Moscow " 15 "may 2017

By Submitting your personal data, the User agrees to the processing, storage and use of their personal data on the basis of Federal law No. 152-FZ "on personal data" dated 27.07.2006 for the following purposes:

- Making online applications;
- Providing customer support, including ordering a call;
- Getting information about marketing events;
- Getting information about the site's products:
- Fulfilling the site's obligations to the User;
- Conducting audits and other internal research in order to improve the quality of services provided.

Personal data means any personal information that allows you to establish the User's identity, such as:

- Last Name, First Name, Patronymic;
- date of birth;
- Contact phone number;
- Email address;
- Postal address;
- Bank details:
- Passport data.

Personal data of Users is stored exclusively on electronic media and processed using automated systems, except for cases when non-automated processing of personal data is necessary in connection with the implementation of legal requirements. The site administration undertakes not to transfer the received personal data to third parties, except for the following cases:

- At the request of the authorized state authorities of the Russian Federation only on the grounds and in accordance with the procedure established by the legislation of the Russian Federation;
- Strategic partners who work with the site Administration to provide products and services, or those of them who help the site Administration to sell products and services to users. We provide third parties with the minimum amount of personal data necessary only to provide the required service...

The site Administration reserves the right to make changes unilaterally to these rules, provided that the changes do not contradict the current legislation of the Russian Federation. Changes to the terms of these rules come into force after they are published on the Site.

Privacy and information protection policy.

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By Leaving data on the site, you agree to the privacy Policy and information protection.

Data protection

Site administration https://lombard-privilege.ru/ (the Site) may not transmit or disclose information provided by the user (hereinafter the User) when registering and using the site functions to third parties, except as described in the legislation of the country in which the user operates.

Receiving personal information

For communication on the site, the user must enter some personal information. To verify the data provided, the site reserves the right to require proof of identity in online or offline modes.

Use of personal information

The Site uses the User's personal information for maintenance and to improve the quality of services provided. Part of the personal information may be provided to the Bank or payment system, if the provision of this information is due to the procedure for transferring funds to the payment system, the services of which the User wishes to use. The site makes every effort to savings in the safety of the User's personal data. Personal information may be disclosed in cases described by law, or when the administration considers such actions necessary to comply with the legal procedure, court order or legal process necessary for the User to work with the Site. In other cases, under no circumstances will the information that the User transmits to the Site be disclosed to third parties.

Communication

After the User has left the data, they receive a message confirming their successful registration. The user has the right to stop receiving newsletters at any time by using the corresponding service on the Site.

Links

The site may contain links to other sites. The site is not responsible for the content, quality, or security policies of these sites. This privacy statement applies only to information posted directly on the site.

Security

The Site ensures the security of the User's account from unauthorized access.

Notice of changes

The Site reserves the right to make changes to the privacy Policy without further notice. Innovations take effect from the moment they are published. You can track changes to the privacy Policy yourself

USER AGREEMENT

Moscow "15 " may 2017

1. GENERAL PROVISIONS

- 1. 1. This User agreement (hereinafter referred to as the Agreement) refers to the Lombard website at lombard-privilege. ru, and to all relevant sites related to the site www.www. lombard privilegia.ru.
- 1. 2. The site "Lombard Privilege" (hereinafter-the Site) is the property of IP Konchev A. A.
- 1. 3. This Agreement regulates the relationship between the administration of the site "Lombard Privilege" (hereinafter-the site Administration) and the User of this Site.
- 1.4. The site administration reserves the right to change, add or delete the terms of this Agreement at any time without notifying the User.
- 1.5. Continued use of the Site by the User means acceptance of the Agreement and changes made to this Agreement.
- 1.6. The user is personally responsible for checking this Agreement for changes in it.

2. DEFINITIONS OF TERMS

- 2. 1. The terms listed below have the following meaning for the purposes of this Agreement:
- 2.1.1 "Pawnshop Privilege" website located on the www domain name. lombard-privilegia.ru carries out its activities through the Internet resource and related services.
- 2.1.2. Site administration authorized employees to manage the Site, acting on behalf of IP Konchev AA
- 2.1.3. Site user (hereinafter User) a person who has access to the Site via the Internet and uses the Site.
- 2.1.4. Site content (hereinafter referred to as content) protected results of intellectual activity, including texts of literary works, their titles, prefaces, annotations, articles, illustrations, covers, musical works with or without text, graphic, text, photographic, derivative, composite and other works, user interfaces, visual interfaces, trademark names, logos, computer programs, databases, as well as the design, structure, selection, coordination, appearance, General style and location of this Content, which is part of the Site and other intellectual property objects all together and/or, Individually, contained on the site.

3. SUBJECTS OF THE AGREEMENT

- 3.1. The subject of this Agreement is to provide the User with access to the content contained on the Site.
- 3.1.1. The site provides the user with the Following types of services:
 - access to electronic content with the right of content;
 - access to the site's search and navigation tools:
 - · providing the User with the ability to post messages;
 - access to Product information;
 - and other types of services implemented on the site's pages.
- 3.1.2. This Agreement applies to all existing (actually functioning) services of the site at the moment, as well as any subsequent modifications and additional services (services) of the site that appear in the future.
- 3.2. Access to the Site is provided free of charge.

- 3.3. This Agreement is a public offer. By accessing the Site, the User is considered to have joined this Agreement.
- 3.4. The use of the Site's materials and services is regulated by the current legislation of the Russian Federation

4. RIGHTS AND OBLIGATIONS OF THE PARTIES

4.1. The site administration has the right to:

- 4.1.1. Change the terms of use of the Site, as well as change the content of this Site. Changes take effect from the moment the new version of the Agreement is published on the Site.
- 4.1.2. Restrict access to the Site if the User violates the terms of this Agreement.
- 4.1.3. Change the amount of payment charged for providing access to the use of the site. The change in price will not apply to Users who have registered at the time of the change in the payment amount, except in cases specifically specified by the site Administration.

4.2. The user has the right to:

- 4.2.1. Get access to the use of the Site after meeting the requirements for registration and payment.
- 4.2.2. Use all the services available on the Site, as well as purchase any Products posted on the Site.
- 4.2.3. Ask any questions related to the site's services using the details found in the "agreements" section of the Site.
- 4.2.4. Use the Site only in the manner provided for in the Agreement and not prohibited by the legislation of the Russian Federation.

4.3. The Site user undertakes to:

- 4.3.1. Provide additional information that is directly related to the services provided by this Site upon request of the site Administration.
- 4.3.2. Observe the property and non-property rights of authors and other copyright holders when using the Site.
- 4.3.3. Do not take any actions that may be considered as violating the normal operation of the Site.
- 4.3.4. Do not distribute any confidential and protected by the legislation of the Russian Federation information about individuals or legal entities using the Site.
- 4.3.5. Avoid any actions that may violate the confidentiality of information protected by the legislation of the Russian Federation.
- 4.3.6. Do not use the Site to distribute advertising information, except with the consent of the site Administration.
- 4.3.7. Do not use the site's services for the purpose of:
- 4.3.7. 1. downloading content that is illegal, violates any rights of third parties; promotes violence, cruelty, hatred and (or) discrimination on racial, national, sexual, religious, social grounds; contains false information and (or) insults against specific individuals, organizations, and authorities.
- 4.3.7. 2. inducement to commit illegal actions, as well as assistance to persons whose actions are aimed at violating restrictions and prohibitions in force on the territory of the Russian Federation.
- 4.3.7. 3. violations of the rights of minors and (or) causing them harm in any form.
- 4.3.7. 4. Infringement of minority rights.
- 4.3.7. 5. representing yourself as another person or representative of an organization and / or community without sufficient rights, including employees of this site.
- 4.3.7. 6. misleading about the properties and characteristics of any Product from the site catalog posted on the Site.
- 4.3.7. 7. incorrect comparison of the Product, as well as forming a negative attitude to persons who (do not) use certain Products, or condemning such persons.

4.4. The user is prohibited from:

- 4.4.1. Use any devices, programs, procedures, algorithms, and methods, automatic devices, or equivalent manual processes to access, acquire, copy, or track the Site content of this site;
- 4.4.2. Violate the proper functioning of the Site;
- 4.4.3. Bypass the navigation structure of the Site in any way to obtain or attempt to obtain any information, documents or materials by any means that are not specifically provided by the services of this Site;
- 4.4.4. Unauthorized access to Site functions, any other systems or networks related to this Site, as well as any services offered on the Site;
- 4.4.5. Violate the security or authentication system on the Site or on any network related to the Site.
- 4.4.6. Perform a reverse search, track, or attempt to track any information about any other user of the Site.
- 4.4.7. Use the Site and its Content for any purpose prohibited by the legislation of the Russian Federation, as well as incite any illegal activity or other activity that violates the rights of the site or other persons.

5. USE OF THE SITE

- 5.1. The site and the Content included in the Site are owned and managed by the site Administration.
- 5.2. The content of the Site can not be copied, published, reproduced, transmitted or distributed in any way, as well as placed on the global Internet network without the prior written consent of the site Administration.
- 5.3. The content of the Site is protected by copyright, trademark law, as well as other rights related to intellectual property, and unfair competition law.
- 5.4. The user is personally responsible for maintaining the confidentiality of the account information, including the password, as well as for all activities carried out on behalf of the account User without exception.
- 5.5. The user must immediately notify the site Administration of unauthorized use of the account or password or any other security breach.
- 5.6. The site administration has the right to unilaterally cancel the User's account if it has not been used for more than 12 consecutive calendar months without notifying the User.
- 5.7. This Agreement applies to all additional terms and conditions for content and services provided on the Site.
- 5.8. Information posted on the Site should not be interpreted as a change to this Agreement.
- 5.9. The site administration has the right at any time without notifying the User to make changes to the list of Products and services offered on the Site, and (or) to the prices applicable to such products for their sale and (or) the services provided by the site.
- 5.10. The documents specified in paragraphs 5.10.1 5.10.4 of this Agreement regulate in the relevant part and extend their effect to the User's use of the Site. The following documents are included in this Agreement:
- 5.10.1. Privacy policy, personal data processing Agreement, privacy and information protection Policy, User agreement;
- 5.10.2. The application for the order;
- 5.11. Any of the documents listed in paragraph 5.10. this Agreement may be subject to updating. Changes take effect from the moment they are published on the Site.

6. RESPONSIBILITY

- 6.1. Any losses that the User may incur in the event of intentional or negligent violation of any provision of this Agreement, as well as due to unauthorized access to the communications of another User, the site Administration will not be reimbursed.
- 6.2. The site administration is not responsible for:
- 6.2.1. Delays or failures in the process of performing an operation caused by force majeure, as well as any case of problems in telecommunications, computer, electrical and other related systems.
- 6.2.2. Actions of transfer systems, banks, payment systems and for delays related to their operation.
- 6.2.3. Proper functioning of the Site, if the User does not have the necessary technical means to use it, and also does not assume any obligations to provide users with such means.

7. VIOLATION OF THE TERMS OF THE USER AGREEMENT

- 7.1. The site administration has the right to disclose any information collected about the User of this Site if it is necessary to disclose it in connection with an investigation or complaint regarding the illegal use of the Site or to identify (identify) a User who may violate or interfere with the rights of the site Administration or the rights of other Site Users.
- 7.2. The site administration has the right to disclose any information about the User that it deems necessary to comply with the provisions of current legislation or court decisions, to ensure compliance with the terms of this Agreement, to protect the rights or security of IP Konchev AA, users 'Software.
- 7.3. The site administration has the right to disclose information about the User if the current legislation of the Russian Federation requires and allows such disclosure.
- 7.4. The site administration has the right to terminate and / or block access to the Site without prior notice to the User if the User has violated this Agreement or the terms of use of the Site contained in other documents, as well as in the case of termination of the Site or due to a technical problem.
- 7.5. The site administration is not responsible to the User or third parties for the termination of access to the Site in case of violation by the User of any provision of this Agreement or any other document containing the terms of use of the Site.

8. DISPUTE RESOLUTION

- 8.1. In the event of any dispute or dispute between the Parties to this Agreement, it is mandatory to submit a claim (written proposal for voluntary settlement of the dispute) before applying to the court.
- 8.2. The claim recipient shall notify the claim applicant in writing of the results of the claim review within 30 calendar days from the date of its receipt.
- 8.3. If it is impossible to resolve the dispute on a voluntary basis, any of the Parties may apply to the court for protection of their rights, which are granted to them by the current legislation of the Russian Federation.
- 8.4. Any claim regarding the conditions of use of the Site must be brought within 3 days after the grounds for the claim arise, with the exception of copyright protection for the materials of the Site protected in accordance with the law. In case of violation of the terms of this paragraph, the claim or grounds for action are extinguished by the Statute of limitations.

9. ADDITIONAL CONDITIONS

- 9.1. The site administration does not accept counter offers from the User regarding changes to this User agreement.
- 9.2. User reviews posted on the Site are not confidential information and can be used by the site Administration without restrictions.

Updated "27" November 2018