

Appendix 1
to the Agreement for a Full Package of
Banking Services for Individuals at Optima Bank OJSC

**Offer for the Collection, Processing, and Storage of Personal Data
of Optima Bank OJSC**

1. Optima Bank Open Joint-Stock Company (hereinafter referred to as the Bank), in accordance with Part 2 of Article 398 of the Civil Code of the Kyrgyz Republic, hereby addresses this Offer for the Collection, Processing, and Storage of Personal Data (hereinafter referred to as the Offer) to all legally competent individuals who shall meet the Bank's requirements.
2. Key concepts and terms used in this Offer:
 - Bank** – Optima Bank OJSC;
 - Customer** – an individual, the subject of personal data;
 - Personal Data** – information stored in any format, relating to an individual (the subject of personal data) identified or identifiable on the basis of such information, which, by itself or in combination with other information available to the Bank, allows to identify a Customer;
 - Consent of the Subject of Personal Data** – a free, specific, unconditional, and informed expression of will, drawn up in the form prescribed by law, by which the subject shall notify of his/her consent to the procedures related to the processing of his/her personal data.
 - Personal Data Processing** – any operation or set of operations performed regardless of the method, by the holder (owner) of personal data or on his/her instructions, by automated means or without such, for the purposes of collecting, recording, storing, updating, grouping, blocking, erasing, and destroying personal data;
 - Dissemination of Personal Data** – actions aimed at transferring personal data to a specific group of persons (transfer of personal data) or familiarizing an unlimited number of persons with personal data, including disclosing personal data in the mass media, posting it on information and telecommunications networks, or providing access to personal data by any other means;
 - Use of Personal Data** – actions (operations) with personal data performed by the operator for the purpose of making decisions or performing other actions that result in legal consequences with respect to the subject of personal data or other persons, or otherwise affect the rights and freedoms of the subject of personal data or other persons;
 - Confidentiality of Personal Data** – a mandatory requirement for the Bank or any other person who has access to personal data to prevent its dissemination without the consent of the subject of personal data or if such dissemination shall be required by other legal grounds.
3. By accepting this Offer, the Customer shall give his/her consent to the Bank for collecting, processing, and storing his/her personal data in accordance with the Digital Code of the Kyrgyz Republic for the purposes of receiving banking services and complying with the requirements of the legislation of the Kyrgyz Republic in force. The Customer shall also grant the Bank the right, on his/her behalf, to obtain his/her personal data from third parties, including government agencies and other organizations acting in accordance with the legislation of the Kyrgyz Republic.
4. This consent shall apply to the following information about the Customer:
 - last name, First name, Patronymic;
 - year, month, date, and place of birth;
 - address, telephone number;
 - national passport type, PIN, document number, name of the issuing authority, issue date, expiration date;
 - gender, marital status;
 - digital image of the face;
 - any other information (hereinafter referred to as Personal data) available or known to the Bank at any specific time during the provision of banking services to a customer.
5. For the purpose of obtaining banking services, the customer shall give his/her consent:
 - a) for the Bank to process and receive confidential information about the customer, including his/her personal data, from all legal sources, such as: credit bureaus and mobile operators of the Kyrgyz

Republic, the Social Fund of the Kyrgyz Republic, the State Register of National Passports of Citizens of the Kyrgyz Republic (the Ministry of Digital Development of the Kyrgyz Republic and the “Infocom” State Enterprise under the Ministry of Digital Development of the Kyrgyz Republic), the State Agency for Land Resources, Cadastre, Geodesy and Cartography under the Cabinet of Ministers of the Kyrgyz Republic, and other legal sources of the Kyrgyz Republic; when the Bank receives confidential information about the customer from the State Register of National Passports of Citizens of the Kyrgyz Republic (the “Kyzmat” State Institution under the Office of the President of the Kyrgyz Republic), the customer shall agree, among other things, to the terms of Appendix 1 to this Offer;

b) the Bank’s provision of information/data about the customer to credit bureaus of the Kyrgyz Republic that compile credit records and exchange them between financial and credit institutions and other legal entities / individuals, in order to reduce risks (including credit risks), prevent over-indebtedness, and simplify the process of reviewing and extending loans and other credit substitutes.

This information shall include the customer’s full name, gender, date of birth, residential / business address and any previous similar addresses, occupation and type of activity, etc. information on loans / bank guarantees and other credit substitutes (loan type, loan amount, role of the subject, application date, detailed information on the payment history, outstanding balance, default amount and total debt on this account, information on warrantors / guarantors, pledgers and other persons who have obligations to information providers, including other information), received by the customer from the Bank, information on measures taken against the customer in connection with the failure to fulfill or improper fulfillment of their loan obligations and other information that became known to the Bank during the review and preparation of documents, in the process of extending and repaying the loan.

6. The Bank shall process and store the customer’s personal data using, but not limited to, the following methods: storage, recording on electronic media and their storage, compilation of lists, marking in the Bank’s information systems and paper media, as well as the processing of personal data, including in information systems with or without the use of automation tools. The processing of the customer’s personal data shall be carried out without limitation as to time.
7. The Customer hereby consents to the Bank performing any actions with respect to his/her personal data that are necessary for the execution of agreements and the Bank’s functions related to servicing credit products and debt collection, as well as the development of new products and services by the Bank and/or its partners, including, without limitation: collection, recording, organization, structuring, accumulation, storage, adaptation or modification, downloading, viewing, use, disclosure by transmission, distribution, exchange or other provision of access, comparison or combination, reduction, deletion or destruction, as well as any other actions with personal data, subject to the provisions of the Digital Code of the Kyrgyz Republic.
8. This consent shall be valid until the Customer’s obligations under the agreements concluded with the Bank are performed in full, as well as for five years from the date of termination of any Agreement concluded with the Bank. The Customer shall have the right to revoke his/her consent early only after full repayment of the debt under the Agreements concluded with the Bank by sending the appropriate written notice to the Bank.
9. In accordance with this Offer, the Bank shall collect, process, and store personal data and determine the terms and conditions for the provision of banking services. The Bank shall reserve the right, at its sole discretion, to refuse to provide banking services to a customer and to withhold information regarding the reasons for its decision.
10. The Customer is aware of and understands the legal significance of transactions and deals concluded using his/her signature, including an electronic signature.
11. The Bank shall undertake to guarantee the confidentiality of personal data and take all possible legal measures to protect it from unauthorized or accidental access, destruction, modification, blocking, copying, distribution, and other illegal actions. Disclosure and transfer of confidential information may be carried out in accordance with the legislation of the Kyrgyz Republic in force.
12. All issues related to the processing of personal data not regulated by this Offer shall be resolved in accordance with the legislation of the Kyrgyz Republic On Personal Data in force.
13. This Offer shall enter into force upon the customer’s signature of the terms and conditions upon obtaining banking services, including by signing it with an electronic signature in accordance with the Digital Code of the Kyrgyz Republic.

14. By accepting this Offer, the customer shall confirm his/her unconditional acceptance of all terms of the Offer.
15. Any amendments and additions hereto shall take effect upon posting the Offer's amended terms on the website at:
optimabank.kg/index.php?option=com_content&view=article&id=414&Itemid=119&lang=ru

Optima Bank OJSC
NBKR License 018 dated June 22, 2017
Registered address: 493 Jibek-Jolu Ave., City of Bishkek
Postal address: 95/1 Ch. Aitmatov Ave., City of Bishkek
TIN 00904199310033, BIC 109001

Appendix 1 to the Offer for the Collection, Processing and Storage
of Personal Data of Optima Bank OJSC

**Standard Form
of Consent to the Collection and Processing of Personal Data**

I, _____
(Full name (if any))

(date of birth, Identification number / Identity document number)

Contact details: _____
(Tel., email)

In accordance with Article 79 of the Digital Code of the Kyrgyz Republic, I freely and consciously give my consent to

Optima Bank OJSC

(Name, address, contact details of the owner of the information system, holder)

I give consent to	Purpose	Personal data	Term
✓ / -	(purpose of personal data processing)	(list of personal data for the processing of which consent is given)	(the period for which consent is given)
✓	Obtaining of banking services	According to Clauses 4 and 5 of the Offer for the Collection, Processing and Storage of Personal Data of Optima Bank OJSC	According to Clause 8 of the Offer for the Collection, Processing and Storage of Personal Data of Optima Bank OJSC

to the following actions in relation to my personal data:

Collection, recording, organization, structuring, accumulation, storage, adaptation or modification, downloading, viewing, use, disclosure by transmission, distribution, exchange or other provision of access, comparison or combination, reduction, deletion, or destruction.

The Bank shall process and store the customer's personal data using the following methods (but is not limited to): storage, recording on electronic media and their storage, compilation of lists, marking in the Bank's information systems and paper media, and the processing of personal data is carried out, including in information systems with or without the use of automated means.

(A list of actions with personal data for which consent is given, a general description of the methods used to process personal data)

Information about personal data processors:

Optima Bank OJSC

(name or last name, first name, patronymic and address of the processor (if any))

I understand that:

1) my consent to the processing of my personal data is valid from the date of signing this consent for the entire duration of the provision of the public (municipal) service to me and the storage of data on the service provided in accordance with the legislation of the Kyrgyz Republic;

2) list of my rights as the subject of personal data include the right to access, correct, delete my data and terminate their processing.

3) my consent to the processing of personal data may be revoked upon a written request in any form.

I confirm that I have read the provisions of the Digital Code of the Kyrgyz Republic.

My rights and obligations regarding the protection of personal data have been explained to me.

(Full name)

(signature)

“ ” _____ 20____
(date)