

Consent to the Receipt of Promotional Information and Materials, Conduct of Marketing Studies and Processing of Personal Data by UNIVERSAL FINANCE SYSTEM Company Limited

Hereby, for the purpose of Federal Law on Personal Data No. 152-FZ dated July 27, 2006, Federal Law on Advertising No. 38-FZ dated March 13, 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 as his/her legal representative or pursuant to his/her consent and/or on his/her behalf, give your consent to 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 also referred to as the Company, to the receipt of promotional information and materials, conduct of marketing studies and processing of personal data by the Company on the following terms:

1. When using the Railway Tickets 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 as his/her legal representative or pursuant to his/her consent and/or on his/her behalf, 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 user provides in respect of himself/herself or a third party acting as his/her legal representative or pursuant to his/her consent and/or on his/her behalf, 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. By giving this Consent to the Company, you confirm, among other things, your consent to use of cookie files by the Company, access to information to the IP address and browser used to access the Company's Mobile App or the Company's Website.

4. The list of actions for the 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 purpose of this Consent;
- Transfer to a third party, as provided herein, including a cross-border transfer;
- Deletion, depersonalization, locking and destruction.

5. Hereby you confirm your consent to the processing of personal data for the following purposes:

- communicate with the User of the Company's Mobile App or the Company's Website by, among other things, sending notices, promotional materials, requests and information related to the use of the Company's Mobile App or the Company's Website, services provided by the Company using the contact data provided by the Users of the Company's Mobile App and/or the Company's Website;
- process requests and orders of the Users of the Company's Mobile App and/or the Company's Website;
- improve the quality of operation of the Company's Website and/or the Company's Mobile App and their user friendliness; develop new services;
- conduct statistical and other studies;
- carry out promotional mailings;
- hold promotional offers and events;
- promote services provided by the Company;
- conduct polls and studies to identify the level of satisfaction/dissatisfaction of the Users of the Company's Website and/or the Company's Mobile App;

- provide information to the Users of the Company's Website and/or the Company's Mobile App about the current promotional offers, news and discounts of the Company and/or Company's Partners.
6. Hereby you express your consent to the following terms of the processing of personal data and disclosure of the same to a third party:

6.1. Confidentiality of the personal data provided to the Company shall be secured except when the Users of the Company's Website and/or the Company's Mobile App provide access to data in respect of themselves and/or a third party acting as his/her legal representative or pursuant to his/her consent and/or on his/her behalf to the public of their own free will.

6.2. The Company may disclose personal data of the Users of the Company's Website and/or the Company's Mobile App to a third party in the following cases:

- the disclosure is required for conducting statistical and other studies; presenting personal offers in promotional materials, carrying out promotional mailings, holding promotional offers and events, and for other purposes, as provided in clause 5 hereof;
 - 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 Users of the Company's Website and/or the Company's Mobile App, and/or a third party whose data have been provided by the Users acting as his/her legal representatives or pursuant to his/her consent and/or on his/her behalf, shall be kept.

7. The Company shall take all necessary and sufficient steps to protect personal data of the Users of the Company's Website and/or the Company's Mobile App from unauthorized or accidental access, destruction, modification, locking, copying, distribution and other wrongful third party actions.

8. To accept the terms hereof, in particular, express your consent to the receipt of promotional information and materials, conduct of marketing studies and processing of personal data by the Company, you shall check the box 'I consent to the receipt of promotional information and materials, conduct of marketing studies and 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.

9. This Consent shall be valid for an indefinite time, and may be withdrawn by you at any time by clicking the 'Withdrawal of consent to the receipt of promotional information and materials, conduct of marketing studies and 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 request to the Company. If no withdrawal of consent to the receipt of promotional information and materials, conduct of marketing studies and processing of personal data by the Company is received from the Users of the Company's Website and/or the Company's Mobile App, the Users' 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.

10. 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.

11. Links to Other Websites

11.1. The Company's Website/Mobile App may contain links to other Websites on the Internet (third party websites). The above third parties and their content shall not be checked by the Company for compliance with any requirements (to be true, complete, lawful, etc.). The Company shall not be liable for any information and materials posted on third party websites to which the User of the Company's Website and/or the Company's Mobile App gains access.

11.2. A link (in any form) to any website, product, service, commercial or non-commercial information posted on the Company's Website and/or in the Company's Mobile App shall not be deemed an approval or a recommendation of the products (services, activities) by the Company, unless otherwise expressly provided on the Company's resources.

12. Processing of Applications Made by the Users of the Company's Website and/or the Company's Mobile App and Dispute Resolution.

12.1. The User 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.

12.2. Any disputes and controversies that arise or may arise out of this Consent on the initiative of the User 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.

12.3. Upon receipt of a written or another application from the User 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 User of the results.

13. The Company shall notify the Users 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 Users of the Company's Website and/or the Company's Mobile App.

16. The Users 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 hereunder, 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. Miscellaneous

18.1. By submitting this Consent to the Company, as provided in clause 8 hereof, you warrant that you have read and understood all the terms hereof, and unconditionally accept the same in full.

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

18.3. 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.

18.4. The time of all actions taken hereunder shall be Moscow time according to the Company's server.

18.5. 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>.