

Consent to the Processing of Personal Data by UNIVERSAL FINANCE SYSTEM Company Limited

UNIVERSAL FINANCE SYSTEM Company Limited (UFS Ltd, location: 21, Novy Arbat Str., Moscow, 119019; postal address: 5A, 1st Magistralny tupik, Moscow, 123290, OGRN 1037789003845; INN 7708510731; KPP 770401001), hereinafter referred to as the Company, provides the Clients with services to give them the ability to use the Company's online service pursuant to the public offer agreements on the Railway Tickets mobile app or the Company's Website <https://www.ufs-online.ru/> terms of service made with the Clients for booking air e-tickets, Aeroexpress e-tickets, railway e-tickets, hotels and transfers in the Russian Federation and abroad, taking out an insurance and acquiring other services provided by the Company (hereinafter – UFS Services) at a service fee charged for the same.

Before entering your personal data in the Company's Mobile App or on the Company's Website to acquire UFS Services and use the Company's Mobile App and/or the Company's Website, you need to consent to the processing of your personal data by the Company on the terms, as described below, otherwise no UFS Services will be provided via the Company's Mobile App and/or the Company's Website.

Hereby, for the purpose of Federal Law on Personal Data No. 152-FZ dated July 27, 2006, Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), you, voluntarily, of your own free will and for your own benefit, and/or for the benefit of a third party acting pursuant to his/her consent and/or on his/her behalf, and as a legal representative of the third party, give your consent to the Company for the acquisition and processing of personal data on the following terms:

1. When using the Company's Mobile App or the Company's Website <https://www.ufs-online.ru/>, you shall provide true personal data in respect of yourself and/or a third party acting on his/her behalf and/or with his/her consent, or as a legal representative of the third party, and up-to-date contact details. If you provide false data, or the Company has a reason to believe that the data provided by you are incomplete or untrue, the Company may, at its own discretion, lock or delete your account.

2. For the purpose of this consent, personal data mean:

- any information related to an identified or an identifiable individual, where an identifiable individual is an individual who can be identified, directly or indirectly, using such identifiers as name, identification number and location data, online identifiers or one or more attributes characteristic of the physical, psychological, genetic, mental, economic, cultural or social identity of the above individual; including any his/her personal data related to a directly or indirectly identified or identifiable individual (personal data subject), which the Client provides in respect of himself/herself or a third party on his/her behalf and/or with his/her consent, and acting as a legal representative of the third party, when using the Company's Mobile App or the Company's Website. Such information may include, but not be limited to, the following data: surname, given name, patronymic, date of birth, sex, nationality, passport details, registration address, postal address, home and/or mobile telephone, e-mail, etc. You are solely liable for providing false data.

3. The list of actions for the acquisition and processing of personal data by the Company, to which you hereby consent:

- Collection - acquisition of personal data;
- Systematization, accumulation, storage;
- Refinement (update, modification);
- Use for the purposes of this Consent, as provided in clause 4 hereof;
- Transfer to a third party, as provided herein, including a cross-border transfer;
- Deletion, depersonalization, locking and destruction.

4. Hereby you consent to the processing of personal data for the following purposes:

- identify the Client;
- provide the Client with the Company's Mobile App and/or the Company's Website;
- provide the Client with UFS Services for booking air e-tickets, Aeroexpress e-tickets, railway e-tickets, hotels and transfers in the Russian Federation and abroad, taking out an insurance and acquiring other services provided by the Company;
- communicate with the Client, including by sending notices, requests and information related to the use of the Company's Mobile App or the Company's Website; provide information about the services provided by the Company, and process the Client's requests and orders. This information includes, but is not limited to, messages confirming issuance, booking and cancellation of booking, notices of a change in the flight schedule, train timetable or departure/arrival airport and other events related to the provided UFS Services.

5. Hereby you express your consent to the following terms of the processing of personal data and disclosure of the same to a third party:

5.1. Confidentiality of the Client's personal data shall be secured except when the user provides free access to his/her personal data to the public of his own free will.

5.2. The Company may disclose the Client's personal data to a third party in the following cases:

- the disclosure is required to provide the Client with UFS Services and the ability to use the Company's Mobile App and/or the Company's Website;
 - the disclosure is provided in the Russian or other applicable laws pursuant to a statutory procedure;
 - the disclosure is a part of a sale or another transfer of business, in part or in full, where the buyer/transferee assumes all the obligations to comply with the terms hereof in relation to the personal data received;
 - in other cases, as provided in the Russian and/or other applicable laws.
- Confidentiality of the personal data of the Clients of the Company's Website and/or the Company's Mobile App, and/or a third party whose data have been provided by the Clients acting as his/her legal representatives or pursuant to his/her consent and/or on his/her behalf, shall be kept.

6. The Company shall take all necessary and sufficient steps to protect the Client's personal data from unauthorized or accidental access, destruction, modification, locking, copying, distribution and other wrongful third party actions.

7. To accept the terms hereof, in particular, express your consent to the provision and processing of personal data, you shall check the box 'I consent to the processing of personal data' on the Company's Website and/or in the Company's Mobile App. The acceptance of the terms hereof means a complete and unconditional acceptance of all the terms of the Consent by you without any exclusions and/or limitations. The duration of the acceptance is indefinite.

8. This Consent shall be valid for 3 (three) years after the acceptance, and may be withdrawn by you at any time by clicking the 'Withdrawal of consent to the processing of personal data' button on the Company's Website and/or in the Company's Mobile App, or sending the respective written or electronic application to the Company. If no withdrawal of consent to the processing of personal data by the Company is received from the Client of the Company's Website and/or the Company's Mobile App, the Client's personal data shall be destroyed or depersonalized by the Company after the purposes of the processing have been achieved, and the time, as provided herein, has expired.

9. By submitting third party personal data to the Company, you warrant that the data have been obtained lawfully and that the personal data subjects have consented to the submission thereof to the Company, and assume liability for lawful submission and veracity of the above data.

10. The Clients of the Company's Website and/or the Company's Mobile App may send any notices, requests, claims, applications, complaints and other letters to the Company, whether or not provided herein, by any means.

11. Any disputes and controversies that arise or may arise out of this Consent on the initiative of the Client of the Company's Website and/or the Company's Mobile App shall be resolved in pre-court dispute resolution procedure. If a dispute is not resolved within 30 (thirty) business days after the claim has been received, either Party may refer the dispute to a court at the location of the Company.

12. Upon receipt of a written or another application from the Client of the Company's Website and/or the Company's Mobile App, including a claim, the Company must, within 30 (thirty) calendar days after receipt of applications, process the application and notify the Client of the results.

13. The Company shall notify the Clients of the Company's Website and/or the Company's Mobile App of any amendments made hereto by posting a notice in the Company's Mobile App and/or on the Company's Website.

14. The Parties shall be liable for improper performance of their obligations, as provided in the laws of the Russian Federation.

15. The Company shall not be liable for a failure in operation of a postal service, Internet and communication networks beyond the Company's control that leads to a failure to deliver, or a delayed delivery of the Company's notices to the Clients of the Company's Website and/or the Company's Mobile App.

16. The Clients of the Company's Website and/or the Company's Mobile App may refer for information to the client support department by phone: (495) 269-83-65/67 or via email: support@ufs-online.ru.

17. The Parties shall be released from property liability for a failure to perform, or improper performance under this Consent, if such failure is caused by a force majeure event, i.e. circumstances that can neither be expected nor prevented, including acts of God, military operations and acts by authorities. In case of a force majeure event, the

affected Party shall, within 3 (three) business days, notify the other Party of the inability to perform hereunder in writing.

18. By submitting this Consent to the Company, as provided in clause 7 hereof, you warrant that you have read and understood all the terms hereof, and unconditionally accept the same in full.

19. The relations between the Parties hereunder shall be subject to the substantive and procedural laws of the Russian Federation.

20. If, for any reasons, one or more provisions hereof are declared invalid or unenforceable, the validity and enforceability of other provisions hereof will not be affected.

21. The Company processes personal data in accordance with the policy processing of personal data approved by the Company <https://www.ufs-online.ru/en/policy-of-personal-data-processing>.