

Consent to make inquiries and receive/provide information to the Credit Register of the Central Bank of the Republic of Armenia, "ACRA Credit Reporting" CJSC, information systems belonging to state and local self-government bodies and other persons, notice-consent to the processing of personal and biometric data, information on credit history and credit score

By reviewing the Agreement to make inquiries and receive/provide information to the Credit Register of the Central Bank of the Republic of Armenia, "ACRA Credit Reporting" CJSC, state and local self-government bodies and information systems belonging to other persons (including the "Nork" Social Services Technological and Awareness Center" Foundation, "Electronic Governance Infrastructure Implementation Office" CJSC, etc.) on the Bank's remote platform (hereinafter referred to as the Agreement) and approving it by ticking the "V" symbol, you confirm that you wish to assume a guarantee in accordance with the terms and conditions approved by "AMIO BANK" CJSC (hereinafter referred to as the Bank), and you agree that in order to enter into relations with the Bank that give rise to monetary obligations, the Bank may make inquiries to the Credit Register of the Central Bank of the Republic of Armenia, "ACRA Credit Reporting" CJSC, state and local self-government bodies and information systems belonging to other persons (including the "Nork" Social Services Technological and Awareness Center" Foundation, "Electronic Governance Infrastructure Implementation Office" CJSC, etc.) including the "Nork" Social Services Technological and Awareness Center" Foundation, the "Electronic Governance Infrastructure Implementation Office" CJSC, etc.) and also ask the latter to provide the Bank with information about your current and past financial obligations, as well as other data.

By approving the agreement by ticking the "V" symbol on the Bank's remote platform, you acknowledge that the number of credit inquiries may have a negative impact on the overall credit score, according to the table below.

Purpose of inquiry Mandatory Frequency Timeframe Impact on score rating

Signing a credit (guarantee, etc.) agreement	Mandatory	Not defined	Throughout the entire loan application review process	Decreases
Monitoring of an active loan	Mandatory	Not defined	Throughout the entire duration of the loan agreement	Does not affect
Offers of other services	Non-mandatory	Not defined	Throughout the entire duration of the loan agreement	Does not affect

By approving the consent by ticking the "V" symbol on the Bank's remote platform, you confirm that you are aware that you can refuse to consent to non-binding requests at any time. You are aware that the information and data provided, depending on their content, may affect the relevant decision made by the Bank. You also give your consent that in the event that the Bank concludes a credit (guarantee, etc.) agreement, at any time during the validity of the given credit (guarantee, etc.) agreement, without prior notice to you, the Credit Register of the Central Bank of the Republic of Armenia, "ACRA Credit Reporting" CJSC, state and local self-government bodies and information systems belonging to other persons (including the "Nork" Social Services Technological and Awareness Center" Foundation, "Electronic Governance Infrastructure Investment Office" CJSC, etc.) may provide the Bank with information on your future financial obligations, as well as other data.

By reviewing this Notice-Consent on the Bank's remote platform and approving it by ticking the "V" symbol, you confirm that you are aware of this Notice-Consent and give your consent for the Bank to process your personal and biometric data, namely: name, surname, patronymic, gender, ID card data, social security number/public service number or reference data on their absence, citizenship, nationality, country of residence and tax residency, registration/registration address, status and date, telephone number, biometric data (face, fingerprint, etc.), education, place of work, information on military service, information on criminal liability/conviction/other judicial and/or anti-corruption proceedings and/or other information (including confirmation and date of birth, marriage and death), which allows directly or indirectly to identify the client's identity in accordance with The Law of the Republic of Armenia "On Personal Data Protection" (hereinafter referred to as the Law).

Your personal and/or biometric data will be processed for the purpose of becoming a client of the Bank, concluding agreements between you and the Bank, using the services provided by the Bank in the future, and receiving information about promotions/offers/other services held by the Bank. Consent to the processing of personal and biometric data is given in accordance with the Law to perform such actions with your personal and/or biometric data (collection, recording, input, systematization, storage, use, etc.) that are necessary to achieve the goals specified in this Notice-Consent and to fulfill the obligations imposed on the Bank by law.

By approving the Notice-Consent by ticking the "V" symbol on the Bank's remote platform, you authorize and authorize the Bank to query the information systems of your workplace, state and local self-government bodies and/or other persons (including the "Nork" Social Services Technological and Awareness Center" Foundation, the "Electronic Governance Infrastructure Implementation Office" CJSC (EKENG)), ACRA Credit Reporting CJSC, as well as to provide the latter with your personal data and receive information about you, as well as to transfer your personal and biometric data to organizations related to the "Sumsub" group of companies for the purpose of online identification and transaction processing, 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.

By approving the notification-consent by filling in the "V" check mark on the Bank's remote platform, you allow and authorize the Bank to provide information constituting banking secrecy about you to the state and/or local self-government bodies of the Republic of Armenia and/or foreign state authorized bodies and/or persons specified by the latter, in cases and in accordance with the procedure established by the legislation of the Republic of Armenia, including Chapter 80.2 of the Tax Code of the Republic of Armenia, the US law "On Taxation of Foreign Accounts" (FATCA), as well as the Single Reporting Standard published by the Organization for Economic Cooperation and Development, and other international and/or interstate acts.

You can learn more about the personal and biometric data processed by the Bank and the bodies to which the Bank sends requests and/or provides data in more detail at the Bank's branches or on the Bank's official website in the "Customer Rights" section. Your personal and/or biometric data is provided to or by the aforementioned bodies by virtue of, within the framework of, and for the purposes set forth in the relevant contract and/or agreement and/or other relevant document concluded with you. The consent to the processing of personal and biometric data is deemed to be given by you, and the Bank receives the right to process your personal and biometric data at the time of applying to the Bank to register as a customer with the Bank, when you have provided the Bank with your identity document, as well as during the validity of the agreements concluded between you and the Bank for the purpose of performing the actions specified in those agreements, as well as for the purpose of

providing it to organizations cooperating with the Bank/providing services to the Bank/performing work for the Bank in accordance with the RA Law "On Banking Secrecy", provided that this is necessary for providing the given services or performing the work and/or in all cases where the requirement for processing such data is directly stipulated by law.

This Notice-Consent shall also be deemed to have been given in the event that the aforementioned bodies, which are the sources of the above-mentioned data, are renamed, reorganized or replaced by other bodies/sources, provided that the scope of information to be received or provided on the basis of this Notice-Consent remains the same. In the event of your written withdrawal of consent to the processing of your personal and biometric data, or your request to correct or destroy your personal and/or biometric data (if the personal and/or biometric data are incomplete or inaccurate or outdated or were obtained illegally or are not necessary to achieve the purposes of processing). The Bank undertakes to terminate the processing of your personal and/or biometric data or to correct or destroy your personal and/or biometric data within ten business days, if there are no unfulfilled obligations between you and the Bank and there are no existing contractual relations, otherwise the contractual relations between you and the Bank shall be subject to termination with all the negative consequences arising therefrom. In case of withdrawal of consent to the processing of your personal and biometric data or request the destruction of your personal and/or biometric data, your personal and/or biometric data will cease to be processed by the Bank, but they will be stored in the information archive and may be used only in cases provided for by law. Withdrawal of consent is not retroactive.

The consent to the processing of personal and biometric data is given at the time of application for registration as a client with the Bank and remains valid for the entire period of validity of the agreements concluded between you and the Bank, and in cases specified by law, for the period specified for those cases. This consent is also considered given in the event that the above-mentioned bodies, which are the source of the above-mentioned data, are renamed, reorganized or replaced by other bodies/sources, if the volume of information to be received or provided on the basis of this consent remains the same.

I hereby confirm that by providing my email address on the Bank's online loan platform, I give my consent to further communication and exchange of documents with the Bank.

By giving My consent to consent, I act according to My will and in My own best interests.

Credit history and score information

The essence of credit history

Credit history is the totality of information on the customer's obligations, which shows the history of the latter's financial obligations or their fulfillment. The credit history includes data for the 5 years prior to the time of the inquiry and shows:

- information on the amount of obligations assumed by the client, annual interest rate, balance of obligations, property pledged against them.
- payment history on obligations assumed by the client, including delays in payments from the established schedule
- guarantees given to other persons

- information on obligations of persons related to the client

Credit history does not contain personal information.

The essence of a credit score

A credit score is a score formed based on information collected on a customer's serviced obligations, which indicates the risk of the customer's loan repayment in the coming period.

The impact of a credit inquiry on the score

Depending on the type of credit inquiry, it may affect the types of scores used by the ACRA credit bureau: ACRA score and FAICO score, as well as the proprietary score scores used by financial institutions. Details on the purposes of inquiries and their impact on the credit score are presented in the table below.

Credit inquiry purpose	Credit inquiry sub-goal	Impact on credit score
New loan application		Reduces
Guarantor	New loan application	Reduces
Affiliated person		Does not affect
Current loan monitoring		Does not affect
Guarantor	- Active loan - Active guarantor monitoring	Does not affect
Other banking services		Does not affect

The importance of credit history and credit score

Credit history and score are important because, when applying for a loan, the bank or credit institution, before making a decision to grant a loan, studies the applicant's credit history and assesses how responsible the latter is as a borrower. A formed "Bad credit history" can be a reason for refusing to provide financing.

Correction of incorrect or incomplete data

If there are incorrect or incomplete data in the client's credit history, the client may notify "ACRA Credit Reporting" CJSC, hereinafter referred to as the Credit Bureau, for clarification and correction, or directly contact the financial institutions providing the information. Notification to the Credit Bureau may be carried out by submitting a corresponding written application or electronically, online from the "My ACRA" personal office. The process of accepting/receiving, discussing and responding to customer complaints regarding credit reports provided by the Credit Bureau, the sequence of actions is defined by the "Dispute Resolution Procedure" of "ACRA Credit Reporting" CJSC

Steps to improve your credit history and score

To improve your credit history and score, you must first correct the main causes that are worsening them, in particular, you must quickly repay existing overdue liabilities at the first opportunity, as well as:

make repayments in accordance with the established schedule, excluding delays and demonstrating punctual behavior, reduce the guarantees provided by reducing their number, amount, as well as ensuring the full repayment of overdue obligations in this regard, if any,

- avoid becoming a guarantor for unreliable persons,
- ease the credit burden by repaying existing loans, partially or in full,
- avoid frequently applying for new loans.

Details at abcfinance.am and acra.am.