## **Privacy Policy**

This Privacy Policy (hereinafter referred to as the Policy) of the mobile application (hereinafter referred to as the Application) is applicable to the Information that can be obtained by Joint-Stock Company Joint-Stock Commercial Bank "Lviv" (hereinafter referred to as the Bank) from the User's device in the process of use of the Application.

Using of the Application by the User shall mean the unreserved consent of the User with this Policy and the Rules of Complex Personal Banking Services of JSC JSCB "Lviv" (hereinafter referred to as the Rules) with respect to the specified terms and conditions of processing of the Information that can be obtained from the User's device.

The Application and related services shall be provided to the User based on agreements and contracts with the Bank that, among other things, regulate all issues of processing and storage of the User's personal data by the Bank. The User confirms that he/she has read and unconditionally agrees with the personal data clause (paragraph 1.6, Section 1 of the Rules of Complex Personal Banking Services of JSC JSCB "Lviv").

This Policy applies only to the Application. The Bank does not control and does not bear responsibility for the Information (consequences of its transfer) transferred by the User to a third party, if such transfer was carried out with the use of the third party resource to which the User could be referred by links in the Application.

The Bank is entitled to introduce changes to the Policy/Rules by posting an updated version of the Policy/Rules on the Bank's website and/or in the Application. The User undertakes to follow the updates of the Policy.

Within the framework of this Policy, the Bank is also entitled to use additional software tools (including those of the Bank's partners) and cookies to collect and process impersonal statistical information on the User's behavior in the Application and use of services provided by the Application in order to improve operation of the Application.

## Terms and Conditions of Processing of the User's Information

In accordance with the Policy/Rules, the Bank processes only the Information that is required to provide the User with the services related to the use of the Application.

The Bank takes all reasonable organizational and technical measures to protect the User's Information from the unauthorized access by third parties, use, copying and distribution.

For the purposes of this Policy/Rules, the Bank can engage partners, with which the Bank concluded relevant confidentiality agreements, in processing of the User's Information. Transfer of impersonal data related the use of the Application to the Bank's partners for the purpose of enhancement of operation of the Application is carried out on the basis of partner agreements.

The User's information can be stored on the resources of the Bank and its partners within the term of the contractual relationships between the Bank and the User with respect to the Application, as well as for the period of 5 years upon termination of such agreements.

The User's information can be provided to state authorities based on the requirements of the applicable legislation of Ukraine.

The privacy policy related to collection, storage and use of personal data of the Application's User is regulated by the applicable legislation of Ukraine and the Rules of Complex Personal Banking Services of JSC JSCB "Lviv".