

CONSENT

to the processing of personal data, obtaining credit information, information on bank cards and income

For the purposes of this document, the following terms and definitions are used:

Bank – Joint-Stock Commercial Mortgage Bank “Ipoteka-bank”.

Dealer – a legal entity (dealership) authorized by JSCMB “Ipoteka-bank” under an agreement concluded with the Bank to collect the Client’s data, enter it into the Service and submit auto loan applications to the Bank, acting solely as a technical intermediary and not being the operator of the Client’s personal data;

Client – an individual wishing to purchase a vehicle at a dealership through an auto loan provided by the Bank;

Credit Bureau – the Credit Bureau “Credit Information Analytical Center”, a legal entity established in accordance with the procedure prescribed by law and providing services for the exchange of credit information;

Car loan Service – a loan application submission service provided by JSCMB “Ipoteka-bank” on the FlowX platform, intended for processing an auto loan application by entering the Client’s data by the Dealer, as well as for recording the Client’s consent by means of an OTP code;

OTP code (one-time password) – a unique numeric code sent by the Bank to the Client via SMS to confirm the Client’s consent to the processing of personal data, obtaining credit information, obtaining information on income and bank cards, as well as other actions related to preparing and reviewing the application.

This Consent to the processing of personal data, obtaining credit information, information on bank cards and income (hereinafter the “Consent”) governs the processing of the Client’s personal and financial data by the Bank when submitting an auto loan application through the Dealer using the Car loan Service.

This Consent is provided in accordance with:

- the Law of the Republic of Uzbekistan “On Personal Data” dated 02.07.2019 No. ZRU-547;
- the Law of the Republic of Uzbekistan “On the Exchange of Credit Information” dated 04.10.2011 No. ZRU-301;

and other regulatory legal acts of the Republic of Uzbekistan.

The Client’s transfer to the Dealer of the one-time code (One time password / OTP code) received by SMS from the Bank constitutes the Client’s full, unconditional, unlimited in time, informed and voluntary consent to all terms of this document.

1. Processing and storage of personal data

The Client hereby agrees to grant the Bank the right to:

1.1. Receive and process the following personal data:

- full name;
- date of birth;
- passport/ID data;
- PINFL (if available);
- registration/residence address;
- contact phone number;
- information provided by the Client to the Dealer or the Bank when submitting the application;
- session/application identifier data and technical parameters necessary to record consent via the OTP code.

1.2. Receive and process the Client's personal data by performing an action (operation) or a set of actions (operations) with or without the use of automation tools, including:

- collection;
- recording;
- systematization;
- accumulation;
- storage;
- clarification (updating, modification);
- retrieval;
- use;
- transfer (dissemination, provision, access);
- depersonalization;
- blocking;
- deletion;
- destruction of personal data.

1.3. Store the data in the Bank's information systems located within the territory of the Republic of Uzbekistan in accordance with the requirements of personal data legislation. Cross-border transfer is permitted only if there are legal grounds provided by law.

1.4. Use the data exclusively for the purposes of:

- identifying the Client;
- preparing and reviewing the auto loan application;

- conducting scoring and other checks;
- complying with requirements to counter the legalization of proceeds of crime, financing of terrorism and financing the proliferation of weapons of mass destruction, including identification, verification, transaction monitoring and risk assessment procedures in accordance with the legislation of the Republic of Uzbekistan, and protecting the Bank's rights and legitimate interests;
- preparing and concluding credit documentation;
- complying with legal requirements.

2. Obtaining and processing credit information

The Client hereby agrees to grant the Bank the right to:

2.1. Request and receive information about the Client's credit history from the Credit Bureau and other sources provided for by the legislation of the Republic of Uzbekistan.

2.2. Use credit information for:

- assessing creditworthiness;
- automated scoring;
- making a decision on the auto loan;
- monitoring the Client's obligations after the loan is issued.

2.3. Transfer information on the Client's performance of obligations to the Credit Bureau in the manner established by the Law "On the Exchange of Credit Information".

3. Obtaining information on the Client's bank cards and income

The Client grants the Bank the right to:

3.1. Obtain information about the Client's bank cards issued by the Bank or other banks, available through integrations and authorized systems.

3.2. Obtain data on the Client's income, including:

- incoming funds to the Client's cards and accounts with the Bank;
- data from state information systems and other sources permitted by law;
- information provided by the Client to the Dealer or the Bank.

3.3. Use such data for:

- confirming solvency;
- assessing the ability to service the loan;
- making a decision on the auto loan;

- conducting checks for the purposes of countering the legalization of proceeds of crime, financing of terrorism and financing the proliferation of weapons of mass destruction;
- complying with legal requirements.

4. Role of the Dealer and interaction procedure

The Client hereby confirms and agrees that:

4.1. The Dealer acts only as a technical intermediary entering the Client's data into the Service and is not the operator/owner of the Client's personal data.

4.2. The Dealer does not make decisions on granting an auto loan and does not request the credit history on its own behalf.

4.3. All data is entered by the Dealer strictly on the Client's instructions and to the extent necessary to submit the application to the Bank.

4.4. The OTP code is provided by the Client to the Bank. The Dealer only enters the code into the Service on the Client's instruction, without the right to copy, store or transfer it to third parties.

4.5. The Dealer is prohibited from:

- copying or storing the Client's personal data outside the Service;
- recording the OTP code;
- transferring data to third parties outside cases provided for by the legislation of the Republic of Uzbekistan.

4.6. The Dealer must ensure confidentiality of the data and notify the Bank of security incidents.

5. Procedure for providing consent via the OTP code

5.1. The Bank sends the Client an SMS with an OTP code and a link to this document.

5.2. The Client's transfer of the OTP code to the Dealer for entry into the Service means that the Client:

- has reviewed the text of the Consent;
- understands the purpose and scope of data processing;
- grants the Bank permission for all types of processing specified in this document.

5.3. The Bank records the fact of consent, including:

- date/time of OTP code entry;
- application and Dealer identifier;
- document version;
- necessary technical parameters.

6. Term of the consent and withdrawal

6.1. The Consent is valid:

- until completion of the application review;
- if a loan is issued - until the Client fully performs obligations;
- for the data retention periods established by law.

6.2. The Client is informed that they have the right at any time to withdraw their consent to the processing of personal data by sending a request to the Bank in accordance with the procedure established by the Bank's internal documents and the legislation of the Republic of Uzbekistan.

Withdrawal of consent does not affect the lawfulness of data processing carried out by the Bank before receipt of such withdrawal and may make further review of the application impossible.

7. Client's rights as a personal data subject

7.1. The Client confirms that they understand their rights under the Law of the Republic of Uzbekistan "On Personal Data", including the right to receive information related to the processing of their personal data, containing:

1. confirmation of the fact of personal data processing;
2. grounds and purposes of personal data processing;
3. applied methods of personal data processing;
4. name and location of the operator, as well as information about persons who have access to personal data or to whom personal data may be disclosed under an agreement or by law;
5. the composition of personal data being processed relating to the Client and the source of its receipt, unless another procedure is established by law;
6. time limits for processing personal data, including storage periods;
7. the procedure for exercising the rights of the personal data subject;
8. information about completed or intended cross-border transfer of personal data.

7.2. The Client is also informed of their right to submit requests to the Bank related to the exercise of the above rights.

8. Legal force of electronic confirmation

8.1. Guided by the legislation of the Republic of Uzbekistan on electronic document management, the Parties agree that confirmation of the Client's consent by means of the OTP code sent by the Bank and entered by the Client (personally or through the Dealer's employee on the Client's instruction) is equivalent to signing the document on paper and has the same legal force.

8.2. If the Client does not agree with the terms of this document, the Client must not provide the OTP code to either a Bank employee or a Dealer representative and must not enter the OTP code into the Service.

9. Limitation of the Bank's liability

9.1. The Bank shall not be liable for any losses of the Client arising from:

- the Client's failure to review, incomplete review or untimely review of the text of this Consent;
- the Client's transfer of information to any partners of the Bank and the consequences of such transfer.

10. Contacts

Requests related to the processing of personal data, exercise of the rights of the personal data subject, as well as withdrawal of consent may be sent by the Client to the following

Bank contacts:

Address: 100000, Republic of Uzbekistan, Tashkent, Shahrizabz St., 30

Email: info@ipotekabank.uz

Contact center phone: +998 (78) 150-11-22

Fax: +998 (78) 150-98-25

The Bank reviews Clients' requests within the time limits and in the manner established by the legislation of the Republic of Uzbekistan.