



COOKIES POLICY

when using the website of the Financial Congress of the Bank of Russia, held on July 2-4, 2025

1. General Provisions

The terms of this Cookies Policy (hereinafter referred to as the "Policy") apply to the website <https://ifcongress.ru/ru> (hereinafter referred to as the Site).

Limited Liability Company "Effective Communications" (OOO "EFFECTCOMM", INN 7716792536, OGRN 5147746475058 represented by General Director Kornelyuk O.A., acting on the basis of the Charter, address 101000, Moscow, VNTER.G. MUNICIPAL DISTRICT BASMANNY, Potapovsky Lane, 5, building 2) processes the data specified in this Policy, collected in the process of using the Site by visitors for the purpose of participating in the FINOPOLIS Forum of Innovative Financial Technologies on the Internet.

The purpose of this Policy is:

- (1) to inform about the list of cookies used and automatically downloaded to the User's device; and
- (2) to notify about the purposes of installing and using such cookies, as well as the terms of their storage/installation on the User's device; and
- (3) inform the User about how to disable Cookies and/or delete them from the device.

Each User has the right to read the text of this Policy on the Site.

If the User does not agree and/or does not understand some of the terms of this Policy, he/she must immediately stop using the Site.

1.2. Definition of terms

"Cookies" mean mainly small pieces of data that are stored on the User's computer, tablet, mobile phone or other device and allow recording certain information during any visit to the Site, interaction with services, applications, tools, as well as sending and receiving messages, in order to identify the User regardless of the device used.

"User" means a legal entity or an individual who uses the Site and/or has access to it.



2. WHAT ARE COOKIES USED FOR

2.1. Purposes of use

The Copyright Holder uses Cookies to achieve the following purposes:

- (1) to store information about the User while they are using the Site.
- (2) for the operation of individual sections/pages of the Site (where the use of Cookies is strictly necessary).
- (3) to improve the usability of the Site and navigation on it.
- (4) to improve the interaction between the Site and Users.
- (5) to improve the quality of service and ensure maximum convenience and comfort for Users when using the Site.

2.2. Types of information collected

The Copyright Holder does not use Cookies to identify Users, but solely to determine how Users use the Site.

Through Cookies, the Copyright Holder may collect the following information about Users:

- (1) IP address, browser type and device from which the Site is accessed; and
- (2) operating system and Internet provider information; and
- (3) information about the country from which the access is made; and
- (4) the date and time of visiting the Site, as well as the possible number of clicks made by the User.

3. WHAT COOKIES ARE USED

According to generally accepted classifications, the following types of Cookies currently exist:

- (1) Technical Cookies. They are necessary for the smooth and reliable functioning of the Site. Disabling this type of Cookies may limit the User's access to certain functionalities of the Site.
- (2) Session Cookies. They are temporary and store information about the User's activity in the browser during one session (i.e. until the User closes such browser).



(3) Permanent Cookies. They are stored in the memory of the User's device for a certain period of time and are responsible for the User's personal preferences set in the browser (for example, the browser language settings and/or the Site font).

(4) Statistical Cookies. They are needed to track the pages/sections of the Site visited by the User, as well as to identify possible errors in the Site. The information collected about Users by this type of Cookies is anonymous and is necessary for the effective maintenance and updating of the Site.

(5) Behavioral Cookies. They are needed to collect information about the User's search queries and preferences for marketing and/or other market research for the purpose of subsequently providing personalized marketing content to the User.

(6) Third parties and their Cookies. They are needed for the following purposes: (a) collection of information about the Site's traffic by Users by analytical platforms, formation of a User profile, as well as analysis of the Site's performance and marketing strategy; and (b) provision of personalized marketing content to the User on the Site and/or on third-party websites with the help of third parties (marketing platforms or agencies).

The Site uses the following Cookies specified in paragraphs 1-6 of Article 3 of this Policy.

The Site may use the following Cookies belonging to third parties:

Yandex.Metrica is an Internet service of Yandex designed to evaluate website traffic and analyze user behavior.

4. HOW TO DELETE/DISABLE COOKIES

4.1. General Provisions

When logging into the Site, the User provides their consent to the Site's use of Cookies as follows:

When logging into the website through a pop-up window in which the User is required to independently click the "Confirm" button or another similar button in a pop-up notification window about cookie processing. The User consents to the processing of their Cookies and confirms that they have read this Policy.

Any User can at any time disable Cookies on the device from which they log into the Site and/or delete previously downloaded Cookies on the device. If the User does not wish to disable the operation of Cookies and/or delete previously downloaded Cookies, no additional actions are required from the User in this case.

Cookies can be stored on the User's device from several hours to several days or years, depending on the type of downloaded/used Cookies.



4.2. Procedure for disabling cookies

The User can disable the operation of Cookies and/or delete them completely by changing the settings of their browser. In this case, the Site will use Technical Cookies.