

Public Joint-Stock Company Promsvyazbank, Cyprus Branch



**POLICY
ON PERSONAL DATA PROCESSING**

(revision 2.00)

LIMASSOL, 2018

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1. MAIN TERMS AND DEFINITIONS

For the purposes of the *Policy on Personal Data Processing* (the "Policy"), the following terms, definitions, abbreviations, and, interpretations are to be used:

Bank means Promsvyazbank Public Joint-Stock Company, Cyprus Branch.

Personal data means any information relating to an individual, who is identified or identifiable directly or indirectly (hereinafter referred to as "personal data subject"), excluding deceased individuals.

Personal data subjects include:

- Bank's employees – individuals with whom the Bank intends to conclude or has concluded an employment agreement (contract);
- Bank's customers (counterparties) – individuals with whom an agreement for rendering of services provided by the Bank is planned to be concluded or was concluded;
- other persons – persons who include:
 - individuals - representatives, including legal representatives of individuals, legal entities, individual entrepreneurs and other persons engaged in private practice;
 - individuals - beneficiaries under the agreements concluded between customers and the Bank;
 - individuals - chief executives, members of the management bodies, shareholders, members, representatives of the Bank's counterparties, whose data is provided to conclude and perform agreements with the Bank;
 - other individuals an access to whose personal data the Bank has obtained on legal and/or contractual grounds in the course of its business.

Personal data processing means any action (operation) or a combination of actions (operations) performed using or with no use of automation facilities with personal data, including collection, recording, systematization, accumulation, storage, rectification (update, change), extraction, use, transfer (distribution, provision, access), depersonalization, blocking, deletion and destruction of personal data.

Third party recipients means a natural or legal person, public authority, agency or another body to which the personal data are disclosed

Consent of the data subject means any freely given, specific, informed and unambiguous indication of the personal data subject's wishes by which he or she, by statement or by a clear affirmative action, signifies agreement to the processing of personal data relating to him or her with consent being necessary and/or applicable, **only**, in instances where the personal data processing takes place for reasons other than those stated in the "Purposes of the Personal Data Processing"

Personal data confidentiality means the requirement binding on the Bank's employees not to disclose to third party recipients and not to disseminate the personal data without the consent of the personal data subject, except, as otherwise stipulated by the applicable legislation and/or the Bank's legal and/or legislative and/or contractual obligations.

Personal data breach means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to, personal data transmitted, stored or otherwise processed.

Data Protection Officer is the individual which has been appointed with the purpose and/or duty of fulfilling and/or safeguarding compliance with the requirements of the applicable legislation, and, is to be in charge of organizing personal data processing (Data Protection Officer).

2. GENERAL PROVISIONS

2.1. The Bank’s Policy determines the main principles and guidelines of personal data processing and protection of the rights of individuals being personal data subjects, whose personal data is processed by the Bank, as also, in general, the nature of the legal and/or legislative obligations of the Bank.

2.2. The Policy has been developed in accordance with the requirements of the applicable legislation, and, is to be periodically, and, when deemed necessary, modified so as to reflect and incorporate all alterations to the applicable legal and/or legislative framework.

2.3. The provisions of the Policy are binding upon the management and to the employees of all structural units of the Bank.

2.4. This Policy is an internal regulation of the Bank with a publicly available status, which is to be posted, and, rendered accessible on the official website of the Bank.

3. PURPOSES OF PERSONAL DATA PROCESSING

3.1. Personal data of personal data subjects shall be processed by the Bank:

- for the purposes of the exercising of the Bank's functions and duties, and, for performing the obligations imposed on the Bank under the applicable legislation, and, for securing compliance and adherence with all legal requirements and duties, imposed upon the Bank, as per the terms and principles of the relevant regulatory legal acts of the Republic of Cyprus, the regulations of the Central Bank of Cyprus, and, other internal regulations of the Bank, including for the purposes of required disclosure of personal data in cases prescribed by the applicable legislation ,and, for the carrying out of the Bank's operations that do not require the establishment of contractual relations with the personal data subject, as well as, for the purposes of exercising the Bank's rights and lawful interests and ensuring the Bank's ongoing business operability as per the principles and requirements of the applicable legal, legislative and regulatory framework;
- for the purposes of establishing and performing contractual relations between the Bank and the personal data subject, in particular:
 - personal data of the Bank's employees shall be processed by the Bank for the purposes of holding the employees accountable, within the parameters of professional productive and proportional scrutiny, and, simultaneously to provide assistance to the employees in terms of employment, training, and, professional advancement, monitoring and evaluation of the quantity and quality of their job (i.e. in cases directly relating to the issues of employment relationship between an employee and the Bank), making use of different types of benefits, as well as, ensuring personal security of employees, as also, ensuring preservation of their property and property of the Bank;
 - personal data of the Bank's customers (counterparties) shall be processed by the Bank for the purposes of concluding and performing obligations of the parties under banking services agreements concluded with the customers (counterparties);
 - personal data shall be processed by the Bank, to the extent necessary and required, for the purposes of the pursue of the legitimate interests of the Bank or of a third party i.e. for the purposes of effectively concluding, and, performing the obligations of the parties under agreements, and, for the promotion of the Bank's services, and, legal interests to a proportional extent with the interests or fundamental rights and freedoms of the personal data subject.

4. PERSONAL DATA PROCESSING POLICIES AND PRINCIPLES

4.1. When processing personal data, the following principles shall be strictly observed in the Bank:

- personal data shall be processed on a legal and equitable basis;
- personal data shall be processed in a lawful, fair, and, transparent manner
- personal data processing shall be restricted to the aim of achieving specific predetermined and legal purposes;
- it is not allowed to process personal data for any purpose which is incompatible to the "Purposes of Personal Data Processing" as stated in Section 3 of the Policy ;
- in instances where personal data processing is to take place for purposes other than those defined in the "Purposes of Personal Data Processing", as stated in Section 3 of the Policy, then, the personal data subject is to provide his or her consent for the specified personal data processing to take place, with the personal subject matter, having a right to withdraw his or her consent (in the form attached as Appendix ...)
- it is not allowed to combine databases containing personal data which are processed for purposes incompatible with each other;
- only personal data which meets the purposes of its processing shall be processed;
- the processing of personal data for purposes other than those for which the personal data were initially collected should be allowed only where the processing is compatible with the purposes for which the personal data were initially collected i.e. in instances where further processing is not incompatible with the purposes as stated in Section 3 of the Policy
- the content and volume of personal data to be processed shall comply with the stated purposes of personal data processing, the personal data to be processed shall not be redundant with respect to the stated purposes of its processing;
- in the course of personal data processing it shall be necessary to ensure the personal data accuracy, its sufficiency, and, where necessary, its relevance with respect to the purposes of personal data processing;
- the Bank shall maintain records of all processing activities under its responsibility;
- the Bank shall take the requisite measures or ensure their adoption to delete or rectify incomplete or inaccurate data;
- personal data shall be stored in a form that allows identification of the personal data subject for not longer than required for the purposes of personal data processing, unless, the personal data storage time is established by the applicable legislation, or an agreement to which the personal data subject is a party, or, under which the personal data subject is a beneficiary or a guarantor, provided that that this does not violate the relevantly imposed legal and/or legislative requirement;
- the personal data subject, shall have the right to request, and, to obtain from the Bank, confirmation, as to whether or not personal data concerning him or her are being processed, to the extent that the disclosure and/or confirmation which is to be provided by the Bank does not violate other legal and/or legislative obligations and duties of the Bank, as imposed upon the Bank, by the relevantly applicable legislative framework.
- the data subject shall have the right to communicate to the Bank its objection in writing

(in any written form and manner whatsoever), on grounds relating to his or her particular situation, at any time, to the processing of personal data concerning him or her based upon data processing necessary for the performance of a task carried out in the public interest or processing which is necessary for the purposes of the legitimate

interests pursued by the Bank or by a third party. In case that such an objection is communicated and/or forwarded to the Bank, then the Bank shall no longer process the associated personal data, unless the Bank demonstrates compelling legitimate grounds for the processing, as prescribed by the applicable legal framework.

- personal data to be processed, shall be destroyed or depersonalized upon attainment of the processing purposes or in case their attainment becomes unnecessary, unless otherwise stipulated by the Law on Personal Data or any other applicable Law of the Republic of Cyprus.

5. PERSONAL DATA PROCESSING

5.1. In the course of personal data processing, the Bank shall ensure the accuracy of the personal data, its sufficiency, and, at all times, its relevance with respect to the purposes of personal data processing. The Bank shall take the requisite measures (ensure their adoption) to delete or rectify incomplete or inaccurate personal data.

5.2. The Bank, in the course of its business, may provide and/or entrust other person(s) with personal data processing with the consent of the personal data subject, except, as otherwise stipulated by the applicable legislation (hereinafter referred to as the "Processor(s)"). The obligatory pre-requisite for providing and/or entrusting the Processor(s) with personal data processing shall be, *inter alia*, the contractual obligation of the Processor(s) to maintain confidentiality, and, ensure security of the personal data during its processing, as also, to ensure the protection of the rights of the data subject in light of the provisions and principles of the applicable legal framework.

5.3. The Bank, in the course of its business, may carry out cross-border transfer of personal data to governmental authorities of a foreign state, foreign individuals or legal entities located in the territory of foreign states. The issues of adequate protection of the rights of personal data subjects and security of their personal data in cross-border transfer shall be resolved in accordance with the applicable legislation, Guidelines and Directives issued by the competent supervisory authorities.

5.4. The cross-border transfer of personal data, into the territories of foreign states, which do not provide an adequate protection of rights of personal data subjects, shall be carried out only in the manner prescribed by the applicable legislation, Guidelines and Directives issued by the competent supervisory authorities.

6. PERIOD OF PERSONAL DATA PROCESSING

6.1. The period of personal data processing, including the period of storage shall be determined in accordance with:

- the period for which the consent of the personal data subject was given, provided that the purpose of personal data processing was not attained before the end of this period, unless otherwise provided for by an agreement between the Bank and the personal data subject;
- the term of a contract (agreement) concluded between the Bank and the personal data subject, unless otherwise provided for by the applicable legal and/or legislative framework of the Republic of Cyprus;
- the retention period of the documents containing personal data, which is determined by the legislative requirements of the Republic of Cyprus.

6.2. The retention period of personal data in the information systems of personal data shall be the same as the retention period of documents on tangible media.

6.3. The retention period of the documents containing personal data, and, information on the files in which the Personal Data is kept, shall be specified in the file register, which is prepared for reasons of organized safekeeping of such documents, in accordance, *inter alia*, with the internal regulation documentation of "Instruction on Paperwork Management".

7. PERSONAL DATA SECURITY

7.1. The requirements set forth in the standardization document of international standard ISO/IEC IS 27001:2013 to the extent that they do not contravene and/or violate the provisions and principles arising for the applicable legal and/or legislative framework of the Republic of Cyprus..

7.2. For the purpose of ensuring security of personal data during its processing, the Bank shall take such legal, organizational and technical protection measures which are necessary and sufficient to protect personal data against unlawful or accidental access, and, destruction, alteration, blocking, copying, provision or dissemination of personal data and against other unlawful actions with respect to personal data, and, against the rights and freedoms of the personal data subject.

7.3. The Data Protection Officer has been appointed for the purposes of safeguarding proper implementation and fulfilling of the requirements of the applicable legislation within the everyday operability of the Bank.

The personal data subjects may contact the Data Protection Officer with regard to all issues related to the processing of their personal data, and, in connection to the exercise of their rights under the applicable regulatory framework.

The contact details of the Data Protection Officer are as follows:

Name: Elona Eliseeva

E-mail: eliseevaes@psbank.ru

Tel.: +357 25272000

Fax: +357 25820378

7.4. The recent Data Protection Impact Assessment has been conducted in the first quarter of 2018 and the risks in respect of all processes involving Personal Data has been identified as low.