GENERAL TERMS OF USE OF THE WEBSITE https://bg.skimprot.com

Last update from October 28, 2020

The website https://bg.skimprot.com is a service provided by "Skimprot" Ltd.

The General Terms and Conditions constitute a contract between you and the "Skimprot" Ltd., by which you receive the right to use the website's services complying with the general terms and conditions.

IMPORTANT! By agreeing to the general terms and conditions you declare that you are at least 18 years of age.

COPYRIGHT

All rights reserved. All intellectual property rights in the information resources and materials posted on the website are subject to protection under the current Copyright and Related Rights Act and their unauthorized use constitutes an offense and involves civil, administrative and criminal liability in accordance with the Bulgarian legislation in force.

Changes

Insofar as the services provided by "Skimprot" Ltd. through the platform https://bg.skimprot.com are constantly supplemented and modified in regard to their expansion and improvement, as well as in view of the legislative changes, the General Terms and Conditions may be changed unilaterally from the "Skimprot" Ltd.

In case of changes in the General Terms and Conditions of the "Skimprot" Ltd., each user will be notified of those changes in advance. If the user does not agree with the changes of the General Terms and Conditions the same should call the customer support team – the phone number is visible on the web home page.

POLICY FOR USE OF COOKIES

Last update from September 18, 2020

This policy explains what are the cookies and what types of cookies the website <u>https://bg.skimprot.com</u> is using. It is possible to change this Cookie Policy at any time.

• What are cookies?

Cookies are small text files that are saved on your computer or mobile device when you visit a website. These files allow the user to be recognized and the website to be adapted to the user's preferences (such as username, language, font size, and other display settings) for a certain period of time so you do not have to enter them each time, when you visit the site or switch from one page to another.

• What are cookies used for?

Cookies are used to adapt the content of the website to the individual user's preferences and optimize the work with the specified website. They are also used to produce anonymous general statistics that helps us to understand how the user works with websites. The statistics help to improve website's structure and content while not having access to personal user information. Also, through Cookies, information is collected if you have agreed or not to use cookies on this site.

• What kind of cookies the website https://bg.skimprot.com uses?

1. Basic cookies

These cookies are absolutely necessary for the website to perform its core functions. These cookies let you navigate the website and use the features you want, such as access to secure web pages. Without these cookies, we can not provide you with the services that allow this website to function.

- Session cookies

These are temporary cookies that remain in the cookie file of your web browser only for the duration of your visit and are deleted when you close the browser.

- Functionality cookies

These cookies allow you to use the full functionality of our site and remember the preferred language of the information loaded on our site.

- Permanent cookies

They remain in the cookie file of your web browser even after the browser is closed, sometimes for a period of one year or longer (the exact length of time will depend on the "cookie" lifetime). Permanent cookies are used when the web site operator needs to know who you are through more than one browsing session (for example, remembering your customization preferences for the web content).

2. Analytical cookies

Analytics cookies are used to help us gathering information about site visitors for statistical purposes in terms to improve the quality of our business.

3. Cookies of preferences

Preferences

For this type of cookies, we save user preferences as language or different news that the user has seen. For example, once the user determines his/her language, it will be the same for subsequent visits from the same computer or device.

Language

Language cookies preserve the language selected by the user and show the right options.

Security

Security cookies are used to control and verify security.

4. Third party cookies to count attendance

We use several external services that can also create cookies in your browser. These cookies are managed by the respective services and are not controlled by us. The contained information is anonymized. The purpose of these outsourced services is to count anonymously statistics about the visit to our site so we can monitor and improve our service performance.

"Skimprot" Ltd. does not control third-party cookies.

• Do the cookies contain any personal information?

The cookie-related information is not used to indicate your identity. Any personal information that is accumulated through cookies can only be used to perform certain user operations. Such information is encrypted in a way that unauthorized persons cannot access it.

• Delete cookies

Restricting the use of cookies may affect some of the website features. The applications which are used during the browsing save the default cookies. This setting can be changed so the automatic cookie storage will be blocked in the web browser or the user will be informed each time before the cookies are stored on the computer.

Enable or disable cookies from browser settings

Almost every browser can allow or restrict the use of cookies through settings. Here are some links for changing settings of some of the most widely used browsers:

• Microsoft Internet Explorer

- Google Chrome
- Mozilla
- Opera

POLICY FOR PROTECTION OF PERSONAL DATA

Last update from September 18, 2020

Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (Regulation (EU) 2016/679 (EU GDPR)), together with the Protection of Personal Data Act, determine the rules for the protection of

the fundamental rights, freedoms and interests of individuals in regard to the processing of personal data and in particular the right for protection of personal data.

"Skimprot" Ltd. collects and processes the personal data you provide to us in regard to the use of our services. The collected face data via the application "eFace Auth" is used only for identity authentication. The collected data via the eFace Auth will be immediately deleted once the verification process is complete.

You hereby consent your personal data, called "ordinary" personal data, to be stored and used by the "Skimprot" Ltd.

The collected data is the minimum necessary to achieve the system usage purposes.

"Skimprot" Ltd. adheres to the following principles when processing your personal data:

- Lawfulness, good faith and transparency;
- Restriction of the purposes of processing;
- Relevance to the objectives of processing and minimizing the data collected;
- Accuracy and timeliness of data;
- Limitation of storage with a view to achieving the objectives;
- Integrity and confidentiality of processing and guaranteeing an appropriate level of personal data security.

With regard to the processing and storage of personal data, "Skimprot" Ltd. may processes and stores personal data with a view to the protection of its legitimate interests related to the fulfillment of its obligations to the National Revenue Agency, Ministry of Interior and other state and municipal authorities.

Transfer of your personal data for processing, right to access and rectification

- "Skimprot" Ltd. may at its discretion transmit all or part of your personal data for the purposes of processing to processors, subject to the requirements of Regulation (EU) 2016/679;
- "Skimprot" Ltd. informs you if there is an intention to submit all or part of your personal data to third countries or international organizations;
- If you do not wish all or part of your personal data to continue to be processed by "Skimprot" Ltd. for any or all processing purposes, you may at any time withdraw your consent by requesting it to the stated official contacts;
- "Skimprot" Ltd. may ask you to certify your identity and the identity of the person who the data is related to;
- You have the right to request and obtain from the "Skimprot" Ltd. a confirmation if your personal data is processed;

- You have the right to access the data related to you as well as information related to the collection, processing and storage of your personal data;
- "Skimprot" Ltd. provides you with a copy of the processed personal data related to you on request in electronic or other appropriate form;
- Providing access to the data is free of charge, but "Skimprot" Ltd. reserves its right to impose a fee in case of repeatability or excessive demand;
- You can correct or fill in inaccurate or incomplete personal data related to you directly by sending a request to "Skimprot" Ltd.

Right to erasure ("to be forgotten")

You have the right to require from "Skimprot" Ltd. to erase any personal data related to you, and "Skimprot" Ltd. is obliged to erase such data from its servers, where any of the following grounds is present (according to article 17, point 1 from Regulation (EU) 2016/679):

- Personal data is no longer necessary for the purposes for which they have been collected or they are being processed in another way;
- You withdraw your consent which data processing is based on and there are no other legal grounds for processing;
- You object to the processing of personal data related to you, including for the purposes of direct marketing, and there are no legal grounds for processing that have priority;
- Personal data has been processed unlawfully;
- Personal data should be erased in order to comply with any legal obligation under the EU law or the law of a Member State which applies to the "Skimprot" Ltd.;
- Personal data has been collected in connection with the provision of information society services.

Information about the Personal data Controller

Name: "Skimprot" Ltd.

UIC: 202727534

Address: Bulgaria, city of Sofia, 1138, Mladost district, str. Abagar 16.

E-mail: info@skimprot.com

Telephone: +359 2 9307899

Information on the competent supervisory authority

Name: Commission for Personal Data Protection

Headquarters address: Sofia 1592, №2 Prof. 2 Tsvetan Lazarov Blvd.

Website: www.cpdp.bg

1. The Company

"Skimprot" Ltd. is a limited liability company incorporated under the laws of the Republic of Bulgaria, registered in the Commercial Register at the Registry Agency under the Unified Identification Code (UIC) 202727534 with headquarters and address of management in Sofia, 1138, Mladost district, str. Abagar 16.

2. Contact details

If you have any questions regarding the processing of personal data, please contact us at: info@skimprot.com or via phone +359 2 9307899