Terms of user data
on the websites of Bank 131 JSC

These Terms of user data processing on the websites of Bank 131 JSC (hereinafter referred to as the Terms) define the procedure for user data processing by the Bank and third parties during use of this website by the user and are an Appendix to our Personal Data Processing Policy in Bank 131 JSC.

By clicking "OK" / "I don't mind" / "I agree" button in notification window concerning user data processing using cookies on the website of the Bank, and continuing to work on the website, the user of the website agrees to the Terms of user data processing on the websites of Bank 131 JSC.

TERMS AND DEFINITIONS

Analytical service is a web analytics tool that allows you to track and study user behavior on the websites of the Bank in the information and telecommunications Internet network.

Bank is Bank 131 Joint-Stock Company (420012, 38 Nekrasova street, Kazan, Republic of Tatarstan, Russian Federation).

Pixel is part of program text containing a link (URL) to a specific source (server) for downloading information (image) generated by Analytical Service owner. Via a special URL of pixel user's browser accesses the servers of Analytical Service owner, where user data is collected to: fact that the user visited the website page, their IP address, browser they use, browser version, fact that the user created an application for the product of the Bank, and other data.

User is an individual using the website of the Bank.

User data is technical data transmitted by User's device, including: IP address, information stored in Cookies, information about browser and language used, operating system on the device, number of pages viewed, date, time and duration of using the site, actions on the site, requests that the User used when going to the site, pages where the going was made from, information about mobile device, including device identifier, session identifier, information about User's online actions using the website and any other technical information transmitted by User's device that does not allow for unambiguous identification of the User or a specific individual.

Website of the Bank (Website) is the official website of the Bank, located in the information and telecommunications Internet network at https://www.131.ru/, https://dengi.ru.

Cookies are small data pieces that contain information about the User and his / her actions on the site. The data is used to identify the device in order to personalize experiences and offer information based on previous experiences. Cookies typically contain website name where they were obtained from, "expiration date" (i.e. how long they will remain on the device) and unique number generated randomly.

IP address is a unique address that identifies a device on the Internet or in a local network to exchange information between devices.

PROCEDURE FOR USER DATA PROCESSING

User data is processed to:

– ensure the full functioning and improvement of the Websites of the Bank in information and telecommunications Internet network;

– authorize users on the Websites of the Bank as a registered user, to provide the services of the Bank taking into account personal preferences and settings;

– provide targeted information about the Bank, its products and services;

– improve products and services, develop new products and services of the Bank;

– create a list of interests, demonstrate Internet content to the user;

– do statistical, marketing and other research, incl. study (analyze) user behavior (experience) and reasons for its change.

User data processing means any actions in the terms of the Federal Law No. 152-FZ "On Personal Data" dated 27/07/2006 using automation tools, including collection, recording, systematization, accumulation, storage, improvement (updating, amendment), extract, use, transfer (provision, access), blocking, deletion, destruction, of processed User data.

For the above purposes, the Bank has the right to use third-party Analytical Services.

User data can be processed on the Websites of the Bank, using Analytical Services of Yandex.Metrica, VK Advertising and others. Analytical Services owners are held solely liable for processing of the data they receive.

Scope of User data processed on the Website may differ depending on the device used and the software on User's device.

User data is processed, including, but not limited to, using Cookies. Cookies used by the Website of the Bank can be divided into the following two categories.

The first group of Cookies is functionally and technically necessary Cookies, and full Site operation would be impossible without them. Sites are designed in such a way that they do not support session statuses, thus, they do not have their own memory, so, if the user visits different Site sections, it does not recognize them as the same person. Cookies allow the Site to recognize the user. Therefore, the main function of Cookies is to allow the Site server to receive information about the user's session, language used, etc., and to ensure the full functionality of the Site. This group of Cookies also includes Cookies that store your consent or rejection of usage of analytical Cookies, so that your choice is repeated without constant questions about consent to the use of Cookies.

The second group of Cookies is analytical Cookies, necessary to help analyze the Site. For example, in order to understand the actions of Users on the Site, thus enabling to improve and provide Users with a more convenient Site, the services for analyzing the actions of Users are used, applied in the legitimate interests of the Bank, in order to be able to represent, develop and carry out business activities in the current circumstances of the information society. The User has the right to refuse the use of analytical Cookies, which means that the User will only have functional Cookies installed, without which the operation of the Site of the Bank would not be possible.

Cookies can be managed independently: it is possible to limit or prohibit the use of Cookies in the browser settings. You should use the instructions provided by the browser developers to manage them. However, a permanently blocking the use of Cookies may make it difficult to view the Site of the bank.

The User should disable Cookies in the browser settings or stop using the Site of the Bank if he / she disagree with User data processing.