### GENERAL TERMS OF USE FOR THE WEBSITE

Website terms of use www.ibank.bg

#### **General Terms:**

This website is property of Investbank JSC. By using this website and the information contained here you declare that you have read, understood and accepted these Terms of use. The website <a href="www.ibank.bg">www.ibank.bg</a> has been created as a source of information and provides general information about Investbank JSC, as well as about the products and services of the Bank intended both for individuals and corporate customers. The website also includes links to the websites of the subsidiary companies of Festa Holding AD.

## **Copyright:**

The entire content of this website is subject to copyright held by Investbank JSC with all rights reserved and all legal consequences, while any unauthorized use shall be considered a violation of law that gives rise to liability pursuant to the applicable Bulgarian legislation. The users may print out individual pages and/or parts, images, logos, graphs, etc. from the website provided that they shall not remove the identification copyright signs, trademarks, reserved trademarks for products, services and logos. It is prohibited to modify, copy, publish, sell or license the entire content of the website or any part/s thereof, as well as to use it for any public or commercial purpose other than promotion or popularization of the information about the products and services of the Bank. The written consent of Investbank JSC shall be required on any other occasion.

# **Limitations of liability:**

Investbank JSC shall not be held liable for any damages, including indirect damages or lost profits sustained in any manner whatsoever as a result of the access to and use of the website of the Bank. This is applicable also to the cases in which Investbank JSC indicates the possibility of such damages. The entire information on the website including but not limited to graphs, texts and links to other pages is subject to change without prior notice. This information is provided in accordance with the applicable law without any guarantee of its suitability for any purpose, integrity and safety against computer viruses or other threats. Investbank JSC shall not be held liable for the consequences related to the content of the website or the fact that a person has confided in it. If you wish to use any of the products or services of Investbank JSC described on this website you need to contact the Bank and inquire whether the product or service is on offer and what the agreed terms and fees are. The user is fully responsible for the notions and interpretation of accuracy, completeness and usefulness of the information available on the website. Investbank JSC does not guarantee smooth and uninterrupted access to the website, but strives to bring down to a minimum any inconvenience that might be caused during its use.

### **Personal data protection:**

Investbank JSC shall guarantee the privacy of the information containing personal data provided by the users online by way of completed forms and electronic correspondence and shall use the collected personal data solely for the purpose for which they have been provided in good faith by the users and pursuant to the provisions of the international and national legal framework applicable in the Republic of Bulgaria. The personal data provided by the customers are processed in compliance with the General Data Protection Regulation, the Personal Data Protection Act and the implementing regulations thereto.

## **Changes:**

Investbank JSC keeps the information on this website updated, but cannot be held liable for objective omissions and reserves its right to make changes in these General Terms of Use of the website at any time and undertakes to post these changes immediately on the website.

## **Hyperlinks:**

Investbank JSC cannot be held liable for the information contained on the websites to which this website provides hyperlinks. The information, documents and services contained on the websites to which this website redirects or provides hyperlinks to are not verified and analyzed by Investbank JSC and Investbank JSC cannot guarantee their accuracy, completeness and/or accessibility in any way whatsoever.