

Consent Statement
to the processing of personal data
(personal information)

In order to receive banking services in accordance with the Digital Code of the Kyrgyz Republic, I consciously and freely give my consent to CJSC Kyrgyz Investment and Credit Bank, TIN 01901200110066, Erkindik ave. 21, Bishkek, tel. 0312620101, (hereinafter referred to as the Bank) for processing (including receiving on my behalf and/or from any third parties acting in accordance with the requirements of the legislation of the Kyrgyz Republic my personal data, also:

- to process my personal data (collection, recording, storage, updating (updating, modification), grouping, blocking, destruction of personal data);
- to transfer my personal data to third parties in accordance with the legislation of the Kyrgyz Republic in the field of personal information and international treaties;
- to the cross-border transfer of my personal data to third parties under the jurisdiction of other states;
- to transfer/receive my personal data to/from credit bureaus in accordance with the Law of the Kyrgyz Republic "On the exchange of credit information" for subsequent processing (collection, recording, storage, updating (changing), grouping of personal data);
- to receive personal data from the Social Fund of the Kyrgyz Republic;
- to process my personal data (collection, recording, storage, updating (modification), grouping of personal data), information constituting a tax secret;
- to transfer and process my personal data (collection, recording, storage, updating (modification), grouping of personal data) and information constituting a banking secret

to perform any actions in relation to my personal data or loan data that are necessary or desirable for the purposes of receiving banking services, executing contracts and the Bank's performance of functions related to services maintenance, loans and debt collection, as well as the development by the Bank and/or its partners of new products and services, the provision of legal, accounting or other consulting or representative services by services performing certain work for the Bank, including, without limitation: collection, systematization, accumulation, storage, clarification (updating, modification), use, distribution (including transfer), depersonalization, blocking, destruction, cross-border transfer of personal data, as well as the implementation of any other actions with personal data, taking into account the provisions of the legislation of the Kyrgyz Republic in the field of personal information.

In accordance with the following list of personal data and information on changes thereto: last name, first name, patronymic; date of birth; citizenship; nationality; gender; type and number of identity document, date and issuing authority; TIN; actual residential address; registered residential address; information from the Social Fund of the Kyrgyz Republic; information on the availability of movable/immovable property; taxpayer details (name or last name, first name and patronymic of the taxpayer), as well as the taxpayer identification number; information on the presence/absence of tax and insurance premium arrears, the amount of tax arrears recognized by the taxpayer; all previously received and current patents of the taxpayer; information from authorized government agencies and organizations in the sphere of implementation of state fiscal policy, population registration and civil status acts, vehicles, real estate.

Personal data is processed without limitation of a term, by any lawful means, including in personal data information systems, with or without the use of automated tools. Data on nationality is optional and is stored by the bank as additional, redundant information transferred to the bank by government agencies when requesting or updating client data.

I am aware that:

- 1) consent to the processing of personal data is valid from the date of signing this consent for the entire period of provision of banking services to me and storage of data on the service provided in accordance with the legislation of the Kyrgyz Republic;
- 2) Upon written request, I have the right to receive information regarding the processing of my personal data (in accordance with Article 73 of the Digital Code of the Kyrgyz Republic).
- 3) Consent to the processing of personal data may be revoked on the basis of a written statement in any form.
- 4) In case of revocation of this consent, the processing of personal data in whole or in part may be continued in accordance with Articles 79 and 83 of the Digital Code of the Kyrgyz Republic.
- 5) This document does not entail any obligation on the Bank to issue a loan.

6) I confirm that all the above information is true.

CJSC "Kyrgyz Investment and Credit Bank" Legal address: Erkindik ave. 21, Bishkek, Kyrgyz Republic	Borrower: PIN: Date:
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