TERMS OF PERSONAL DATA PROCESSING BY "AMIO BANK" CJSC AND BECOMING A CUSTOMER ON THE REMOTE PLATFORM

NOTICE AND CONSENT OF PERSONAL AND BIOMETRIC DATA

This notice and consent to process personal data (hereinafter, Notice and Consent) is provided in accordance with the RA Law "On Personal Data Protection" (hereinafter Law). Personal data processor or Bank: "AMIO BANK" CJSC, address: Nalbandyan Str. 48, Yerevan, RA.

Familiarizing yourself with the Notice and Consent on the Bank's remote platform and approving it by filling in the "V" sign, you confirm that you are aware of this Notice and Consent and give your consent for the Bank to process your personal and biometric data, i.e. name, surname, middle name , identity document data, social card/public service number or proof of lack thereof, address, telephone number, biometric data (face, fingerprint and so on) and/or other information (including proof of death and date) that enables direct or indirect identification of the customer in accordance with of the law.

In order to become a customer of the Bank, to conclude contracts between you and the Bank, to use the services provided by the Bank in the future, to receive information about promotions/offers/other services offered by the Bank, your personal and biometric data will be processed.

The consent to the processing of personal and biometric data is given in accordance with the Law in order to perform such operations with your personal and biometric data as collection, recording, input, coordination, storage, use, etc., that are necessary to achieve the goals specified in this Notice and Consent and to fulfill the obligations imposed on the Bank.

On approving the Notice and Consent by filling in the "V" sign on the Bank's remote platform, you allow and authorize the Bank to make a request to your workplace, information systems belonging to state and local self-government bodies and/or other persons, namely "ACRA Credit Reporting" CJSC, "Nork Social Services Technology and Awareness Center" foundation, as well as providing your personal and biometric data to the latter and receiving information about you, as well as allow the transfer of your personal and biometric data for the purpose of online identification and transactions to organizations related to the "Sumsub" group of companies, which are obliged to implement appropriate technical and organizational measures to ensure the security of personal and biometric data in order to achieve the goals specified in this Notice-Consent for.

The consent to the processing of personal and biometric data is considered to have been given by you, and the Bank receives the right to process your personal data for the purpose of your registration at the Bank as a customer while applying to the Bank, when you have provided the Bank with your identity document, as well as during the validity of the contracts concluded between you and the Bank in order to perform the actions defined by the contracts, as well as for the purpose of providing to the organizations cooperating with the Bank/providing services to the Bank/performing works for the Bank in accordance with the RA Law on Bank Secrecy, when the requirement to process such data is expressly defined by law.

The Notice and Consent is considered to be given even if the mentioned bodies acting as a source of the above mentioned data are renamed, reorganized or replaced by other bodies/sources, if the amount of information to be received or provided on the basis of this Notice and Consent remains the same.

In case of the written withdrawal of your personal and biometric data processing consent, or the correction or destruction of personal data (if the personal data is incomplete or inaccurate or out of date or obtained illegally or is not necessary to achieve the purposes of the processing). The Bank is obliged to stop the processing of your personal data either to correct or to destroy your personal data within ten working days, if there are no unfulfilled obligations between you and the Bank and there are no existing contractual relationships, otherwise the contractual relationship between you and the Bank is subject to termination with all the negative consequences. In case of revocation of consent to the processing of your personal and biometric data or request for the destruction of your personal data, your personal data ceases to be processed by the Bank, but they are stored in the information archive and can be used only in cases provided by law. Withdrawal of consent is not retroactive.

Consent to the processing of personal and biometric data is given at the time of application to register as a client at the Bank and continues to operate for the entire period of validity of the contract concluded between you and the Bank, and in cases defined by legislation, for the period defined for those cases.

In case of being a "U.S. Person/U.S. taxpayer/" within the meaning of the Foreign Account Tax Compliance Act (hereinafter referred to as FATCA), the Bank has the right to provide information about you,

your accounts and income known to the Bank to the U.S. Internal Revenue Service in the cases and in the manner provided by the FATCA law. (Internal Revenue Service, IRS) with the reporting forms established on the basis of the aforementioned law.

In compliance with the requirements of the U.S. law "On Taxation of Foreign Accounts", the Bank has the right to unilaterally close your account, if the characteristics of a U.S. taxpayer are found by the Bank in your data (ie: U.S. citizenship, U.S. residency, U.S. permanent residence permit, U.S. place of birth, U.S. residence and/or mailing address, U.S. contact telephone number and/or fax number, power of attorney or signature authority issued to a person with a registered address in the U.S., and a Recurring Payment Order issued for making more than one transfer to a U.S. account availability) and you refuse to provide the Bank with information about you to the U.S. Internal Revenue Service/U.S. tax agent in accordance with the requirements of FATCA.

You are obliged to inform (notify) the Bank in a written form within 30 days of acquiring the status of "U.S. person/U.S taxpayer" in the future within the meaning of FATCA.

Customers with U.S. citizenship and/or U.S. residency, U.S. permanent residence permit must provide the Bank with their tax identification number (TIN/Social security number) and the given customer will be registered in the Bank as a "U.S. person/U.S. taxpayer".

TERMS OF BECOMING A CUSTOMER ON THE REMOTE PLATFORM OF "AMIO BANK" CJSC

1. Based on the data provided by you, the Bank will collect data and register you as a customer in the Bank's system, open a bank account, activate the Mobile/Internet Bank systems, the information on which will be provided through a email, sent to the e-mail address provided by you.

INFORMATION PROVIDED TO THE CLIENT BEFORE THE SIGNING OF THE CONTRACT (BANK ACCOUNT)

2. **Nature of Service:** The bank account is opened by RA resident natural persons. Unlimited deposits and withdrawals, transfers to Armenia and abroad, non-cash foreign currency conversions, transactions related to deposit opening, loan granting, and other account operations can be made with the account.
3. **The essential terms of service are:**

- ✓ currency: AMD
- ✓ bank account opening fee: free of charge,
- ✓ bank account maintenance annual fee - free of charge,
- ✓ annual simple interest: 0%,
- ✓ annual percentage yield: 0%,
- ✓ validity period of the contract: indefinite,
- ✓ minimum balance of the account is not carried out,
- ✓ withdrawal fee as per Tariffs,
- ✓ **cases and volumes of occurrence of other mandatory fees,**
- ✓ **penalties and/or fines.**

4. **Statements and Required Submission Information:** The Client has the right to communicate with the Bank in the way he prefers: either electronically or by post and other means of communication (if such is provided by the Bank). Receiving information electronically is the most convenient. It is available 24/7, free from the risks of paper information loss and ensures privacy.
5. Bank account statements are provided electronically to the Client in accordance with the requirements of the RA legislation. The Client may, on the basis of his written or electronically submitted application, waive the right to receive the statements by electronic means, by post or other means of communication (if such is provided by the Bank) Moreover, the Client has the right to unilaterally change the means of communication by his written application no more than once a year, and this change is applied to the communication carried out 30 days after the written application is received by the Bank. Mandatory monthly statements are provided by the Bank free of charge.

INFORMATION PROVIDED TO THE CLIENT BEFORE THE SIGNING OF THE CONTRACT (MOBILE/INTERNET BANK SYSTEMS)

6. **Nature of Service:** via the electronic banking service system (Mobile/Internet Bank systems) performs all settlement operations available via the System and receives complete information about the account.
7. **The essential terms of service are:**

✓ viewing: free of charge
✓ the possibility of performing operations - free of charge,
✓ validity period of the contract: indefinite,

BY ADDING THE "V" SIGN ON THE BANK'S REMOTE PLATFORM, YOU ACKNOWLEDGE AND AGREE THAT:

8. To the main (general) rules for opening and maintenance of bank and metal accounts of "AMIO BANK" CJSC by the Bank (hereinafter the Rules), which are public and published on the official website of the Bank here,
9. Service tariffs provided by "AMIO BANK" CJSC (hereinafter Tariffs), which are public and published on the official website of the Bank here,
10. Information bulletin on bank account, which is public and published on the official website of the Bank at the following here,
11. Features of the electronic banking service of the bank account via the electronic banking service system (Mobile/Internet Bank systems), which are public and posted on the Bank's official website here,
12. To the terms and procedure of guaranteeing the compensation of deposits of the RA Law "On Guaranteeing the Compensation of Bank Deposits of Individuals",
13. The information you provide is correct and reliable,
14. Based on the information provided by you, the Bank will make a request in the Bank's information database systems belonging to the state and local self-government bodies and/or other persons,
15. According to the legislation of the Republic of Armenia, the information that must be provided by the bank before concluding the contract,
16. In case the bank finds it impossible to inform you by the means of communication chosen by you for any reason, may, as an expression of goodwill, at its discretion, use any address/contact method/telephone number that you indicated in the Electronic Application for account opening or other written form as a fully alternative method to inform you,
17. Cryptocurrency or cryptocurrency-related transactions are not permitted through Bank accounts.
18. The Bank has the right to refuse registration as a customer in following cases at the moment of electronic application submission for account opening:

1) in case of being an existing customer of the Bank,
2) in case of having an active bank account in the Bank,
3) in case of age below 18 years,
4) in case of providing unreliable information,
5) in case of failure to pass a biometric identification check, if the photo of the face and the photo from the identity document do not match,
6) in case of failure to meet other conditions of this service.

NOTICE ON DEPOSIT GUARANTEE TERMS AND CONDITIONS

1. **ATTENTION**: Please familiarize yourself with the provisions of this document before signing the Contract.The guarantor of your Deposit is the Deposit Guarantee Fund (hereinafter referred to as the Fund).
   Location of the fund: Khorenatsi str., 15, "Elit Plaza" business centre, Phone: +374 10 58 35 14, Website: http://www.adgf.am/ , Yerevan
   "AMIO BANK" CJSC telephone +37410592020, +37460372500
2. **Compensation case**

Your Guaranteed Deposit is subject to compensation in the following cases:

- If the Bank is declared insolvent in accordance with the legislation of the Republic of Armenia and the decision of the Central Bank of the Republic of Armenia (hereinafter referred to as the Central Bank) confirms the fact that the Bank is unable to return deposits within the time limits set by law and contracts, or
- If the Bank is declared bankrupt in accordance with the procedure established by the legislation of the Republic of Armenia (hereinafter referred to as the insolvent Bank).

3. **The maximum limit of the guaranteed deposit and the calculation procedure**

The procedure for calculating guaranteed deposits is defined by the decision of the Council of the Central Bank of the Republic of Armenia No. 261-N of August 26, 2008.

Attention: All your dram deposits in the same Bank are considered as one dram deposit, except for unguaranteed deposits, and all your foreign currency deposits in the same Bank are considered as one foreign currency deposit, except for unguaranteed deposits.

In case your bank deposit was formed as a result of the merger of one or more banks of the Bank, then your bank deposit in each merging Bank is considered as a separate bank deposit in accordance with the procedure established by the Law.

Guaranteed deposit limits are as follows:

Currency structure of the deposit	If you have only AMD deposit in the same Bank	If you have only foreign currency deposit in the same Bank	If you have both AMD and foreign currency deposits in the same bank	
			If the AMD deposit exceeds 7 million drams	If the AMD deposit is less than 7 million drams
Maximum deposit guarantee limit	16 million AMD	7 million AMD	16 million AMD (only the dram deposit is guaranteed)	7 million AMD (the dram deposit is totally guaranteed and the foreign currency deposit is guaranteed in the amount of the difference between 7 million drams and the dram deposit subject to compensation)

Non-guaranteed bank deposit

Your bank deposit is not guaranteed if:

a/ You are the head of the given Bank and/or a member of the latter's family,

b/ You are a person with a significant participation in the given Bank and/or a member of the latter's family,

c/ You, as the owner (co-owner) of the deposit, have renounced the right of ownership to your part of the deposit,

d/ Your deposit has been recognized as a criminally obtained monetary instrument in accordance with the law and other legal acts, unless you prove otherwise.

e/ Your deposit was invested in the given Bank with an interest rate at least 1.5 times higher than the interest rate of similar bank deposits provided for by the given Bank at the time of investing the bank deposit, in the proposal to conclude a public contract,

f/ Your deposit is invested in the Bank's branches established outside the territory of the Republic of Armenia.

4. **The procedure and the terms on compensation of the guaranteed deposits**

Within three working days following the date of the compensation event, the Fund publishes a statement about the compensation event. Starting from the twentieth working day following the day of the repayment event, the Fund, through the insolvent Bank or another bank, begins to implement the process of repayment of your deposits. You can file a claim in written form or electronically no later than three years after the date of the claim. If you do not submit a written request within the specified period, the

Fund will not compensate your guaranteed deposit. The Fund is obliged to fulfill the demands of the depositors within three working days following the day of submission of the request in written form or electronically, except for the cases stipulated by the Law.

5. **Your bank deposit at the time of investment is in the limit and order defined by the Law**

- guaranteed deposit /in the case of joint deposits, the bank deposits of one or more of the joint depositors are not considered a guaranteed deposit, indicate the guaranteed part of the total amount of the deposit in percentage terms/,
- **Non-guaranteed bank deposit**
- In case of having a separate bank deposit in an insolvent Bank and at the same time the owner of a joint bank deposit invested in the same Bank, then the sum of your separate bank deposit and your share in the joint bank deposit is guaranteed in the manner and amount defined by the Law,
- In case of non-performing loan in an insolvent Bank, the amount to be compensated will be calculated based on the positive difference between your bank deposit and the non-performing loan. Problematic liability is considered to be your liability, the repayment of the principal amount (or a part of it) or the payment of interest has been delayed by more than 90 days from the period specified in the contract. A joint bank deposit of two or more depositors is considered a separate bank deposit of each person, the depositor's share determined by the contract. If the shares of depositors of a joint bank deposit are not defined by the contract, then the joint bank deposit is divided equally among the depositors,
- Compensation of the bank deposit is made only in Armenian drams. The monetary equivalence of a foreign currency bank deposit is determined by the average exchange rate published by the Central Bank of RA and formed in the currency markets as of the day of the compensation event,
- Your bank deposit is not subject to compensation if the deposit is less than 1000 Armenian drams as of the date of the compensation event.
- **ATTENTION:** In order to make the payment of your deposit more smoothly, we suggest you to inform the Bank immediately in case of any change in the data provided by you to the Bank (personal identification document data, social security card data, address, phone number, etc.) when making the deposit.