

User Agreement

This User Agreement (current version of the agreement is available at https://fasp.ru/upload/user_agreement_en.pdf) is a public offer and stipulates the conditions on using Financial Debt Collection Agency's services (both the existing ones and those created in future) of the website of the Financial Debt Collection Agency (FASP) at <https://www.fasp.ru/eng/> (hereinafter, the Website) by any internet users browsing the Website (hereinafter, Website Users).

This User Agreement is deemed to be equivalent to a contract put in writing. The acceptance of this User Agreement implies the User's complete and unconditional consent to all its provisions, including the User's consent to processing the User's personal data on the terms specified in Clause 2 hereof. If the User refuses to accept these conditions, the User should leave the Website.

1. General

1. This User Agreement becomes effective since the moment of its publication on the Website and is applicable to all information available on the Website.
2. The User accepts the conditions of this User Agreement in its entirety by clicking the button that confirms that the User has read and understood this User Agreement. The User confirms that he/she has been notified of and gives his/her consent to the use of cookies on the Website.
3. The Website applies the services of the Yandex.Metrica and Google Analytics web analytics system. Information collected through cookies does not allow for identification of the User, but is aimed at improving the Website operation. The information on the Website use collected through cookies will be transmitted to Yandex and Google for processing and assessment of the Website use and for preparing reports on the Website operation.

2. Personal data

1. In case certain services of the Website involve the input of personal data, such personal data are stored and processed in compliance with the personal data processing standards and rules stipulated by Federal Law of the Russian Federation No. 152-FZ, dated 27 July 2006, 'On Personal Data'.
2. Personal data are kept confidential, unless the User voluntarily provides his/her information for free access to the general public.
3. The Website does not disclose personal data to any third parties, unless such disclosure is required by the laws of the Russian Federation.
4. The Website Administration implements adequate organisational and technical measures to protect personal data against any use not provided for by this User Agreement.

3. User's Obligations

1. The User agrees not to take any actions and not to post any comments and records that may be deemed to be in breach of the laws of the Russian Federation or norms of international law, including those covering intellectual property rights, copyright and/or related rights, universal moral rules, as well as any actions that lead or may lead to the abnormal operation of the Website's services or the Website in general.
2. Materials of the Website may only be used with the consent of the rightsholders.
3. The link to the Website is mandatory when quoting any materials from the Website, including copyrighted works.
4. The Website Administration is not liable for the User visiting and using any external resources, the links to which can be found on the Website.
5. The Website Administration is not liable for and has no direct or indirect obligations to the User in connection with any potential or actual losses associated with any content available on the Website, copyright registration and information on such registration available on the Website or obtained on external websites or resources, or any other contacts initiated by the User as a result of using information published on the Website or links to external resources.

4. Miscellaneous

1. All potential disputes that may arise out of or in connection with this User Agreement shall be settled in accordance with the laws of the Russian Federation.
2. Should the Website Administration take no measures in case the User violates any provisions hereof, this does not deprive the Website Administration of the right to take adequate measures later on so as to protect its interests and copyright to the materials of the Website protected by law.
3. The Website Administration may at any time unilaterally amend the conditions of this User Agreement. Such amendments become effective since the moment of publication of the updated version hereof on the Website. If the User disagrees with the amendments introduced, the User should leave the Website and terminate his/her usage of the materials and services of the Website.