

AMERIABANK CJSC INFORMATION SECURITY POLICY

(extract from Ameriabank CJSC Information Security Policy approved by Resolution No. 11-3/20/06
of the Bank's Board of Directors dated December 21, 2020)

1. General Provisions

- 1.1. Ameriabank CJSC (hereinafter “the Bank”) has adopted the standard “ISO 27001:2013 Information Security Management System” (hereinafter “the Standard”), which applies to all functions implemented by the Bank, including, but not limited to, those connected with all available information (information assets) developed, stored, submitted, and obtained by the Bank using information technologies, information infrastructure, technologies, systems, tools, and software.
- 1.2. The Bank’s management recognizes the importance of implementing, enforcing, and improving measures aimed at ensuring information security, securing continuity of the Bank’s operations, providing high-quality customer service, and protecting the Bank’s reputation.
- 1.3. The Bank’s employees observe the requirements of the current legislation of the RA and the Bank’s internal regulations related to information security.
- 1.4. The Bank, being the holder of all rights connected with the information generated and/or developed at the Bank, as well as the information lawfully obtained by the Bank (including by means of donation, inheritance, legal succession or on other grounds) (including all documents, paper or electronic media, and software containing such information), is entitled to possess, use, and manage such information or software to the extent to which such possession, use, and management is not at variance with the legislation of the RA or the internal regulations of the Bank, and does not violate the Bank’s obligations.
- 1.5. The requirements of the Standard are thoroughly regulated by and presented in the respective internal regulations developed and approved by the Bank.

2. Goals and Objectives of Information Security

- 2.1. The main goal of information security is to ensure continuity of the Bank’s operations and protect the information developed by, stored at, and provided to the Bank, owned by the Bank’s shareholders, investors, and clients, from accidental or deliberate encroachment, disclosure, loss, leakage, misreporting, modification or destruction, thus mitigating the potential risks of material, physical, moral or other damage.
- 2.2. The key objectives of information security measures at the Bank are as follows:
 - Timely identification, assessment, prediction, and prevention of potential risks, vulnerabilities, and threats endangering information security at the Bank;

- Blocking of the identified threats and vulnerabilities or at least mitigation of the risk of their occurrence, including introduction and application of quick response mechanisms to the threats;
- Protection of the Bank's information systems, resources, and their operation from unauthorized access and interference (only properly registered and authorized users should have access to information resources), proper and full identification of each user of the Bank's information systems and resources;
- Protection of the software used in the Bank's corporate information environment from unauthorized settings and modifications, as well as protection of systems from installation of unauthorized software, including registration (logging) of all actions of the staff authorized for installation, editing/modification of software;
- Installation, application, and continuous improvement of the information security management system;
- Ensuring proper level of awareness about information security among the staff and conducting the relevant training;
- Keeping records of all information assets of the Bank.

3. Liability

3.1. The liability for non-observance/non-compliance or inadequate observance/compliance with the requirements of the Standard by individuals and legal entities cooperating with the Bank (including liability for disclosure of confidential (secret) or limited access information provided to them within the framework of cooperation with the Bank) is regulated by the agreements signed with such individuals/legal entities and the applicable laws and regulations.