

CONSENT

By confirming the consent in any way the client gives their consent for the purposes of establishing business relations, conducting proper customer research (including ongoing), checking the authenticity of personal data provided to Byblos Bank Armenia CJSC (hereinafter referred to as the Bank), making decision on concluding a loan, collateral, guarantee or other civil law agreements with client, in case of approval throughout the term of the contractual, business relationship to be able to interconnect with the database containing the necessary personal data from the operator of the state information system and to receive the following information from:

- “ACRA CREDIT REPORTING” CJSC
- Credit Registry of CBA
- Nork Social Services Technological Awareness Center of the Ministry of Labor
- “E-Governance infrastructure implementation agency” “EKENG” CJSC
- and from other databases and information bases, as well as from sources not prohibited by law

The information provided and protected by the RA Law "On Personal Data Protection" without being limited to the list below is:

1. STATE REGISTER OF POPULATION OF THE IDENTITY AND VISAS DEPARTMENT OF RA POLICE

- 1) SSN label normal condition, refused
- 2) Last name, first name, patronymic (Armenian, English)
- 3) Dead/ Is not dead
- 4) Date of death
- 5) Date of birth
- 6) Sex
- 7) Social service number (SSN)
- 8) Citizenship
Type of identity document
- 9) Series and number of the identity document, when and by whom it was issued
- 10) Validity period of identity document
- 11) Address (RA residence code, RA residence state, Community, Street, House/Building no., House type, Apartment)
- 12) Photo

2. AGENCY OF THE STATE REGISTER OF LEGAL PERSONS

- 1) Name of the organization (Armenian, English)
- 2) Organizational type
- 3) Registration number
- 4) Date of registration
- 5) ABXX
- 6) Enterprise Code Classifier (CDC)
- 7) Type of activity / activity group of the private enterprise

- 8) State registration certificate number
- 9) Social: policy code
- 10) Address (Country, Region, City/Village, Street, Building/House, Apartment, Postal Code)
- 11) Telephone number
- 12) Information about the director or the individual: Name, Surname, Citizenship, Passport number, When issued, By whom, Valid until, PSC, Address (Country, Region, Community, City/Village, Street, House type, Building /house/cabin, Apartment, PO box), Phone number
- 13) activity type classifier code,
- 14) total number of shares,
- 15) the value of the share in AMD,
- 16) the position of head of the executive body,
- 17) the telephone number of the head of the executive body
- 18) email address of the head of the executive body,
- 19) social insurance code,
- 20) entry and exit date of the participant/shareholder,
- 21) organization/person ID,
- 22) information about being a founder,
- 23) company code,
- 24) number of shares,
- 25) information about liquidation,
- 26) current statement of the organization, charter of the organization

3. STATE REVENUE COMMITTEE

- 1) Workplace taxpayer registration number
- 2) Salary and other payments equal to it
- 3) Amount of remuneration for work under a civil contract
- 4) Amount of income tax
- 5) Social payments made by the person
- 6) Amount of social contribution of the amount transferred to the Central Depository of Armenia (CDA).
- 7) Number of hours worked

4. RA POLICE INFORMATION CENTER

- 1) Criminal responsibility/conviction information

5. CIVIL REGISTRATION OFFICE

- 1) First name, last name, patronymic
- 2) Social service number (SSN)
- 3) Type of identity document:
- 4) Identity card number
- 5) Passport issue date
- 6) Passport is valid until:
- 7) Who issued the identity card
- 8) Visa number, when issued, by whom

9) Nationality

10) Date of birth

11) Place of birth, address of birth (Region, Community, Country, Region, Community, Street, House type, Building/house/shack, Apartment, Residence started, Residence until) • Registration address, Residence address (Country, Region, Community) , Street, Type of house, Building/house/cottage, Apartment, Occupied from, Occupied until, Registration department)

12) Gender: Male, Female

13) Death Information: Date of Death, Cause of Death Place of Death, Age, Identification, Address

14) Citizenship, Second citizenship

15) New last name

16) Reason for changing last name

17) Last name before marriage

18) Education

19) Work, occupation

20) Information on military service

21) Marital status

22) Marriage registration date, Marriage registration number, Marriage registration department, Marriage certificate number

23) Reason for divorce, Grounds for registration of divorce, Number of joint children, Joint application of spouses, Guardian's data

24) Which marriage is it

25) Spouse information

26) Parent or not

27) Basis of paternity, details of the basis of paternity (Mother's statement, Date of Application, Court, Decision number, Decision date)

28) Information about the child, How many children were born, Which child is it, Status of birth, Information about the child after paternity is recognized, Information after adoption

29) Information about parents (father, mother).

6. Information register on deceased persons

1) Name:

2) Last name

3) SSN

4) Date of death

5) Date of birth

6) Type:

7. TRAFFIC POLICE

1) Unique vehicle ID

2) Vehicle VIN number

3) Vehicle engine power/horsepower

4) Weight without load

5) Car color

- 6) Document number
- 7) Car registration number plate view
- 8) Car body type
- 9) Vehicle Status: Registered, Removed
- 10) Title certificate number
- 11) State. For settlement certificate
- 12) Car type group
- 13) Car model
- 14) Vehicle fuel type
- 15) Transit number plate
- 16) Special notes
- 17) For the vehicle support
- 18) Year of issue of the car
- 19) Vehicle type
- 20) Vehicle type ID
- 21) Maximum permissible load
- 22) Vehicle registration date
- 23) for ATM engine
- 24) For temporary registration
- 25) Yellow registration number
- 26) Car make
- 27) Type of car make
- 28) Car status
- 29) Limitations Applied
- 30) Pledge data (Name, surname, patronymic of the person, Social security number of the person, Legal entity/individual, Identity document number, Gender, Type of document, Citizenship of the person, Description of the person's address, Pledge date, Amount of the pledged amount, Foreign currency of the pledged amount, Pledge place, Re-pledge permission)
 - 31) Information about the registered person (Name, surname, patronymic, Social Security number of the person, Legal entity/individual person, Identity document number, Gender, Document type, Citizenship of the person, Date of birth, Description of the person's address)
 - 32) Information about the owner
 - 33) Insurance information
 - 34) Driver's license (VV number, VV categories, information about VV being deprived and deactivated, Person's name, surname, patronymic, Person's SSS, Identity document number, Gender, Person's citizenship, Date of birth, Person's address description)
 - 35) Description of the person's address (State, Region, Community, City, Address 1, Address 2, House number, Street, Apartment, ZIP code, Organization phone number, Organization cell phone number, E-mail address, Website, Address in full form)

The specified information will be used by the Bank for the following purposes and periods:

- While deciding to enter into credit/guarantee/pledge or other agreements with Client and/or with Affiliates throughout the whole period of the agreements /when a credit bureau inquiry is made, the credit score is lowered or may be lowered, and/or;
- To check my credibility during the whole duration of the validity period of credit/guarantee/pledge or other agreements signed with the Client and/or Affiliates / when a credit bureau inquiry is made, credit score does not change/.
- To consider opportunities of lending on its own initiative to the Client and send lending proposals throughout the whole period of credit/guarantee/pledge or other agreements signed with the Client / when a credit bureau inquiry is made, credit score does not change/.

The client has the right to submit a request for correction, destruction or termination of processing of his personal data to any branch of the Bank by submitting a written application by hand or electronically. Within thirty working days after submitting the application, the Bank will take measures to align the processing of personal data received from the cooperating persons with the requirements presented in the application, if such a requirement is based on the requirements and conditions stipulated by RA legislation.

By confirming this consnet, the Client certifies that he has been informed of the information contained herein and agrees that:

- the Bank may transfer the received data and information to its debt collection partners, external auditors, legal service providers, supervisory authorities, and companies within the Byblos Bank Group.
- In the event of my written consent being revoked by a signed written document, the Bank shall discontinue the processing of personal data within thirty business days of the date of receipt of the written request if there are no outstanding liabilities to the Bank
- upon fulfilling the request to stop the processing of personal data, the Bank may completely or partially stop the provision of services, including but not limited to demanding early repayment of the loan/credit line/overdraft, closing the accounts. In addition, the Client will no longer receive new offers regarding the services provided by the Bank or the opportunity to use the Bank's services on preferential terms.