

CONSENT FOR PROCESSING PERSONAL DATA

I hereby give my consent that “EFES” ICJSC (address: 35/1 Hr. Kochar St., Yerevan 0033, Armenia, state registration number 14, TIN 08261284) (hereinafter also referred to as the “Company”) may, for the purpose of providing insurance services as prescribed by the RA Law “On Insurance and Insurance Activity,” improving the quality of such services, presenting new service proposals, and performing necessary actions related to or arising from them, including assessing insurance risks, determining insurance premiums, submitting claims, and/or verifying the accuracy of the personal data provided by me, make inquiries to state and local self-government bodies, other persons, and organizations, and obtain the following information concerning me from their databases, including the RA State Population Registry: social service number (or certificate of not having one), social card indicator, first name(s) (in Armenian and English), last name (in Armenian and English), patronymic (in Armenian and English), date of birth, sex, address of the place of birth, name and code of the country, registration/residential address: country, region, community, street, building, apartment, personal identification document type (including previous documents), number, date of issue, validity period, issuing authority, citizenship, second citizenship, birth-related data, location code, as well as phone numbers, email address, and any information related to my vehicle.

I am aware that:

- The Company will analyze, store, study, and assess the above-mentioned information for the purposes outlined in this consent. The Company undertakes not to process my personal data for purposes unrelated to the services provided, not defined by this consent.
- My personal data will be accessible only to those employees of the Company who are directly involved in the service provision process, as well as to other persons specified in this consent, as well as may only be transferred to organizations acting as authorized persons according to the procedure described under article 14 of the Law of RA on Protection of Personal Data. My personal data will not be transferred to third parties, except as directly provided for by law or this consent.
- I may submit a verbal or written request for the correction, destruction, or processing of my personal data to the Company using any available means of communication or by visiting the Company's office. The Company is obliged to fulfill the request or provide a reasoned decision of refusal within 5 days of receiving the request.
- In case I withdraw my consent during contractual relations with the Company, the Company is obliged to cease processing my personal data and destroy it within 15 working days from receiving the withdrawal, except for the data necessary for fulfilling my obligations towards the Company or data for which a longer processing period is established by law. In such cases, the Company must refer to the relevant article of the law and the list of data it is obliged to process for a longer period by law. Once these circumstances are resolved, the Company is obliged to destroy all personal data within 3 working days. The withdrawal of consent may result in the suspension of services or termination of contractual relations.
- The Company may transfer personal data obtained based on this consent to any physical or legal persons providing relevant services, its agents, conduct due diligence concerning me and/or the beneficiary, make inquiries, and collect information, process and use the collected data to present advertising offers related to the services provided to me and/or the beneficiary.
- This consent is provided through the mobile app (EFES Insurance) and/or the online service platform (<https://online.efes.am>), considered a communication tool between the Company and me. The consent comes into force upon online confirmation and is valid until the termination of any relationship with the Company and the complete fulfillment of obligations toward the Company. I have read this consent and confirm that it is fully understandable and acceptable to me.