





---

## PRIVACY POLICY

“

**We very much understand how valuable your personal information is to you and we very much understand the need for the immeasurable efforts you put in to ensure that it does not get into the wrong hands.**

**Herein are detailed conditions and means which we may use the personal information you have shared with us while protecting your interests.**

”

## GENERAL PROVISIONS

- This Privacy Policy applies in AFIN bank hereinafter referred to as “the bank”, regarding private information which was got from clients during the registration process at the official website of the bank - [www.aufinbank.com](http://www.aufinbank.com) - and during any usage of bank services.
- This privacy policy is publicly available at the website of the bank, and all clients should familiarize with the privacy policy and follow all its changes.
- During the registration process on our official website, client is obliged to analyze and accept all provisions of this privacy policy. Also, the client gives consent for use of his or her private information in the compliance with the Law of the United Kingdom - U.K.

## CLIENT PRIVATE INFORMATION

- The bank guarantees that client private information is under constant protection.
- The bank introduces present-day procedures and instruments of safety control regularly to provide safe and secure environment.
- The bank reserves the right to ask for all necessary documents from the client in accordance with the laws of the United Kingdom – U.K and the bank regulations with the following purposes: to improve the quality of services, speed-up the processing of clients requests, provide information about the bank products and services, as well as to comply with the legislation on preventing the legalization of criminal proceeds, financing terrorist activities and the proliferation of weapons of mass destruction.
- The client is obliged to provide an accurate information during the registration process at the website of the bank or provide the information to the bank by any other way.
- The client confirms that the documents provided during verification procedure or during private information update process are authentic and belong to the client.
- Herewith the client agrees that his or her private information will be kept in database of the bank.
- Private information is provided in the registration form at the site of the bank and during submission process of necessary documents.

- Private information may include but is not limited by the following points:
  - surname, name, patronymic name, date and place of birth, nationality, registration address and-or current address, identification data - passport or any other identity card - occupation, contact information and etc.;
  - documents which are necessary for verification process - passport copy or copy of any other identity card, document which confirms registration address and current address, client graphics image with the document which is opened on pages with client private information.

## **SAFETY CONTROL - INFORMATION**

- The bank guarantees the confidentiality of clients and their private information and assumes all possible measures for its providing, including observation of standards of security during transmission of the confidential information and usage of present-day keeping technologies. All client's information is keeping on protected servers.
- In the bank there are internal rules of access provision to client's private information. The access is available only for limited employees' group.
- The client is absolutely responsible for providing the confidentiality of passwords, user names and other information about access to personal account and platform.
- The client is absolutely responsible for performed actions and operations with the usage of registration information.
- In the case of undesirable disclosure of information about personal login or password, the client may change the password independently at the site of the bank. If personal information is disclosed - login or password - to the third parties due the fault of the client, the bank is not responsible for information security and safety.
- The bank has no right to claim full bank details of the client's payment card or similar means with the purpose to exclude any possibility of unfair data usage.

## **PRIVATE INFORMATION USAGE**

- The client gives the right to the bank to process his or her private information in the compliance with the local regulatory act of the bank. The client agrees with facts that the

bank may collect, process, keep, use information, including its transmission to the third parties - in compliance with the term directly below - and ask for additional information.

- The transmission of the confidential information to the third parties by the bank may be carried out only for providing of service process with the guarantees of information protection, or in the compliance with related lawmaking requirements of the United Kingdom when such information is asked by administrative or law enforcement authorities, law-courts or other competent authority.

## **PRIVATE INFORMATION PROVISION DENIAL OR REFUSAL**

- The client has the right not to provide private information to the bank.
- The client realizes that such refusal in private information providing to the bank may limit the range of bank services or for whatever reasons take down the level of their quality.
- If the client does not provide full information and documents - their copies, the bank has the right to refuse the client to create the account and, or perform the agreement about operations with non-deliverable instruments.

## **PRIVACY POLICY CHANGES**

- The bank has the right to change and, or complement this privacy policy.

