

User Agreement

This User Agreement (current version of the agreement published at <https://ifcongress.ru/> is a public offer and defines the terms of use of services (existing and created in the future) of the website of the Financial congress of the Bank of Russia available at <https://ifcongress.ru/> (hereinafter referred to as the Website), by any Internet users viewing the Website (hereinafter referred to as the Website Users).

This User Agreement is equivalent to a contract in writing. By accepting this User Agreement, the User expresses full and unreserved consent to all its terms, including the consent to the processing of the User's personal data on the terms specified in section 2 of this User Agreement. In case of disagreement with these terms, the User must leave the Website.

1. General Provisions

- 1.1. This User Agreement shall come into force from the moment of its posting on the Website and shall be valid in respect of all information posted on the Website in the Internet information and telecommunication network.
- 1.2. The User accepts the terms of this User Agreement in full by clicking the confirmation button to familiarize with this User Agreement. The User acknowledges to have read and agreed to the use of cookies.
- 1.3. The Website uses Yandex.Metrica web analytics services. The information collected by means of cookies cannot identify the User and is aimed at improving the operation of the website. Information about the use of the Website, collected using cookies, will be transmitted to Yandex for processing and evaluating the use of the Website, compiling reports on the activities of the Website.

2. Personal Data

- 2.1. If certain services of the Website provide for the personal data entry, such personal data is stored and processed in accordance with the principles and rules for the personal data processing provided for by the Federal Law of the Russian Federation of July 27, 2006, No 152-FL "On Personal Data"
- 2.2. With regard to personal data, their confidentiality remains, except for cases of voluntary provision of User information for shared access of an unlimited number of persons.
- 2.3. The Website does not transfer personal data to third parties, unless such transfer is provided for by the legislation of the Russian Federation.
- 2.4. The Website Administration takes the necessary organizational and technical measures to protect personal data from use that is not provided for in this User Agreement.

3. User Obligations

- 3.1. The User agrees not to take actions or leave comments and entries that may be considered as violating the legislation of the Russian Federation or the norms of international law, including in the field of intellectual property, copyright and/or related rights, generally accepted norms of morality, as well as any actions that lead or may lead to a violation of the normal operation of Website services and the Website as a whole.

- 3.2. Using Website materials without the consent of the copyright holders is not allowed.
- 3.3. When quoting Website materials, including copyrighted works, the User shall provide a link to the Website.
- 3.4. The Website Administration is not responsible for visiting and using of external resources by the User, links to which may be contained on the Website.
- 3.5. The Website Administration is not responsible and does not have direct or indirect obligations to the User in connection with any possible or resulting losses associated with any Website content, copyright registration and information about such registration, goods or services, accessible on or received through external websites as well as resources or other User's contacts entered into using Website information or links to external resources.

4. Other concerns

- 4.1. All possible disputes arising hereunder or related hereto shall be resolved in accordance with the legislation of the Russian Federation.
- 4.2. Inaction by the Website Administration in case of violation of any of the provisions hereof by any of the Users shall not preclude the right of the Website Administration to take the appropriate actions later to protect the interests and the intellectual property rights of Website materials protected by the law.
- 4.3. The Website Administration shall have the right to unilaterally change the terms hereof at any time. Such changes come into force from the moment of posting a new version of the User Agreement on the website. If the User disagrees with the changes made, he is obliged to leave the Website, stop using the Website materials and services.