

CONSENT

I hereby give my unconditional consent to the public Consent (hereinafter also referred to as the "Consent") "On processing, collection, use, and transfer of personal data by "ID Bank" CJSC, as well as on making inquiries to other state and non-state authorities" as published on the official website of "ID Bank" CJSC in the "Customer Rights" section, regarding the processing of data necessary for OBTAINING UNSECURED AND/OR SECURED LOANS¹ OF A NATURAL PERSON (INCLUDING AN INDIVIDUAL ENTREPRENEUR).

I realize that by giving this consent before entering into a business legal relationship with the Bank and during this legal relationship to use the above service 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 (whereby, the Bank may collect personal information in any legal way, both directly from them 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 information about the Client for the provision of the above-mentioned service/services, including the information/data provided and protected by the RA Law "On Personal Data Protection".

I hereby give my consent to the fact that prior to signing credit or other binding agreement, and in case of signing, throughout its validity period, the Bank may make unlimited **inquiries** at any time, without notifying me in advance, to the Credit Bureau of "ACRA Credit Reporting" closed joint stock company, receive and provide information about the my current and past financial obligations, credit reports, full trade credit tax reports, for the purpose/purposes indicated in the table below:

Purpose	Term	Impact on credit score	Binding power	Frequency
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

I am informed that the specified inquiries may affect my [credit score](#) in the manner indicated in the table above.

I am informed that I may withdraw the consent given under this clause at any time, unless binding legal relationships have already arisen between me and the Bank.

I confirm that I have read the text of the Consent, and it is completely understandable, comprehensible and acceptable for me.

This consent is considered given from the moment of signing it in person or making a corresponding note in the Bank's online system or mobile application (online banking or mobile banking).

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