

Privacy Policy

1. The terms used in the Privacy Policy have the same meaning as in the **Terms and Conditions** except as otherwise noted.
2. The Parties are obliged to comply with the present Privacy Policy during the validity of the **Terms and Conditions**. This restriction doesn't apply to:
 - a) information which is or will be publicly available regardless of the Parties;
 - b) information which can be obtained from other sources;
 - c) information which will be disclosed by one of the Parties as prescribed by the law.
3. Despite the restriction stated in the Section 2, we are authorized without your prior additional or further consent:
 - a) to pass or disclose the information we have about you, on your transactions to the persons authorized by you, our partner companies and our affiliated companies;
 - b) to pass or disclose the information we have about you to the Georgian Post Ltd. (and/or other company engaged in such activity) for the purpose of communicating with you.
 - c) to process your data during the validity of the Terms and Conditions. Data processing includes without limitations any action performed in relation to data with use of automatic, semi-automatic or non-automatic means, namely their receiving, collecting, recording, photographing, audio-, video recording, organizing, storing, changing, restoring, requesting, using or disclosing from you or from the third party (-ies) specified in the present Policy (including request and/or disclosure of information to the third party (-ies) specified in the present Policy which then will make the data processing for the purposes defined by this Policy) by passing, disseminating the information or otherwise making information available, grouping or combining, blocking, deleting or destruction), and also to transfer to the third party and to obtain information from him about you, despite the existence or absence of debt.
 - d) The information about you or those third parties which are specified by you will be processed by us and/or the third party (-ies) specified in this Policy (including without limitation by the authorized persons) and/or this information will be transferred to the third parties listed in this Policy for specific purposes which include, but aren't limited to the following personal data:

- Name
 - Surname
 - E-mail
 - Personal number
 - Document type (ID or passport)
 - Document number
 - Date of issue and expiry date
 - Password (filled in twice)
 - Mobile phone number
 - Additional stationary phone number
 - ZIP code
 - Sex
 - Citizenship
 - Date of birth
 - Legal and actual addresses
 - Account number or unique code of the person (if available)
 - Any other data which are connected with you and as a result of which it is possible to identify you
 - Other information which is filled in or stated in any application, electronic field, and also information which you have provided in other form or which have become known to us.
4. Filling of application, electronic field by you, information transferred by telephone conversation, e-mail or any other form, is considered as your consent to processing of these data.
5. If for receiving services you provide information on the third parties (owner of the additional card, the guarantor, family members, employer, etc.) including but not limited to the information on personal data, solvency, property status and others, and we process this information, including personal data, for execution and/or for marketing purposes, you are obliged to receive the consent of these persons on processing their personal data. The fact of providing such information by you, means receiving consent from these persons, and we are not required to receive such confirmation

- any more. You bear responsibility for any damages / losses which we can incur because of non-performance and/or improper performance of your obligations. You agree to compensate and protect us from any damages (which include without limitation, loss of income), complaints, expenses (including without limitation the expenses incurred by us for implementation of our own rights), judicial proceedings or any other obligation which can result from such violation;
6. You know and agree that during use of services and also during the contractual relations, processing of your data (including personal data) and data of the third party (-ies), specified by you, is necessary:
 - a) for rendering of services;
 - b) for protection of our legitimate interests and the interests of the third parties;
 - c) for performance of our obligations, established by the legislation;
 - d) in other cases determined by the law;
 7. If the legislation demands that your consent has been received to process your data, such consent is considered to be your application made in any electronic and/or not electronic form by which you agree with the present Privacy Policy, the Terms and Conditions which together with the present application make a single agreement;
 8. At the same time, your personal data and data of the third parties specified by you can be processed by us and/or the third party (-ies) specified in the present Policy, for various reasons, including without limitation:
 - a) for full and appropriate implementation of services;
 - b) in the cases established by the law for granting access to the auditor companies, potential cessionary and cedent, regulatory, controlling or other supervising authorities;
 - c) for improvement and development of services;
 - d) for preparation and demonstration of various reports, researches and/or presentations;
 - e) for reasons of safety and also for detection and/or prevention of fraud, money laundering or other crimes;

- f) for offering changes in service terms within the existing services, obligatory prerequisite of which is rechecking your personal data during the offer;
 - g) for the marketing purposes, including the purposes of direct marketing;
9. You agree to transfer data to the third parties listed in the present Privacy Policy and/or to request the personal data about you and/or the third parties specified by you from such party (-ies);
 10. You agree to processing of your data for purposes of direct marketing, namely: name; surname; sex; personal number; date of birth; age; address; contact information; filled in applications; IP address; credit history; date of getting and covering credit; place of work; position; income; phone number; e-mail address and other information which is filled in or stated in any application, electronic field, and also information which you have provided in other form or which have become known to us.
 11. You agree to receive direct marketing, as well as information and promotional notifications.