

## **Security and Confidentiality Rules**

1. The Customer must strictly maintain the confidentiality of the username, password and other identification data for accessing the Mobile-banking program in order to prevent the possibility of illegal access, use of their data and funds.

2. Customer identification is performed by entering password, username, unique identification code and other identification data.

The Customer agrees that the requests made to the latter's account while using the Mobile-banking system are made by the Customer voluntarily or deliberately, until the contrary is not proven.

3. The entry of the unique identification code has the same legal force as the original signature, and its entry is the basis for the Bank to carry out the financial transactions instructed in the Mobile-banking program.

4. The Bank is lawful to require the Customer to change the password if there is a risk of the password being published or it has already been published or became otherwise known to other people.

5. The responsibility for their safe and confidential protection of the username and password is assumed by the Customer from the moment of handing them over.

6. Each party undertakes, without prior written consent of the other Party, not to use for purposes unrelated to the Agreement and not to communicate to any third party, except for those mentioned below, any information related to the Agreement, which is or may be banking, commercial and other secrets protected by law, as well as other information considered confidential by legislation of the Republic of Armenia.

7. Each of the Parties has the right to use, publish or otherwise provide the above information to other persons in accordance with the procedure established by law, if

- the information is used by the Parties to fulfill their obligations under the Agreement, or
- the information is obtained from official and/or other open sources, or,
- it is presented to the competent state bodies and officials in the cases, order and volume provided by the current legislation of the Republic of Armenia.