



## Privacy statement

We know that you are concerned with how your personal and financial information is dealt with. This privacy statement sets out our current policies and demonstrates our commitment to your financial privacy. We may change the content or services found on our Site at any time without notice, and consequently our privacy policy may change at any time in the future. You agree that your continued access to or use of the Site will mean that you agree to the changes.

## Privacy principles

To preserve the confidentiality of all information you provide to us, HSBC Bank Armenia cjsc (hereinafter the Bank) has adopted the following privacy principles:

- The Bank will only collect customer information that it believes to be relevant and reasonably required to understand the customer and the customer's financial needs and as otherwise reasonably required in connection with the conduct of the Bank's business, compliance with legal and regulatory obligations and best practice, and risk management activities.
- The Bank will use customer information to provide customers with better customer services and products, as permitted by law.
- The Bank may pass customer information to other HSBC Group companies, service providers or agents, as permitted by law. The Bank will ensure that service providers and agents are required to apply appropriate confidentiality and security standards in respect of such customer information.
- The Bank may be required, from time to time, to disclose customer information to Governmental or judicial bodies or law enforcement or agencies or the Bank's regulators but the Bank will only do so where permitted, or required, by law.
- The Bank will not otherwise disclose customer information to any external organisation unless the Bank has customer consent or is permitted or required by law or has previously informed the customer.
- The Bank aims to keep customer information accurate and up-to-date.
- The Bank maintains strict security systems designed to prevent loss, destruction, damage and/or unauthorised access to customer information by anyone, including HSBC staff.
- All Group companies, or HSBC staff and all third parties with permitted access to customer information are specifically required to observe HSBC's confidentiality and information security obligations.

By maintaining our commitment to these principles, we will ensure that we respect the inherent trust that you place in us.

The Bank shall be entitled for the purpose of data processing to provide to other banks and organizations as required by the legislation of RoA any information which became known to the latter in respect of rendering of services to the Customer and the Bank shall be liable for any breach of such legislative requirements.

### Public areas of the site

When using the public portion of the Site you are not required to provide us with any personal information and we do not monitor or collect any personally identifiable information from you on your use of the public portions of the Site. We may track the number of users who visit areas of the Site, but this tracking will not identify you. We may also record the location of your computer on the Internet for systems administration and trouble shooting purposes and to report aggregate information.

### Personal information

We maintain strict security standards and procedures with a view to preventing unauthorised access to your data by anyone, including our staff. We use leading technologies such as (but not limited to) data encryption, firewalls and server authentication to protect the security of your data. All HSBC Group companies, all our staff and whenever we hire third parties to provide support services, we will require them to observe our privacy standards and to allow us to audit them for compliance.