSING, INFORMATION COLLECTION, USE AND EXCHANGE, AS WELL AS ON MAKING INQUIRIES FROM OTHER COMPETENT STATE AND NON-GOVERNMENTAL BODIES, ORGANIZATIONS

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

PERSONAL DATA NECESSARY FOR THE OPENING AND SERVICING OF ACCOUNTS AND CARDS OF A NATURAL PERSON (INCLUDING AN INDIVIDUAL ENTREPRENEUR), FOR MAKING DEPOSITS, RECEIVING INVESTMENT SERVICES AND RENTING VAULTS, AS WELL AS WHEN OPENING AN ACCOUNT FOR LEGAL ENTITY CLIENTS, AS AN AFFILIATE OF THE HEAD OF THE EXECUTIVE BODY AS LEGAL ENTITY

1. **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. registration plate of public services or certificate of lack thereof,
1.6. vitality (alive/dead) status;
1.7. birth date;
1.8. gender (male/female);
1.9. education (none/general/secondary vocational/higher/incomplete higher/incomplete secondary/master's degree/elementary/high school);
1.10. employment, occupation;
1.11. 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), registration and residential addresses,
1.12. e-mail address,
1.13. telephone number,
1.14. marital status (married/not married/divorced/widowed);
1.15. 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. **Data on Enforcement proceedings:**
2.1. code number;
2.2. entry number;
2.3. case number, case nature, order of distribution;
2.4. debtor's name, address;
2.5. the amount subject to confiscation;
2.6. the balance of the proceedings;
2.7. execution sheet number/former number, date of issue;
2.8. status of proceedings.

PERSONAL DATA NECESSARY FOR A NATURAL PERSON (INCLUDING AN INDIVIDUAL ENTREPRENEUR) TO RECEIVE UNSECURED AND SECURED LOANS[1], AS WELL AS TO ACT AS A GUARANTOR, AN AFFILIATED PERSON

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[1] Moreover, the term "Loan" in this Consent also includes a credit line, overdraft, guarantee, letter of credit, collection accounts and other products containing credit risk

THE DATA SPECIFIED IN CLAUSES 1 AND 2 OF THIS CONSENT, AS WELL AS:

3.   Client-owned motor vehicle data:
3.1.   unique ID;
3.2.   VIN number;
3.3.   engine power (horsepower);
3.4.   weight without load;
3.5.   color;
3.6.   document number;
3.7.   type of the registration number plate,
3.8.   carcass type;
3.9.   status;
3.10.   ownership certificate number;
3.11.   state registration certificate number;
3.12.   type group;
3.13.   model;
3.14.   type of fuel;
3.15.   transit number;
3.16.   information on special notes;
3.17.   undercarriage number;
3.18.   date of issue;
3.19.   type;
3.20.   the maximum permissible load;
3.21.   registration date;
3.22.   engine number;
3.23.   temporary registration number;
3.24.   yellow registration number;
3.25.   model;
3.26.   model sample;
3.27.   restrictions applied;
3.28.   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 clause 1 this Consent);
3.29.   ownership origin-end date.

4.   Data on client-owned property:
4.1.   electronic identification number of the real estate unit;
4.2.   address of the real estate unit (region, municipality, address);
4.3.   intended use of the land plot according to the classification of the land fund defined by the Land Code;
4.4.   operational designation of the land plot or the land type according to the classification of the land fund defined by the Land Code;
4.5.   plot area;
4.6.   the type of registered right to the plot;
4.7.   the intended use of the building/construction;
4.8.   type of the building/construction;
4.9.   total area of the building/construction;
4.10.   the type of registered right to the building/construction;
4.11.   date of registration of rights;
4.12.   date of registration of the rights arising from the transaction;
4.13.   type of transaction underlying acquisition of the property;
4.14.   price and currency of the property purchase contract;
4.15.   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);
4.16.   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);
4.17.   price and currency of the property alienation contract in case of refundable transactions,
4.18.   revenues.

By signing or otherwise confirming this Consent:

1. The Client gives his/her unconditional consent, before entering into a business legal relationship with the Bank and during this legal relationship (except for storage) in order **to use the service specified by the Client or to act as a person in a certain capacity** with the view to identifying a person, making decisions, forming an opinion, acquiring rights or granting rights or privileges or limiting or depriving the rights and for other purposes, (whereby, the Bank may collect personal information in any legal way, both directly from him/her and from any other sources not prohibited by law), **the Bank may process, including collect, fix, input, coordinate, organize, maintain, transform, restore, transfer (to persons or organizations providing services based on cooperation with the Bank or other civil contracts, or RA and foreign financial organizations which have signed confidentiality agreements with the Bank or have such an obligation by law), correct, block, destroy, use,** as well as more than once **apply, make inquiries** to any state or local self-governing body, including to the **Passport and Visa Department of the RA Police, the RA Police, the Civil Status Acts Registration Agency, the RA Compulsory Enforcement Service, the RA Cadaster Committee, the Agency of the State Register of Legal Entities of the RA Ministry of Justice, the RA Central Bank**, as well as to any person, **including to the body/person provided for by the RA Law "On Bank Secrecy"**, processing data and receive/provide the above specified necessary information about the Client, including the information/data provided and protected by the RA Law "On Personal Data Protection".
2. The Client realizes that the provided information and data, depending on their content, may influence the relevant decisions made by "ID Bank" CJSC.
3. The Client certifies that he/she are informed and realizes that the data can be provided to the employees of the Bank who are authorized to deal with data processing;
4. The Client hereby acknowledges that after the termination of the legal relationship with him/her, the processing of personal data ceases, except for storage, and for this purpose the Client's personal data is encrypted, and the access to such data is limited (the data can become accessible only in accordance with RA legislation in specified cases). In this form, the data is stored for 100 years.
5. The client confirms that he/she is informed that he/she can access personal data at any time, request their correction or destruction, if the personal data is incomplete or inaccurate or out of date or obtained illegally or is not necessary to achieve the purposes of processing.
6. The Client confirms that he/she is informed that he/she can withdraw this consent at any time by applying to the Bank in writing with a certified signature or electronically with a certified digital signature, in which case the Bank shall terminate business relations with the Client, which implies the fulfillment of all existing obligations towards the Bank, after which the Bank is obliged to stop processing personal data and destroy the data within ten working days following the day of receiving the written application. The bank is obliged to inform the Client about the destruction of personal data within three working days from the moment of destruction. At the same time, the destruction performed in accordance with the above-mentioned clause 4.
7. The Client certifies that he/she have read this Consent and certifies that the text of the Consent is completely understandable, comprehensible and acceptable to them.

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