



**Bank ICBC (joint-stock company)
(Bank ICBC (JSC))**

APPROVED
by the Management Board of
Bank ICBC (JSC) (minutes
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No. 395

POLICY

**regarding the processing and ensuring the security of personal
data in Bank ICBC (JSC)**

Moscow

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This Policy for processing and safety of personal data in Bank ICBC (JSC) (further – Policy) is developed according to requirements of the current legislation of the Russian Federation, including the Federal law of July 27, 2006 No. 152-FZ "About personal data" (further – the Federal law No. 152) and is applied to all personal data processed in Bank ICBC (JSC) (further – Bank). Use of banking products and the services provided by Bank means a consent of subjects to processing of their personal data according to Policy. In case of disagreement with these conditions subjects of personal data have to refrain from use of banking products and the services provided by Bank.

Chapter 1. General provisions

1.1. This Policy installs a single system of processing and safety of the personal data at head office isolated and internal structural divisions of Bank ICBC (JSC).

1.2. This Policy is developed according to the current legislation of the Russian Federation about personal data (PDN) and regulating documents of executive bodies of the government on PDN safety issues, including at their processing in information systems of PDN.

1.3. Actions of this Policy extend to head office, the isolated and internal structural divisions of Bank ICBC (JSC) and affects all processes on collecting, record, systematization, accumulation, storage, refining, extraction, use, transfer (distribution, providing, access), a depersonalization, blocking, removal, destruction of the personal data performed with use of an automation equipment and without use of such means.

1.4. Carries any information relating to directly or indirectly to the personal data Bank to the defined or defined natural person (the subject of personal data).

1.5. This Policy is subject to the publication on the corporate website of Bank for the purpose of ensuring access to the document of the unlimited group of people.

1.6. This Policy has the name in English: The policy regarding the processing and ensuring the security of personal data in Bank ICBC (JSC)

1.7. In this Policy the following concepts are used:

head office — set of governing bodies and structural divisions of Bank ICBC (JSC) which are territorially located in the place of state registration of Bank ICBC (JSC);

structural division — the organizational (administrative) part of Bank ICBC (JSC) isolated on a functional sign and allocated in organizational structure of management of Bank ICBC (JSC);

independent structural division — the structural division which is not a part of other structural division.

Other concepts applied in this Policy are used in the values determined legislative or others normative by legal acts of the Russian Federation, standards of the Russian Federation, internal documents of Bank ICBC (JSC).

Chapter 2. Principles and purposes of processing of personal data

2.1. When processing PDN the Bank adheres to the following principles:

- legality and fair basis;
- restrictions of processing of PDN with achievement of specific, in advance particular and legal purposes;
- prevention of consolidation of the databases containing personal data which processing is performed for the purpose of, not joint among themselves;

- compliances of contents and volume of the processed personal data to stated purposes of processing;
- prevention of processing of the personal data incompatible or personal data, excessive in relation to stated purposes of processing;
- ensuring accuracy, sufficiency, and in necessary cases and relevance of personal data in relation to stated purposes of processing;
- destructions or depersonalizations of personal data on reaching the purposes of their processing or in case of loss of need for achievement of these purposes if storage duration of personal data is not established by the federal law, the agreement, which party, the beneficiary or the guarantor on whom the subject of personal data is.

2.2. The bank performs processing of personal data in the following purposes:

- banking operations and other activity provided by the Charter and licenses of Bank, regulations of the Bank of Russia, the current legislation of the Russian Federation, in particular Federal Law: "About banks and banking activity", "About credit stories", "About counteraction of legalization (washing) of income gained in the criminal way and to financing of terrorism", "About currency control and currency exchange control", "About security market", "About insolvency (bankruptcy) of credit institutions, "About the individual (personified) accounting in system of mandatory pension insurance", "About personal data";
- the conclusions, executions and the terminations of civil agreements with physical, legal persons, individual entrepreneurs and other persons, in the cases provided by the current legislation and the Charter of Bank;
- the organizations of HR records of Bank, ensuring compliance with laws and other normative legal acts, the conclusions and obligation fulfillments under employment and civil contracts; conducting personnel office-work, assistance to workers in employment, training and job development, use of a different type of privileges, execution of requirements of tax laws in connection with calculation and payment of a tax on the income of natural persons, and also a unified social tax, the pension legislation during the forming and representation of the personified revenues yielded about each recipient considered when charging insurance premiums for mandatory pension insurance and providing, fillings of primary statistical documentation according to the Labor code Russian Federation, the Tax code Russian Federation, federal laws, and also the Charter and internal documents of Bank.
- ensuring personal security of workers, control of quantity and quality of the performed work and ensuring safety of property, safety of the natural persons and representatives of legal entities who are partners of Bank, visitors of Bank (in case of pass of specified persons on the Bank territory), safety of information processed on objects and in premises of Bank.

Chapter 3. Conditions of processing of personal data

3.1. Processing of personal data in Bank to be performed with observance of the principles and rules provided by the Federal law "About personal data".

3.2. Processing of personal data in Bank is allowed only in the presence of one of the following conditions:

- processing of personal data is performed with the consent of the subject of personal data on processing of its personal data;

- processing of personal data is necessary for agreement performance which party either the beneficiary or the guarantor on whom the subject of personal data, and also for the conclusion of the agreement at the initiative of the subject of personal data or the agreement under which the subject of personal data will be a beneficiary or the guarantor is;

- processing of personal data is necessary for implementation of the rights and legitimate interests of the operator or the third parties, or for achievement of the socially significant purposes provided that at the same time the rights and freedoms of the subject of personal data are not violated;

- processing of personal data is necessary for protection of life, health or other vital interests of the subject of personal data if receiving a consent of the subject of personal data is impossible;

- processing of personal data, access for the unlimited group of people to which is provided by the subject of personal data, or at its request, is performed (further the personal data made public subject of personal data);

- processing of the personal data which are subject to publication or obligatory disclosure according to the federal law is performed.

3.3. To the consent containing the sign manual of the subject of personal data in writing on paper the consent in electronic form, signed according to the federal law a digital signature is recognized equivalent.

3.4. The Bank has the right to charge processing of personal data to other person with the consent of the subject of personal data if other is not provided by the federal law, on the basis of the agreement signed with this person (further order of the operator). The person performing processing of personal data at the request of Bank is obliged to follow the principles and processing rules of personal data provided by the Federal law No. 152.

3.5. If the Bank charges processing of personal data to other person, responsibility to the subject of personal data for actions of the specified person is born by Bank. The person performing processing of personal data at the request of Bank bears responsibility to Bank.

3.6. Bank and the other persons who got access to personal data are obliged not to open to the third parties and not to distribute personal data without consent of the subject of personal data if other is not provided by the federal law.

Chapter 4. Rights of subjects of personal data

4.1. The subject of personal data has the right to demand from Bank of refining of the personal data, their blocking or destruction in cases if personal data are incomplete, outdated, inexact, illegally received or are not necessary for a stated purpose of processing, and also to take the measures for protection of the rights provided by the law.

4.2. The subject of personal data has a right to be informed, the concerning processing of its personal data including containing:

- confirmation of the fact of processing of personal data by Bank;
- legal basis and purposes of processing of personal data;
- the methods of processing of personal data applied by Bank;
- the name and the location of Bank, the information about persons (except for employees of Bank) which have access to personal data or by which personal data on the basis of the agreement with Bank or on the basis of the Federal Law No. 152 can be opened;

- the processed personal data relating to an appropriate subject of personal data, a source of their receiving if other order of submission of such data is not provided by the Federal Law No. 152;
- terms of processing of personal data, including terms of their storage;
- procedure the subject of personal data of the rights provided by the Federal law No. 152;
- information about earlier performed or about expected cross-border transfer of personal data;
- the name or surname, name, middle name and the address of the person performing processing of personal data at the request of Bank if processing is charged or it will be charged to such person;
- other data provided by the Federal Law No. 152 or other federal laws.

Chapter 5. Measures for safety of personal data

5.1. When processing the personal data Bank takes necessary legal, organizational and technical measures for personal data protection from illegal or accidental access to them, destruction, change, blocking, copying, providing, distribution of personal data, and also from other wrongful acts in respect of personal data.

5.2. Safety of personal data is reached, in particular:

- determination of threats to security of personal data at their processing in personal data information systems;
- appointment of responsible persons for the organization of processing of personal data;
- application of organizational and technical measures for safety of personal data at their processing in the personal data information systems necessary for fulfillment of requirements to personal data protection which execution provides the levels of security of personal data established by the Government of the Russian Federation;
- application of the means of information protection which underwent in accordance with the established procedure an assessment procedure of compliance;
- efficiency evaluation of the taken measures for safety of personal data before commissioning of a personal data information system;
- accounting of machine carriers of personal data;
- detection of the facts of unauthorized access to personal data and taking measures;
- recovery of the personal data modified or destroyed owing to unauthorized access to them;
- establishment of rules of access to the personal data processed in a personal data information system and also ensuring registration and accounting of all actions made with personal data in a personal data information system;
- control of the taken measures for safety of personal data and level of security of personal data information systems.

Chapter 6. Final provisions

6.1. This Policy becomes effective from the moment of her statement.

6.2. The Bank reserves the right to make changes to the Policy.

6.3. The current version of Policy is posted on the Internet on the official site of Bank.

6.4. If regulations of this Policy conflict to regulations of the legislation of the Russian Federation, then regulations of the current legislation have a priority.

President

Li Wencong