

# Regulation on the Protection of User Personal data

Last Revised: 10/07/2020

This statement is a public agreement. Acceptance of this provision confirms acceptance of the terms of this agreement.

## 1. General provisions

This Regulation on the Protection of Personal User Data (hereinafter referred to as the "Regulation") is a local regulation of **Cyfron FNK LTD**, a company registered in the state of Saint Lucia, registration number 2020-00094, legal address: Rodney Bayside Building, Rodney Bay, Gros-Islet, Saint Lucia, (Rodney Bayside Building, Rodney Bay, Gros Islet, St.Lucia), the copyright holder of the website [www.thefiniko.com](http://www.thefiniko.com).

1.1 This Regulation defines the policy, procedure and conditions for processing personal data of [www.thefiniko.com](http://www.thefiniko.com) information service users.

1.2 The terms employed herein have the following meanings:

- "Operator" shall mean "Company";
- "User" shall mean an individual intending to use and/or using the Company's service.
- Personal data means any information required by the Operator in relation to the use of the Company's service by its Users and belonging to a particular User;
- Processing of user's personal data means any action (operation), or a set of actions (operations) performed possibly involving automation, including collection, recording, systematization, accumulation, storage, refinement (update, change), extraction, use, transfer (distribution, provision, access), depersonalization, blocking, deletion, and destruction of a certain User's personal data.

1.3 This Regulation fully applies to the procedure for receiving, processing, systematization, storage, use, transfer and disclosure of the personal data of all Users.

1.4 The User's personal data processing principles are based on the provisions of the Constitution of the Russian Federation and Federal Law of the Russian Federation No. 152-FZ of 27.07.2006 "On Personal Data" and other normative legal acts of the Russian Federation, and include, but are not limited to:

- legitimacy of methods and purposes of user personal data processing, integrity and fairness in the Operator's activities;
- reliability of personal data, its sufficiency for the purposes of processing, unacceptability of processing personal data redundant in relation to the purposes stated during the collection of personal data;
- inadmissibility of combining databases containing personal data processed for mutually incompatible purposes;
- ensuring the accuracy and sufficiency of personal data, and, where necessary, its relevance in relation to the purposes of personal data processing. the Operator shall take the necessary measures, or ensure that they are taken, to delete, or rectify, incomplete or inaccurate data;
- storing personal data in the form that allows determining the subject of such personal data, for a period no longer than required for the purposes of processing the individual's personal data.

1.5 All issues related to the processing of personal data not settled by this Regulation shall be resolved in accordance with the current legislation of the Russian Federation regarding personal data.

## 2. User personal data processing

2.1 Personal data belongs to one specific user and is processed in relation to his/her use of the company's service;

2.2 By consenting to the processing of his/her personal data, the User shall present the following data to the Operator: family name, first name, middle name, patronymic, phone number, date of birth, email address, username and password used at the website [www.thefiniko.com](http://www.thefiniko.com). The User confirms that the personal data provided is complete, accurate, up-to-date, and is provided by the User or his/her authorized representative.

2.3 When utilizing the service, users provide the Operator with personal data consent by accepting the terms listed in the text of the aforesaid consent.

2.4 The Operator, at its own expense and in accordance with the procedure stipulated by the Russian legislation, provides protection of Users' personal data from being lost and/or accessed in an unlawful or unauthorized manner.

## 3. Collection, storage and use of personal data.

3.1 The Operator collects and stores Users' personal data in an electronic database.

3.2 When collecting Users' personal data, the Operator provides recording, systematization, accumulation, storage, clarification (update, change) of personal data in, and extraction from, databases located on the territory of the Russian Federation.

## 4. Transfer of personal data

4.1 The Operator transfers its Users' personal data only for the purposes stipulated in the Personal Data Processing Agreement.

4.2 The Operator undertakes to warn all persons to whom the personal data of the Users is transferred, that such data may be used only

for the previously specified purposes. Everyone receiving Users' personal data is obliged to strictly observe confidentiality with respect to such data. This provision does not apply to cases of User data being shared in full compliance with procedures established by the legislation of the Russian Federation.

## **5. Cross-border transfer of personal data**

The Operator undertakes not to transfer personal data of its Users to the territory of countries that do not provide adequate level of personal data protection without the User's written consent.

Cross-border transfer of User data to the territory of countries providing an adequate level of personal data protection is carried out singularly on the basis of paragraph 3.2 of this Provision.

## **6. User rights related to personal data**

6.1 In order to protect personal data stored by the Operator, the Users are granted the following rights:

- receiving complete information about their personal data and its processing on the basis of the User's relevant request;
- having free access to one's personal data, unless otherwise specified by the Russian legislation;
- demanding the deletion or correction of inaccurate, incomplete or irrelevant personal data, as well as data processed in violation of the requirements of the Russian legislation.

6.2 In cases when the Operator refuses to delete or correct the User's personal data, the User has the right to send to the Operator a statement of opposition to such refusal in writing, indicating the reasons for disagreement.

## **7. Personal data protection**

7.1 In order to protect personal data from undue or accidental access, destruction, modification, blocking, copying, disclosure, distribution, as well as other illegal actions in relation to personal data, the Operator shall take appropriate legal, organizational and technical measures.

7.2 The legal measures include:

- This Regulation's adoption and subsequent publication;
- obtaining personal data processing consent;
- satisfying Users' requests concerning the processing of their personal data;
- prosecution of parties guilty of violating personal data processing laws stipulated by the Russian legislation and this Regulation.

7.3 The organizational measures include:

- appointment by the Operator of a person responsible for organizing User data processing;
- determining the order of storing personal data in information systems, as well as the order of accessing it;
- regular monitoring and analysis of the legal requirements and up-to-date technologies of processing personal data for timely change of legal, organizational and technical measures taken by the Operator in order to improve the methods of processing, storage and protection of personal data.

7.4 The technical measures include:

- storing physical carriers of personal data in compliance with the legislation in a way that excludes access to them by third parties;
- identification and authentication of access subjects and access objects;
- control of access by the subjects to the objects, respectively;
- registration of security events;
- control (analysis) of personal data protection;
- protection of virtualization environment;
- protection of the information system, its instruments, communication and data transmission systems; the information system and the personal data protection system configuration management.

## **8. Control of personal data processing**

8.1 Internal control over compliance of the Operator's employees with the requirements of the legislation of the Russian Federation and this Regulation consists in ensuring compliance with the stipulated requirements, as well as in assessment of the validity, adequacy and effectiveness of the measures taken. It can be carried out by a structural unit or employee responsible for ensuring the security of personal data.

8.2 The audit of personal data processing compliance with the requirements of the Russian legislation and this Regulation can be carried out by a third party possessing relevant competences, on contractual basis.

8.3 Based on the results of internal control and/or audit, the Operator shall conduct an assessment of the harm that may be caused to the Users' personal data and the relevance of the measures taken to eliminate the threats identified. If necessary, the Operator shall introduce additional personal data protection measures and amend this Regulation accordingly.

## **9. Liability for violating the norms governing the processing and protection of Users' personal data**

9.1 Persons guilty of violating the norms governing the receipt, processing and protection of personal data, bear disciplinary, administrative, civil or criminal liability in accordance with the current applicable legislation.

9.2 In the event of moral harm caused to the User as a result of violation of his/her rights, violation of the personal data processing laws, as well as failure to comply with the personal data protection requirements established by Federal Law No. 152-FZ of July 27, 2006 “On personal data,” the User shall be compensated in accordance with the Russian legislation. Compensation of moral harm is carried out regardless of compensation of property damage and losses incurred by the User.

9.3 Based on the results of internal control and/or audit, the Operator shall conduct an assessment of the harm that may be caused to the Users' personal data and the relevance of the measures taken to eliminate the threats identified. If necessary, the Operator shall introduce additional personal data protection measures and amend this Regulation accordingly.

All questions and written appeals of Users can be sent by e-mail to [finikohelp@mail.ru](mailto:finikohelp@mail.ru).