

**Information about card payments and protection of your  
data when choosing services at [x-waters.com](https://x-waters.com)**

### **Online payment by credit card**

Our site is connected to Internet acquiring and you can pay by Visa, Mastercard or MIR. After confirming the selected Goods, a secure window will open with the payment page of the Cloudpayments processing center where you should enter your credit card details. For additional card holder authentication, the 3D Secure protocol is used. If your bank supports this technology, you will be redirected to bank server for additional identification. For information about the rules and methods of additional identification, contact your bank.

### **Security guarantees**

Cloudpayments processing center protects and processes your credit card data under the PCI DSS 3.0 security standard. The transfer of information to the payment gateway occurs using SSL encryption technology. Further transmission of information occurs through closed banking networks that have the highest level of reliability. Cloudpayments does not reveal your card information to us or any other third parties. For additional card holder authentication, the 3D Secure protocol is used. Should you any have questions about the payment made, please contact client support at [welcome@x-waters.com](mailto:welcome@x-waters.com).

### **Online payment security**

The personal data provided by you (name, address, telephone number, e-mail, credit card number) is confidential and not subject to disclosure. Your credit card details are transmitted only in an encrypted form and are not stored on our web server. Security of internet payments processing is guaranteed by Cloudpayments, LLC. All operations with credit cards follow the requirements of VISA International, MasterCard, MIR and other payment systems. When transferring information, special security technologies for card online payments are used, data processing is conducted on a secure high-tech server of the processing company.

## **Confidentiality**

Federal Law No. 152-FZ of the Russian Federation "On Personal Data" is a federal law regulating the processing (use) of personal data.

### **1. Definitions**

The Internet project x-waters.com (hereinafter referred to as the URL, "we") takes the confidentiality of information of its customers and visitors to www.x-waters.com seriously (hereinafter "we", "website visitors"). We understand personal information as that containing personal data (for example: name, login or company name) of the website visitor, as well as information about the actions you make at the URL. (eg: visitor's order at the website with his contact information). We call anonymous data, that can not be uniquely identified with a specific visitor to the website (for example: statistics of website traffic).

### **2. Use of information**

We use personal information of a specific visitor to the website solely to ensure that he is provided with quality services and for accounting purposes. We do not disclose personal data of URL website visitors to any other website visitors. We never publish personal information in the public domain and do not transfer it to third parties. The only exceptions are situations where the provision of such information to authorized state bodies is prescribed by the current legislation of the Russian Federation. We publish and distribute only reports based on collected anonymous data. However, the reports do not contain information on which it would be possible to identify personal data of service users. We also use anonymous data for internal analysis, the purpose of which is to develop URL products and services.

### **3. Links**

x-waters.com website may contain links to other sites that are not related to our company and which belong to third parties. We are not responsible for the accuracy, completeness or reliability of the information posted on the websites of third parties,

and do not undertake any obligation to maintain the confidentiality of the information you have posted on the partner websites.

#### **4. Limitation of liability**

We do everything possible to comply with this privacy policy, however, we can not guarantee the safety of information in the event of the impact of factors beyond our control, the result of which will be the disclosure of information. x-waters.com website and all information posted on it are presented on an "as is" basis without any guarantees. We are not responsible for any adverse consequences, as well as for any damages caused by the restriction of access to the URL website or due to visiting the website and using the information posted on it.

#### **5. Contacts**

##### **Requisites of the organizers**

Name: OOO "Business-Culture"

INN: 5260282927

OGRN:

1105260009821 KPP:

526001001

Domicile: 603001, Nizhny Novgorod, Rozhdestvenskaya str., 47a - 10

Mailing address: 603001, Nizhny Novgorod, Rozhdestvenskaya str., 11 - 13/7, office 116

Current

account: 4070 2810 5145 0000 0422

Correspondence account: 3010 1810 8452 5000 0999 in TOCHKA OF PAO BANK "FK OTKRYTIE", MOSCOW

BIC: 044525999

Director General Bazanova O.N. acting under the Charter.