

Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs

(Public offer)

JSC "InFinBank"

(effective as of April 15, 2026)

1. GENERAL

Invest Finance Bank Joint-Stock Company (the Bank) registered at 17B Mustakillik Avenue, Mirzo Ulugbek District, Tashkent city, with Tax ID No. 206 942 764 (OKED: 64190), operating under License No. 75 issued by the Central Bank of the Republic of Uzbekistan on April 15, 2023, offers all legal entities and Individual Entrepreneurs to enter into the following Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs (hereinafter referred to as the “Agreement,” “Public Offer”) on the following terms:

1.1. This Agreement constitutes a public offer in accordance with Articles 367 and part 2 of Article 369 of the Civil Code of the Republic of Uzbekistan, addressed to an indefinite group of legal entities and Individual Entrepreneurs, and sets forth the procedure for:

- the opening of a bank account (the “Account”) the receipt and crediting of funds to the account, the transfer and disbursement of funds from the account, the provision of cash services (including the disbursement of credit funds), as well as the performance of other account transactions in accordance with the procedure established by the current legislation of the Republic of Uzbekistan;

- remote banking services for legal entities and Individual Entrepreneurs (hereinafter referred to as “RBS”) at the Bank: the provision of banking services or banking products remotely using software via mobile smartphone applications and a web interface;

- the relationship between the Bank and the Client regarding the lease of payment terminals/cash registers and other equipment for processing payments for the Client’s sale of goods (works, services) through the subsequent acceptance of bank cards.

1.2. This Public Offer constitutes an offer by the Bank to enter into an agreement for banking services, remote banking services, the lease of payment terminals/cash register machines and other equipment on the terms set forth herein. However, this Public Offer does not constitute an unconditional obligation on the part of the Bank to enter into an agreement with every Client who has agreed to its terms.

1.3. The following shall be deemed the Client's acceptance of this Public Offer:

- the Client’s signing of a paper application to open a bank account using the form provided in Appendix No. 1 to the General Terms and Conditions for Banking Services for Accounts of Legal Entities and Individual Entrepreneurs, or

- expressing consent and submitting an application to open a bank account electronically via the Bank’s website at: <https://dbop.infinbank.com:9443/login>, or at the address listed on the Bank’s official website, or in the relevant section of the online banking service (InfinBusiness).

1.3.1. Any other actions performed by the Client within the framework of the effective bank servicing agreement, including but not limited to: execution and submission to the Bank of a payment order (in hard copy or via remote banking services), downloading the Bank’s mobile application onto a mobile device and/or logging into the remote banking system using an electronic digital signature (EDS), shall be deemed an explicit expression of the Client’s consent to the terms and conditions of this Agreement, including any amendments thereto, and as continuation of the use of the Bank’s services.

For Clients with whom, as of the effective date of this Agreement, the agreements specified in Clause 1.11 are already in force, such actions performed after proper notification by the Bank in accordance with the procedure as provided by this Agreement shall also constitute confirmation of the Client’s legal consent to replacement of the terms of the existing agreements with the terms of this Agreement, without the need to execute a separate agreement.

1.4. The entry and/or provision by the Client of Authentication Data and/or Access Codes when submitting an electronic application for opening a bank account through the Bank’s internet resource, or submission of a signed application for opening a bank account in hard copy form, shall constitute the Client’s full and unconditional acceptance of the terms and conditions of this Public Offer and conclusion of a bank servicing agreement between the Bank and the Client, subject to the Bank’s acceptance of the application.

1.5. The Bank shall decide on provision of services to the Client based on information obtained as a result of the Client’s identification, including information provided to the Bank by the Client, unless otherwise stipulated by the legislation of the Republic of Uzbekistan. At the same time, the Bank shall have the right to request additional information from the Client.

1.6. The Bank shall not assume any obligation to provide banking services and shall bear no liability to the Client until acceptance of the Client's offer. Acceptance of the Client's offer shall be carried out by the Bank solely at its own discretion, in accordance with the requirements of the Bank's internal regulatory documents (IRD) and Tariffs (hereinafter – the “Tariffs”) effective as of the date of execution of the Agreement. Acceptance by the Bank of the Client's offer shall mean the Bank's consent to establish contractual relations with the Client and to provide the relevant banking services and/or products.

1.7. The Agreement, as well as all appendices, applications, forms and contract templates, agreements, and other documents referred to therein, shall constitute a single legal document and shall form integral parts of this Agreement.

1.8. Acceptance of the Public Offer shall constitute, including but not limited to, grounds for opening a settlement account for the Client, unless otherwise established by the Agreement.

1.9. By accepting this Public Offer, the Client confirms that it:

- has reviewed the terms and conditions of this Agreement, appendices to the Agreement, the Bank's Tariffs, rules, procedures, and costs of banking services;
- fully and unconditionally accepts the said terms and conditions without any objections or reservations;
- considers that the terms and conditions of this Agreement are not burdensome thereto;
- has obtained all necessary corporate approvals, consents, permits, and other authorities required under the applicable legislation and/or constituent documents of the Client for execution of this Agreement and performance of transactions;
- possesses all necessary licenses and permits required for carrying out its activities and transactions under this Agreement.

grants consent to the Bank for processing of its personal data, including collection, systematization, storage, clarification (updating, amendment), use, transfer (including cross-border transfer), depersonalization, and destruction thereof, for the purposes of:

- opening, maintaining, and closing bank accounts;
- provision of banking services and execution of transactions;
- compliance with the legislation of the Republic of Uzbekistan, including AML/CFT requirements;
- interaction with payment systems, processing centers, government authorities, and other third parties;
- risk management, fraud prevention, and ensuring transaction security;
- sending notifications, messages, and other information related to servicing of the Client.

Such consent shall be granted for the entire term of this Agreement, as well as for the information retention periods established by the legislation of the Republic of Uzbekistan.

- The Client grants consent to the Bank for obtaining, verifying, and processing information regarding its credit history from credit bureaus operating within the territory of the Republic of Uzbekistan, as well as from other sources not prohibited by law, for the purposes of:
 - consideration of applications for banking products and services;
 - assessment of the Client's solvency and creditworthiness;
 - the Bank's decision-making regarding provision, refusal to provide, or amendment of conditions of banking products (including credit products);
 - preparation and submission of individual offers of the Bank to the Client;
 - risk management, fraud prevention, and compliance with the legislation of the Republic of Uzbekistan.

The Client agrees that the Bank shall have the right to perform the above actions both upon execution of this Agreement and throughout the entire period of servicing of the Client by the Bank, without the need to obtain additional consent.

1.10. Services and/or banking transactions not provided for by this Agreement shall be rendered by the Bank to the Client on the basis of separately executed agreements.

1.11. In the event that, as of the effective date of this Agreement, there are previously executed agreements between the Bank and the Client governing the procedure for opening, maintaining, and

closing the Client's bank accounts, the terms and conditions of servicing of the Client by the Bank, as well as the terms and conditions for provision of other services stipulated by this Agreement, then from the said date the terms and conditions of this Agreement shall apply to such agreements.

The effective date for each Client shall be deemed to be:

- for new Clients — the date on which both of the following events occurred: the Client's acceptance of the Public Offer and the Bank's opening of the Client's account (the Bank's consent to establish contractual relations with the Client). If the above events occurred on different dates, the later date shall be deemed the Effective Date;

- for existing Clients — the date specified in the Bank's notice regarding the application of the terms of the Public Offer to agreements previously concluded, such notice having been delivered by any method specified by this Agreement or applicable law.

1.12. The terms of this Agreement shall also apply to Clients with whom agreements for banking services, remote banking services, and/or lease of payment terminals/cash register machines were previously concluded, from the moment such Clients are notified of the entry into force of this Public Offer, provided that no written objections are received from such Clients within 10 (ten) calendar days from the date of such notification. The Client's continued use of the Bank's products and services after the said date shall be deemed acceptance of this Public Offer.

If the Bank receives a written objection from the Client against the application of the terms of this Agreement:

- if the previously concluded agreement contains provisions regarding the Client's consent to the Bank's right to introduce amendments and/or supplements to the terms of the agreement, such agreement shall be deemed terminated at the initiative of the Client as of the date the Bank receives the written objection;
- if the previously concluded agreement does not contain provisions regarding the Client's consent to the Bank's right to introduce amendments and/or supplements to the terms of the agreement, the Bank shall have the right to terminate the agreement only upon prior notice to the Client no less than 30 (thirty) calendar days before the date of termination of services.

1.13. The Bank's Tariffs applicable under this Agreement are public and are available on the Bank's official website at: www.infinbank.com. The Parties may agree on individual service terms and conditions, including individual Tariffs. Where individual service terms apply, the Parties shall sign a separate Tariff agreement, which shall be made available in the Client's personal account within the remote banking system.

1.14. The amount of interest rates and fees (Tariffs) for services provided by the Bank in connection with lending, factoring, financial leasing, purchase and sale of securities, securities management, underwriting, consulting, issuance of guarantees and/or sureties, placement of term and savings deposits, and other services not specified in this Agreement, shall be governed by separate agreements.

1.15. In accordance with its internal rules and in cases as provided by the legislation of the Republic of Uzbekistan, the Bank shall have the right to refuse to enter into an Agreement with a legal entity or private entrepreneur.

2. TERMS AND DEFINITIONS

In all cases of use in this Agreement, the following capitalized terms shall have the meanings set forth below, regardless of whether they are used in the singular or plural form:

2.1.1. **Hardware** – a personal computer, smartphone, telephone device, or other device used for informational and financial interaction with the Bank through Remote Service channels.

2.1.2. **Subscriber number** – a sequence of digits assigned to a subscriber of a telephone network (telephone number).

2.1.3. **User Authorization** – performance of the set of actions defined by this Agreement for the purpose of identification of a registered Client for subsequent use of the Remote Banking System functionality.

2.1.4. **Authorization data** – information enabling the Client's Authentication in the Remote Banking System for the purpose of submitting Applications for Services, as well as performing other actions in

accordance with the provisions of this Agreement.

2.1.5. **Account** – an account record created by the Client through registration in the Remote Banking System.

2.1.6. **Authentication** – verification of the Client’s authority to enter into the Agreement, exchange Electronic Messages, receive banking services, and for other purposes established by this Agreement. The Client’s Authentication shall be carried out by the Bank’s and/or Information Intermediary’s software on the basis of the Client’s Authorization data.

2.1.7. **Authentication data** – Access Codes, the Client’s unique login and password, as well as other data used for access and performance of transactions, including through the Remote Banking System and/or other service channels on the Internet and mobile communication channels. Authentication data shall constitute an analogue of the handwritten signature of the Client’s authorized persons.

2.1.8. **Bank** – Invest Finance Bank Joint Stock Company, registered at: 1 Taras Shevchenko street, Mirabad District, Tashkent City, with TIN: 206 942 764 (OKED: 64190).

2.1.9. **ATM** – a hardware and software complex intended for automated (without participation of an authorized Bank employee) cash withdrawal and cash deposit operations under this Agreement, including by means of a Card or a unique QR code generated through the Remote Banking System, as well as for carrying out other operations under the Agreement, subject to the Bank having the relevant technical capability.

2.1.10. **Client’s Beneficial Owner (hereinafter – the Client’s Beneficiary)** – a person exercising control over the Client on the basis of constituent documents established by law (charter and/or foundation agreement, regulations), taking into account the specifics of the ownership and management structure.

2.1.11. **Internal Regulatory Documents (IRD)** – the Bank’s internal regulatory documents.

2.1.12. **Deposit** – an amount of funds in national or foreign currency placed by the Client with the Bank on the condition of repayment upon expiration of the agreed term or in cases provided for by the Deposit Agreement and applicable law, with or without payment of interest or other forms of income, in accordance with the procedure established by the Deposit Agreement and the Bank’s internal regulatory documents.

2.1.13. **Deposit Account** – an account in which funds in national or foreign currency placed by the Client in accordance with the terms of the Deposit Agreement are recorded.

2.1.14. **Remote Banking Services (RBS)** – a set of services provided by the Bank on the basis of instructions transmitted and/or received remotely by the Client through telecommunication systems without participation of an authorized Bank employee. RBS shall be carried out through a mobile application installed on a mobile device (telephone, tablet, smartphone, etc.) and/or through the web version of the **InfinBusiness** application accessible through the global Internet network.

RBS enables the Client to perform financial transactions and also provides receipt of information, generation, transmission, registration, and execution of instructions, as well as electronic document exchange between the Client and the Bank, within the limits of the Bank’s technical capabilities and in accordance with the procedure established by this Agreement and the Bank’s internal regulatory documents.

2.1.15. **Agreement** – this Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs concluded between the Bank and the Client, including all Appendices as integral parts thereof in their entirety.

2.1.16. **Indebtedness** — means all monetary amounts payable by the Client to the Bank under this Agreement, including commissions, service fees, the cost of additional services, fines, penalties, liquidated damages, as well as reimbursement of the Bank’s expenses and losses specified by this Agreement, the Bank’s Tariffs effective at the time the relevant obligation arises, and/or applicable legislation.

2.1.17. **Application for Account Opening** - means a document (acceptance) of the Client addressed to the Bank, expressing the Client’s intention to enter into an Agreement with the Bank.

2.1.18. Identification — means the procedure for establishing and verifying information regarding the identity of the Client (and, in the case of a legal entity, its representatives and beneficial owners) in accordance with the requirements of the legislation of the Republic of Uzbekistan and the Bank's internal regulatory documents. Identification shall be carried out, inter alia, through Remote Banking Service systems (RBS), on the basis of an identity document, electronic personal and biometric data, as well as by collecting and verifying questionnaire data. Identification may be carried out both upon the Client's initial application and upon updating or clarifying the Client's data.

2.1.19. Identification Parameters — mean unique information assigned or provided to the Client for use in the RBS system, enabling the unambiguous identification of the Client and/or confirmation of the Client's authority to perform transactions. Identification parameters may include logins, passwords, one-time codes, cryptographic keys, tokens, biometric data, and other means of identification used in accordance with the procedure established by the Bank and its internal regulatory documents.

2.1.20. Client — means an individual entrepreneur or a legal entity established and registered in accordance with the legislation of the Republic of Uzbekistan, which has entered into this Agreement with the Bank in the prescribed manner and receives settlement and cash services and other services in accordance with this Agreement. The Client shall act personally or through its authorized representatives and shall be entitled to use electronic digital signature (EDS) key(s) to obtain services and perform transactions under this Agreement.

2.1.21. Access Codes — mean PIN codes, digital, alphanumeric and/or graphic codes, as well as other unique authentication tools used to identify the Client and/or its authorized persons when performing transactions and interacting with the Bank, including through remote banking service channels. Access codes shall constitute an equivalent of the Client's or its authorized person's handwritten signature and shall have the same legal force within the scope of this Agreement and the applicable legislation. The procedure for generation, issuance, use, storage, modification, and blocking of access codes shall be established by the Bank.

2.1.22. Commission Fee (Commission) — means the fee charged by the Bank for services in accordance with the Bank's Tariffs effective at the time the service is rendered, in national or foreign currency. The Commission shall be debited by the Bank from the Client's Current Account, and in the event of insufficient funds in the account, shall be subject to mandatory payment by the Client in accordance with the procedure established by this Agreement. The Bank shall have the right to debit the due amount of the commission upon subsequent receipt of funds into the Client's account. Collection of commissions specified by this Agreement shall commence from the date of the first transaction involving debiting funds from the Current Account or from another date specified by the Bank's Tariffs.

2.1.23. Compromise — means the loss, theft, copying, disclosure, or any other breach of confidentiality of Authentication Data, EDS keys, Identification Parameters, and/or other authentication and identification means, as well as any reasonable suspicion of such breach or of unauthorized access to such data by third parties. A compromise shall be deemed to have occurred regardless of whether such data has actually been used by third parties.

2.1.24. Corporate Card (Card) – means a bank plastic card enabling its holder, i.e. an authorized employee of a legal entity or an individual entrepreneur, to dispose of funds in the card account.

2.1.25. Personal Account — means a specialized web and/or mobile interface provided by the Bank to the Client for remote interaction with the Bank, including management of personal data, receipt of information, application for and receipt of the Bank's services, as well as performance of transactions under this Agreement. Access to the Personal Account shall be carried out using Authentication Data and/or other means of identification in accordance with the procedure established by the Bank and its internal regulatory documents.

2.1.26. International Economic Sanctions — mean coercive measures of a political, diplomatic, economic, or other nature imposed by one or more international organizations, governments of foreign states, and/or authorized governmental authorities of foreign states, providing for a full or partial prohibition, restriction, or control over trade, financial, and other transactions, payments or transfers, as well as ownership, use, and/or disposal of assets belonging to individuals, legal entities, states, territories, and their residents subject to such sanctions. In the performance of this Agreement, the Bank

shall be guided by sanctions lists recognized in international banking practice, including but not limited to the sanctions lists of the UN, EU, OFAC, and other applicable sanctions lists.

2.1.27. Instant Crediting — means a Bank service providing for the crediting of funds to the Client's account for transactions performed using payment terminals (acquiring devices) based on information regarding transactions successfully authorized and processed by processing centers. Instant Crediting shall be carried out prior to the actual receipt of funds from payment systems and/or issuing banks and shall be conditional (preliminary) in nature. Such crediting shall not constitute confirmation of the final settlement of the transaction and may be cancelled, adjusted, or subject to reversal in cases provided for by this Agreement, payment system rules, or the legislation of the Republic of Uzbekistan. The Bank shall have the right to establish the terms, limits, and procedure for provision of the Instant Crediting service, as well as to suspend or terminate its provision unilaterally. As a rule, Instant Crediting shall be carried out within up to 60 (sixty) seconds from the moment the Bank receives information from the processing center; however, such period is indicative only and is not guaranteed, and may vary depending on technical conditions, communication channels, operation of processing centers, payment systems, and other factors beyond the Bank's control.

2.1.28. General Terms and Conditions — mean the set of documents constituting an integral part of this Agreement and executed in the form of Appendices thereto, including:

- General Terms and Conditions for Servicing Accounts of Legal Entities and Individual Entrepreneurs;
- General Terms and Conditions for Remote Banking Services;
- General Terms and Conditions for Leasing Terminal Equipment and Providing Acquiring Services.

The list of General Terms and Conditions may be supplemented and/or amended by the Bank in accordance with the procedure established by this Agreement and the Bank's internal regulatory documents.

2.1.29. Operational Day (Operational Hours) — means the part of the Bank's business day established by the Bank during which the Bank accepts and executes Clients' Instructions. Operational hours may vary depending on the type of transaction, the service channel used, and/or the currency of the transaction. Instructions received by the Bank after the end of operational hours shall be deemed accepted for execution on the next operational day. Information regarding operational hours and amendments thereto shall be published by the Bank on its official website on the Internet and/or through other Client notification channels provided for by this Agreement. The Bank shall have the right to change operational hours unilaterally in accordance with its internal regulatory documents.

2.1.30. Disconnection of the Client from the RBS System – means the removal of the relationship between the Client's account and the arrangements providing the possibility of connection to the Remote Banking Service (RBS) system.

2.1.31. PIN Code — means a personal identification number consisting of numeric characters, assigned to each Card by the Bank or independently set by the Client through remote service channels, used for authentication and identification of the Cardholder when performing transactions at ATMs, payment terminals, and other devices, as well as for other transactions requiring entry of the PIN Code. The PIN Code constitutes confidential information and shall be protected by the Client from disclosure to third parties. The procedure for assigning, changing, and recovering the PIN Code shall be determined by the Bank and/or the relevant payment system in accordance with their internal regulatory documents. Entering the PIN Code when performing a transaction shall be deemed equivalent to the handwritten signature of the Client's authorized person.

2.1.32. Payment System (PS) - means the Unified National Processing Center (UNPC) and/or the National Interbank Processing Center (HUMOCARD) and/or Visa International and/or other payment systems.

2.1.33. Instruction — means an order of the Client executed in written, electronic, or any other form agreed with the Bank for carrying out transactions under this Agreement, including the Settlement Services Agreement. The Instruction shall contain all necessary details and be executed in accordance

with the requirements of the legislation of the Republic of Uzbekistan, this Agreement, the General Terms and Conditions, and/or the Bank's internal regulatory documents. Instructions transmitted electronically through the Remote Banking Service (RBS) system shall have equal legal force with instructions executed on paper.

2.1.34. Current Account (Account) — means a primary or additional bank account opened by the Bank for a legal entity or an individual entrepreneur on the basis of this Agreement for the purpose of cashless settlements, accumulation of funds, and/or their use for purposes предусмотренные by the legislation of the Republic of Uzbekistan. The list of transactions on the Account, as well as the procedure and forms of settlements, shall be determined by the current legislation of the Republic of Uzbekistan, regulations of the Central Bank of the Republic of Uzbekistan, the Bank's internal regulatory documents, and the terms of this Agreement. Transactions on the Account may be carried out within the limits and subject to restrictions established by law, the regulator, and the Bank.

2.1.35. Registration — means the actions of the Bank aimed at creating and activating the Client's account in the Remote Banking Service (RBS) system on the basis of this Agreement and/or the application submitted by the Client, following completion of the identification and/or authentication procedure established by the Bank. Registration enables the Client to access the RBS functionality and constitutes the basis for the use of the relevant Bank services in electronic form.

2.1.36. Role — means a set of functions and access rights established within the Remote Banking Service (RBS) system, determining the scope of authority of the user (the Client's representative) when using the system. A Role shall be assigned by the Bank and/or the Client's authorized administrator in accordance with the procedure provided for by this Agreement, the General Terms and Conditions, and the Bank's internal regulatory documents. Different levels of access may be established for each Role, including the right to view information, prepare, sign, and/or submit instructions to the Bank. Amendment or revocation of a Role shall be carried out exclusively in accordance with the procedure established by the Bank and agreed with the Client.

2.1.37. Message — means information transmitted by the Bank and/or the Client under this Agreement through messaging services using the identifier provided by the Client, through the Bank's mobile applications, push notifications, or other technical means supported by the subscriber device. Messages may include, inter alia, legally significant notifications, transaction confirmations, requests for information, and responses to inquiries. A Message shall be deemed delivered at the moment it is sent by the Bank to the identifier or subscriber device provided by the Client. The Client shall ensure that its contact details remain up to date in a timely manner. The formats, contents, and methods of delivery of Messages shall be determined by the Bank.

2.1.38. Party - means the Bank and/or the Client.

2.1.39. Bank Tariff — means a document approved by the Bank's authorized body containing information on the amounts and rules for application, calculation, charging, and accrual of interest, commissions, fees, and penalties for transactions and services provided under this Agreement. The Bank Tariff constitutes an integral part of this Agreement, shall be published in publicly available sources designated by the Bank, and shall be binding upon the Client from the moment it enters into force in accordance with the procedure established by this Agreement.

2.1.40. Fixed-Cost Services – means services included in the Bank's Tariffs, payment for which is made in a fixed amount regardless of the frequency or volume of their use. Such fee shall be charged for the very fact of provision of the service or for the period of its validity (maintenance), including, for example, services for issuance of cheque books, rental of trade desks, rental of cash register POS terminal sets, connection and maintenance (servicing) of Remote Banking Service systems (Internet Banking, Mobile Banking), the SMS Informer system, and other similar services provided for by the Bank's Tariffs.

2.1.41. Account — means a set of data relating to the Client, generated and stored in the Bank's information systems, necessary for the Client's identification, provision of access to the functionality of the Remote Banking Service (RBS) system and/or other Bank services, as well as for management of settings, access rights, and assigned roles. The Account shall be created by the Bank on the basis of this Agreement and/or the application submitted by the Client after completion of the established

identification and/or authentication procedure.

2.1.42. **Electronic Digital Signature (EDS)** — means a requisite of an electronic document of the Bank's Client, obtained as a result of cryptographic transformation of the information contained in such document using the EDS private key, enabling verification, through the corresponding public key, that the information contained in the electronic document has not been distorted and enabling identification of the key owner. The EDS shall be used under this Agreement to confirm the Client's expression of will and to grant legal force to electronic documents in accordance with the legislation of the Republic of Uzbekistan. Responsibility for safeguarding and maintaining the confidentiality of the EDS private key shall rest with the key owner.

2.1.43. **Electronic Data (ED)** – means information recorded in electronic form, confirmed by an electronic digital signature and containing other requisites of an electronic document enabling its identification.

2.1.44. **CBRU** – means the Central Bank of the Republic of Uzbekistan.

2.1.45. **Legal Entities and Individual Entrepreneurs** — mean entities established and registered in accordance with the legislation of the Republic of Uzbekistan and constituting a party to this Agreement. In the text of this Agreement and its appendices, such persons may, depending on the context, be referred to as the "Client" or otherwise, provided that such designations are used solely for the purposes of interpretation and application of the provisions of this Agreement and shall not alter the legal status of such persons.

2.1.46. **QR Online** — means a technology (service) of the Bank enabling the Client to accept cashless payments from individuals by scanning a QR code generated by the Bank or in accordance with the rules of payment systems. Transactions using QR Online shall be carried out through the software and hardware facilities of the Bank, processing centers, and/or third parties and shall depend on their proper functioning. The Bank does not guarantee uninterrupted or continuous operation of QR Online and shall have the right to suspend, restrict, or unilaterally amend the conditions of its use.

3. SCOPE OF AGREEMENT

3.1 Under this Agreement, the Bank provides the Client with the opportunity to receive one or more services, the list, terms, and procedure for the provision of which are determined by this Agreement, its annexes, the Bank's Tariffs, and the current legislation of the Republic of Uzbekistan.

3.2 The Client accedes to the terms of this Agreement solely in their entirety, without the possibility of making any amendments or reservations, and accepts them in full. The following appendices constitute an integral part of this Agreement (the list is not exhaustive and may be supplemented by the Bank in accordance with the established procedure):

- Appendix No. 1 — General Terms and Conditions for Banking Services for Accounts of Legal Entities and Individual Entrepreneurs;
- Appendix No. 2 — General Terms and Conditions for Remote Banking Services;
- Appendix No. 3 — General Terms and Conditions for the Lease of Terminal Equipment and the Provision of Acquiring Services.

3.3 The text of this Agreement, as well as all amendments and/or supplements thereto, shall be published by the Bank on its official website at: www.infinbank.com. Publication of the said information on the Bank's website shall be considered a proper method of notifying the Client and the moment of the Client's familiarization with the contents of the Agreement, including any amendments and/or supplements made thereto. For Clients who have already entered into the Agreement, continued use of the Bank's services after the date of publication of amendments shall be deemed acceptance of such amendments.

The Bank shall also have the right to additionally place the Tariffs and/or the text of the Agreement in the Client's Personal Account within the remote banking system, as well as to use other methods of notification allowing it to be reliably established that the information originates from the Bank. The publication date shall be deemed to be the date of the first posting of the text of the Agreement or the Tariffs on the Bank's official website.

4. GENERAL

4.1. This Agreement shall be concluded through the Client's acceptance of the Public Offer in the manner established by Clauses 1.2 and 1.3 of this Agreement, and shall be deemed concluded only after the Bank's acceptance of the Client's offer, which is confirmed by the Bank's acceptance of the application for opening a bank account and/or by other documented consent of the Bank to provide the Client with the relevant banking services, and only after the Bank has accepted the Client's offer — that is, after the Bank has approved the submitted application and/or confirmed its consent to open a bank account in accordance with the procedure established by the Bank's internal regulatory documents.

4.2. By signing an application for opening a bank account in paper form, submitting an application for opening a bank account electronically through the Bank's online resource, or completing the identification procedure in the Remote Banking Services system, the Client:

- confirms its agreement with the terms of this Agreement, the Tariffs, as well as with the rules, procedures, and cost of servicing;
- declares that it has fully familiarized itself with the said documents and accepts their terms unconditionally and in full, acknowledging that the Agreement does not contain burdensome conditions for the Client;
- confirms that it has obtained all necessary consents, permits, and/or approvals from state authorities and the governing bodies of the legal entity as required by applicable legislation and/or constituent documents;
- guarantees that it possesses the relevant licenses and permits necessary for carrying out its activities and transactions.

4.3. The Client acceding to this Agreement acknowledges and agrees that the Bank actively works to prevent the involvement of the Bank and its Clients in criminal activities and money laundering schemes, including, without limitation, the legalization of proceeds from crime, terrorist financing, fraud, corruption, etc. The Bank's activities are aimed at preserving and protecting the Bank's reputation, as well as preventing any undermining of Clients' trust and the Bank's integrity. In this regard, the Bank establishes specific requirements for the Bank's Clients and for the transactions/Operations/monetary payments/transfers carried out by them, which may be amended from time to time. If such transactions/Operations/monetary payments/transfers do not comply with the requirements of the internal regulatory documents and/or the legislation of the Republic of Uzbekistan, the Bank shall have the right to refuse to provide its services/products and/or to unilaterally refuse to perform already executed agreements and terminate such agreements. In this regard, by acceding to this Agreement, the Client unconditionally confirms the Bank's right to refuse to provide services/products to the Client without any claims being raised against the Bank in connection with such refusal.

4.4. For the provision of certain Services within the framework of an already concluded Agreement, the Client shall submit to the Bank an Application executed, including through Remote Banking Service channels using Authentication Data and/or an Electronic Digital Signature in accordance with the procedure established by the Agreement. This shall mean that the Client provides the Bank with an offer to conclude a integrated banking services agreement under the terms set forth in the relevant General Terms and Conditions.

4.5. The signing of an application for opening a bank account in paper form or the giving of consent and submission of an application for opening a bank account electronically on the Bank's online resource shall be carried out by the authorized person(s) of the Client in accordance with the legislation of the Republic of Uzbekistan, the Client's constituent documents, and/or a power of attorney. When submitting an application through the Remote Banking Services system or other electronic channels of the Bank, authority shall be confirmed through the use of an Electronic Digital Signature or other authentication means specified hereto.

4.6. The Client hereby grants the Bank the right to carry out direct debit withdrawals from any bank accounts of the Client opened with the Bank in an amount not exceeding the Client's indebtedness under this Agreement and/or other agreements concluded between the Bank and the Client, for the purpose of repayment thereof.

Direct debit withdrawals shall be carried out in the manner and in the cases provided for by the legislation of the Republic of Uzbekistan, the Bank's internal regulatory documents, and the terms of the relevant agreements.

4.7. The Tariffs (tariff packages) approved by the Bank constitute an integral part of this Agreement. The Client shall independently select the tariff package applicable to it from among those effective as of the date of conclusion of the Agreement, unless otherwise established by the Bank's internal regulatory documents. If the Client has not selected a tariff package, the default tariff package determined by the Bank shall apply. The application and amendment of tariff packages shall be carried out in accordance with the procedure established by this Agreement.

4.8. Disposition of funds in the accounts opened for the Client with the Bank shall be carried out on the basis of the Client's instructions transmitted through the Remote Banking Services system or submitted directly to the Bank in paper form in the prescribed format. The Bank shall have the right to refuse acceptance and/or execution of an instruction (payment document) relating to the Client's accounts in cases provided for by this Agreement, the Bank's internal regulatory documents, and/or the legislation of the Republic of Uzbekistan, including in the absence of sufficient funds, the existence of a prohibition (arrest) on the account, or non-compliance of the instruction with established requirements.

4.9. A document signed with the Electronic Digital Signature (EDS) of the Client's authorized person shall have the same legal force and entail the same legal consequences as a paper document signed by the handwritten signature of such person, in accordance with the legislation of the Republic of Uzbekistan.

The placement of the EDS of the Client's authorized person in a document shall constitute sufficient and unconditional evidence that the document was signed by that very person, sent by the Client, and that the information contained therein is authentic, reliable, and originates from the Client.

The Bank shall not be liable for the consequences of the use of the EDS of the Client's authorized person by third parties in the event of its compromise, if the Client failed to timely notify the Bank of the loss of or suspicion of compromise of the EDS in the manner established by this Agreement.

4.10. The exchange of documents and messages through the Remote Banking Services (RBS) channels within the framework of this Agreement shall be recognized by the Parties as legally significant document flow and shall be deemed to have been executed in written form in accordance with the legislation of the Republic of Uzbekistan.

Any message sent by a Party within the framework of the Agreement using the prescribed communication channels shall be considered an expression of its will to establish, amend, or terminate legal relations under the Agreement and shall be recognized as a legal fact received by the other Party from the moment of its delivery to the relevant communication channel.

The Client's messages shall be subject to signing by the Electronic Digital Signature (EDS) of the Client's authorized person in cases where this is required by the legislation of the Republic of Uzbekistan, the Bank's internal regulatory acts, or the terms of this Agreement. In other cases, the use of the Client's Authentication Data shall be permitted, and all messages sent using such data shall be deemed to originate from the Client's authorized person and shall be equivalent to paper documents signed with the handwritten signature of such person.

An electronic document sent by the Client to the Bank and signed with an EDS shall constitute proper evidence that the document was signed specifically by the Client's authorized person and shall entail the same legal consequences as a paper document bearing a handwritten signature. The Bank shall not be liable for the consequences of the unlawful use of the Client's EDS or Authentication Data by third parties if the Client has failed to notify the Bank of the loss or compromise thereof in the manner established by this Agreement.

4.11. The Client hereby grants the Bank its unconditional and prior consent (acceptance) for the direct debit withdrawal of funds from any bank account of the Client opened with the Bank in the amount of the Bank's claims, including, but not limited to:

- commissions and other expenses of the Bank related to the provision of services to the Client, in the amount established by the Bank's Tariffs (Tariff Packages) effective on the date of provision of the relevant service and by this Agreement;

- amounts erroneously credited to the Client's accounts, excessively paid interest, as well as funds credited within the framework of the instant crediting service (including transactions carried out using payment terminals), in the event of cancellation of the transaction, its dispute (chargeback), recognition of the transaction as invalid, erroneous, or fraudulent, failure of the Bank to receive funds from payment systems, issuing banks, or other settlement participants, as well as in the event of technical failures, malfunctions, or adjustments by processing centers or payment systems, in full;
- overdue indebtedness of the Client under other agreements previously concluded and/or newly concluded between the Bank and the Client, in the amount, manner, and on the terms provided for by such agreements, including cases where such agreements do not provide for the possibility of direct debit withdrawal, but the Client's consent thereto is granted by this clause;
- penalties, fines, and other sanctions provided for by this Agreement and other agreements concluded between the Bank and the Client.

4.12. For the purpose of execution of the Client's instructions, as well as the Bank's instructions for the execution of which the Client has granted acceptance in accordance with Clause 4.11 of this Agreement, the Bank shall debit funds from the Client's accounts. The said acceptance shall be irrevocable for the entire term of this Agreement and shall apply to all obligations of the Client to the Bank, including obligations under other agreements concluded between the Bank and the Client.

4.13. In the event that cancellation, refund, or adjustment of a payment made at the initiative of the Client, by decision of authorized authorities, or at the initiative of the Bank for the purpose of compliance with legislation results in additional expenses (including commissions, fees, and other charges) not provided for by the Bank's Tariffs, the Client shall reimburse the Bank for such expenses in full. The Client hereby grants the Bank an irrevocable acceptance for the withdrawal of the relevant amounts from all bank accounts of the Client opened with the Bank in the manner established by this Agreement.

4.14. Funds returned in respect of the Client's executed payments due to the indication of incorrect payment details, as well as pursuant to a request for cancellation of a payment, shall be credited by the Bank to the Client's bank account in the amount actually received by the Bank from third parties participating in the settlement process. At the same time, the Bank shall not be liable for the timing of receipt of such returned funds or for any reduction in the amount of the refund resulting from the deduction of commissions, fees, or other charges by third parties involved in the execution or return of the payment, as well as as a result of currency conversion operations.

5. RIGHTS AND OBLIGATIONS OF THE PARTIES

5.1. The Bank shall be obliged to:

5.1.1. ensure the protection of information constituting banking secrecy in accordance with the requirements of the current legislation of the Republic of Uzbekistan and the Bank's internal regulatory documents. At the same time, the Client agrees that the Bank shall have the right to transfer and disclose information relating to the Client exclusively to the extent and in the cases expressly provided for by the current legislation of the Republic of Uzbekistan, as well as in cases where such disclosure is carried out with the Client's consent or upon the Client's instruction;

5.1.2. provide the Client with settlement and cash services, including the crediting of funds to the Client's bank account(s), execution of the Client's settlement and other documents relating to the transfer and/or withdrawal of funds from the Client's bank account(s), as well as carrying out other transactions on the Client's account(s) and/or card(s) in the manner established by the current legislation of the Republic of Uzbekistan, regulatory acts of the Central Bank of the Republic of Uzbekistan, the Bank's internal regulatory acts, and this Agreement, taking into account the restrictions and conditions for conducting transactions established by the Bank;

5.1.3. ensure the safekeeping of funds placed in the Client's bank account(s), within the limits and on the conditions established by the current legislation of the Republic of Uzbekistan, regulatory acts of the Central Bank of the Republic of Uzbekistan, the Bank's internal regulatory acts, and this Agreement. The Bank shall not be liable for the loss or reduction of funds in cases provided for by legislation, as well as in the event of withdrawals carried out on lawful grounds, including withdrawals pursuant to

court acts, demands of state authorities, on the basis of the Client's prior acceptance, or in other cases provided for by the Agreement;

5.1.4. review the Client's requests submitted to the Bank in writing and provide the Client with information regarding the results of such review in the manner and within the time limits established by the current legislation of the Republic of Uzbekistan. The response to the Client shall be provided in a form corresponding to the method by which the Bank received the request, unless otherwise established by legislation or stipulated in the Agreement. The Bank shall have the right to refuse to review requests that do not contain sufficient information for their objective consideration, as well as in cases provided for by legislation and the Bank's internal acts;

5.1.5. provide, at the Client's request, statements on the status and movement of funds in the bank account(s) and/or card(s), as well as other documents and information, in the manner and within the time limits established by the current legislation of the Republic of Uzbekistan and/or the Agreement. Such provision shall be carried out through Remote Banking Service channels, by postal delivery, courier service, or by any other method determined by the Bank, taking into account technical capabilities.

The Client confirms and agrees that:

- the method of providing information shall be determined by the Bank;
- all risks associated with third-party access to information sent by the Bank shall be borne by the Client, including when such information is transmitted through the communication channel selected by the Client;
- the Bank shall not be liable for disclosure of information resulting from the actions or omissions of the Client, third parties, or for reasons beyond the Bank's control, including failures of postal, courier, and telecommunication services.

5.1.6. debit funds from the Client's bank accounts:

- on the basis of the Client's instruction executed in the form established by legislation and/or the Agreement;
- or with the Client's consent, on the day the relevant payment documents are received by the Bank or no later than the end of the next operational day following their receipt;
- as well as in cases provided for by the legislation of the Republic of Uzbekistan, the terms of this Agreement, and other agreements concluded between the Bank and the Client, including the execution of direct debit payment claims, collection orders, and claims of the Bank presented on the basis of the Client's prior acceptance.

In the absence or insufficiency of funds in the Client's primary account, the Bank shall have the right, in accordance with the legislation of the Republic of Uzbekistan, to place the uncovered portion of the amount in Card Index No. 2 and/or take other actions provided for by the legislation of the Republic of Uzbekistan.

5.1.7. perform other obligations in accordance with this Agreement and the current legislation of the Republic of Uzbekistan.

5.1.8. when selling goods or rendering services to individual payers, provide the Client with the possibility of accepting non-cash payments, including through QR-online technology, on the terms of this Agreement.

At the same time, the Bank does not guarantee the continuity, uninterrupted operation, or availability of the said payment methods and shall not be liable for the impossibility of their use caused by technical failures, actions of third parties, payment systems, telecommunications operators, or other circumstances beyond the Bank's control.

5.1.9. compensate the Client for damages caused by the Bank's failure to perform or improper performance of its obligations provided for by this Agreement.

5.2. The Client shall be obliged to:

5.2.1. provide the Bank with complete and accurate information necessary for communication with the Client and/or its authorized representatives, and promptly, but no later than three (3) business days from the date of entering and/or state registration (if such registration is required), notify the Bank of any changes that may affect the performance of this Agreement, including but not limited to:

- changes in the company name, organizational and legal form, registered or actual address;
- changes in telephone number, email address, or other means of communication;
- changes in banking details;
- replacement of or changes in information regarding authorized representatives, their powers, as well as identity documents;
- changes in the information specified in the constituent documents.

sending of notifications by the Bank using the details provided by the Client and valid at the time of dispatch shall be deemed proper fulfillment by the Bank of its notification obligations in cases as provided for by the laws of the Republic of Uzbekistan, this Agreement, and other agreements between the Bank and the Client, regardless of whether the Client actually receives such notification.

5.2.2. provide updated versions of documents or updated information previously submitted by the Client to the Bank under this Agreement, reflecting the relevant changes, within three (3) business days from the date such changes are made and/or state registered (if subject to registration), including promptly informing the Bank of information concerning persons authorized to operate the Client's account, as well as information regarding the Client's Beneficiaries. The absence of written notification from the Client shall mean confirmation by the Client of the validity and relevance of the data previously provided upon accession to this Agreement.

5.2.3. In the event the Client fails to fulfill the obligations stipulated in Clauses 5.2.1 and 5.2.2, the Bank shall have the right to refuse to carry out transactions and/or take other measures in accordance with applicable law.

5.2.4. Immediately notify the Bank of any inability to access the Remote Banking System (RBS), as well as in cases of theft, loss of Hardware, compromise of Authentication Data and/or Electronic Digital Signature (EDS). Such notification shall be made through the communication channels provided for by this Agreement and/or the Bank's internal regulations. In the event of untimely notification of the above circumstances, the Bank shall be released from any liability for direct, indirect, incidental, or other damages caused to the Client as a result of unlawful, fraudulent, or other actions of third parties, including transactions carried out using the RBS, Hardware, Authentication Data, and/or the Client's EDS.

5.2.5. Ensure secure storage of Authentication Data and access to the EDS, maintain confidentiality, in particular by preventing their use by third parties, and take measures aimed at preventing unauthorized access to Authentication Data and the EDS. Immediately notify the Bank of any breach of confidentiality. Until the Bank receives notification from the Client regarding a breach of confidentiality, the Bank shall not be liable to the Client for unlawful/fraudulent actions of third parties, or for any direct and/or indirect damages caused by such actions, including, but not limited to, transactions executed by the Bank on the Client's account(s) based on instructions sent to the Bank by unauthorized persons who unlawfully gained access to the Authentication Data and/or EDS, and which were accepted by the Bank for execution.

5.2.6. The Client shall independently and regularly (at least once per calendar day) review information relating to the fulfillment of the terms of this Agreement, as well as other agreements concluded with the Bank. Information made publicly available by the Bank in the form of electronic documents shall be deemed duly communicated to the Client from the moment of its publication on the Bank's official website at www.infinbank.com and/or from the date such electronic documents are provided to the Client through Remote Banking Service (RBS) channels, regardless of whether the Client has actually reviewed such information.

Failure of the Client to familiarize itself with the above information shall not release the Client from the performance of its obligations arising under this Agreement and any other agreements;

5.2.7. The Client and/or the Client's authorized representatives using Authentication Credentials and Electronic Digital Signature (EDS) keys shall ensure their complete confidentiality, prevent access thereto by third parties, and take all reasonable and legally prescribed measures for their protection. The transfer of Authentication Credentials or EDS keys to third parties, their loss, compromise, or use by any person other than authorized persons is prohibited and shall result in the Client bearing full

responsibility for all transactions and instructions carried out using such credentials and/or keys until the Bank receives written notice of their compromise or loss.

5.2.8. The Client shall comply with the requirements of the Law of the Republic of Uzbekistan “On Personal Data” with respect to all individuals whose personal data are provided by the Client to the Bank under this Agreement.

The Client represents and warrants that it:

- has duly obtained valid and properly executed consents from such individuals for the processing of their personal data by both the Client and the Bank;
- has, prior to transferring the data to the Bank, provided such individuals with all information required by law regarding their rights and the conditions for the processing of their personal data;
- has obtained consents that cover both the performance of this Agreement and the provision of other products/services of the Bank and the Bank’s Partners to the Client and/or such individuals.

The Client grants the Bank an irrevocable right to process the aforementioned personal data to the extent and under the conditions necessary for the performance of this Agreement, as well as for the provision of other products/services of the Bank and the Bank’s Partners.

The Client shall bear full liability, including financial liability, for any consequences arising from the failure to obtain, or the improper execution of, consent for the processing of personal data, as well as for the failure to provide the information required by law to the aforementioned individuals.

5.2.9. Not use bank accounts for carrying out Transactions (including transactions involving the Bank’s execution of international settlements) that:

- contravene the applicable legislation of the Republic of Uzbekistan, the requirements of international treaties to which the Republic of Uzbekistan is a party, or the internal regulations of JSC “Infinbank”;
- may result in losses, fines, sanctions, or any other adverse consequences for the Bank and/or the Client;
- result in, or may result in, the imposition of sanctions, restrictive measures, blocking measures, seizures, arrests, or other measures against the Client, its funds, and/or the Bank by competent governmental authorities, international organizations, financial institutions, including in connection with restrictions imposed on the Client (or its funds) under the applicable legislation of the Republic of Uzbekistan, the laws of foreign states, international legal instruments relating to economic sanctions, as well as decisions of courts and other competent authorities;
- are intended to circumvent or violate statutory or contractual requirements relating to currency control, anti-money laundering, and counter-terrorist financing.

5.2.10. The Client shall fully indemnify the Bank for any losses (including direct actual damages, loss of profit, fines, penalties, other financial sanctions, debt recovery costs, and any other losses) caused by the Client’s failure to perform or improper performance of its obligations under this Agreement and any other agreements concluded between the Bank and the Client. Such indemnification shall be made in accordance with the procedure established by this Agreement, including through the direct debit of funds from the Client’s accounts without additional authorization.

5.2.11. The Client shall pay commissions and other charges provided for under the new Bank Tariffs from the moment the Bank notifies the Client by any available means (including through the official website, SMS notifications, posting in the remote banking system (RBS), and other channels).

5.2.12. The Client shall comply with the requirements of the applicable legislation of the Republic of Uzbekistan, this Agreement, and the local regulations of JSC “Infinbank” governing the provision of services and execution of transactions, including, without limitation: the Tariffs, General Terms and Conditions, regulations, rules, security procedures, and internal policies of the Bank published or otherwise communicated to the Client in accordance with the procedure established by this Agreement.

5.2.13. Prior to entering into this Agreement, the Client shall provide the Bank with accurate and up-to-date information and documents regarding itself and/or the Client’s Beneficiary in accordance with the

applicable legislation of the Republic of Uzbekistan and the Bank's local regulations. If the Client does not have a Beneficiary, the Client shall notify the Bank thereof in writing. The Client shall also immediately, but in any event no later than three (3) business days, notify the Bank of any changes to such information or of the appearance of a Beneficiary after the conclusion of this Agreement. Failure to provide such information, or the provision of inaccurate information, shall constitute a breach of this Agreement and shall entail the consequences provided for by the applicable legislation and this Agreement.

5.2.14. Prior to carrying out any Transaction in favor of a Beneficiary, the Client shall provide the Bank with documents confirming the grounds for such Transaction, including, without limitation, copies of agency agreements, mandate agreements, commission agreements, trust management agreements, and other civil law contracts, as well as identification information and/or documents relating to the Client's Beneficiary, in accordance with the requirements of the applicable legislation and the Bank's local regulations. The Bank shall have the right to suspend or refuse to execute a Transaction until all such documents and information have been fully provided. Failure to provide, or the provision of inaccurate, documents and/or information shall entail the consequences provided for by this Agreement and the applicable legislation.

5.2.15. Where required, the Client shall provide the Bank with information and documents required under legislation on combating money laundering and terrorist financing, as well as under this Agreement, including documents and information regarding transactions involving funds, the purposes for establishing and the intended nature of the business relationship with the Bank, the sources of origin of the Client's funds and/or other property, the authority of the Client and persons on whose behalf the Client acts pursuant to relevant documents, and any other information deemed necessary. The Bank shall have the right to use official sources of information to verify and clarify the information provided.

5.2.16. The Client confirms and unconditionally undertakes that neither the Client nor its affiliates, shareholders, beneficial owners, directors, and/or authorized representatives:

- are involved, and shall not become involved, whether directly or indirectly, in any transactions, operations, or other dealings with individuals, legal entities, states, territories, or organizations that are subject to, or may become subject to, International Economic Sanctions;
- undertake, and shall not undertake, any actions that may result in a violation of such sanctions or in the use of funds, goods, services, or assets for the benefit of sanctioned persons;
- shall immediately notify the Bank in writing of any circumstances that may result in a breach of this undertaking.

The Bank shall have the right, at its sole discretion, to suspend the provision of services, block transactions, and/or terminate this Agreement upon identifying any breach of this undertaking by the Client, without compensation for any losses incurred by the Client.

5.2.17. The Client undertakes not to conduct foreign exchange transactions or any other transactions involving funds, goods, services, or assets for the benefit of, or with the participation of:

- states and jurisdictions included in the FATF Public Statement blacklist and subject to countermeasures, as periodically updated;
- states, regions, and territories subject to international embargoes or trade and/or financial restrictions imposed by the United Nations, FATF, FATF member states, or other international organizations;
- persons and organizations included in the list attached to this Agreement, including, without limitation: Iran, North Korea, Cuba, Syria, Venezuela, the Autonomous Republic of Crimea, certain regions of Ukraine, and any other territories designated by the Bank on the basis of applicable sanctions lists.

The Client undertakes to independently monitor the current lists published by FATF and other competent authorities and to immediately notify the Bank of any transactions that may be subject to restrictions. If the Bank identifies a violation of this undertaking, it shall have the right to immediately suspend transactions and/or terminate this Agreement unilaterally without compensating the Client for any losses.

5.2.18. The Client confirms and assumes full responsibility (including financial liability) for ensuring that its foreign counterparty under a foreign trade contract, as well as the beneficial owner(s) of such counterparty:

- are not included in sanctions lists published and updated by the United Nations, FATF, the European Union, the Government of the United States (OFAC), or any other competent international or national authorities;
- are not directly or indirectly connected with states, territories, regions, or organizations that are subject to international economic sanctions, embargoes, or other restrictive measures;
- do not participate, and shall not participate, in transactions or deliveries that violate applicable international sanctions, including through the use of transit supply routes passing through sanctioned territories.

The Client undertakes to:

- Conduct due diligence checks of its foreign counterparties and their beneficial owners against current sanctions lists prior to entering into and performing foreign trade contracts.
- Immediately notify the Bank of any identified risks or indications that counterparties may be connected with sanctioned persons, countries, or territories.

In the event that the Bank identifies non-compliance with the above requirements, the Bank shall have the right to suspend transactions, refuse to execute them, and/or terminate this Agreement unilaterally. Fully indemnify the Bank for any losses incurred as a result of the Client's breach of these obligations.

5.2.19. Bear responsibility (including financial liability) for ensuring that products, goods, works, services, and transactions (including transactions under freight forwarding, transportation, and chartering contracts, where freight forwarders, carriers, or charterers provide services related to transit or transportation) have no direct or indirect connection with sanctioned countries or sanctions lists.

5.2.20. Use licensed antivirus software on the devices from which access to the Remote Banking Service (RBS) is made.

5.2.21. In addition to the rights and obligations set forth in this Agreement, the Parties shall have the rights and obligations established by the applicable laws and regulations and by other agreements.

5.3. The Bank shall have the right to:

5.3.1. Take measures to suspend a transaction (including refusing to execute a payment that is contrary to applicable law) and/or suspend its processing if violations are identified with respect to settlement procedures established by the current legislation of the Republic of Uzbekistan, regulations of the Central Bank of the Republic of Uzbekistan, the Bank's internal documents, this Agreement, or the procedures for the preparation and timely submission of payment documents by the Client;

5.3.2. In accordance with the legislation of the Republic of Uzbekistan and the Bank's internal regulations, without prior notice to the Client, immediately suspend transactions, except for transactions involving the crediting of funds to the Client's account, and/or freeze funds or other property belonging to persons included in the relevant List of Persons, without prior notification thereof. In the event of the suspension of a transaction and/or the freezing of funds or other property, no debiting of funds from the Client's accounts shall be carried out based on the Client's instructions.

5.3.3. Upon termination of this Agreement, the Client shall, no later than three (3) business days from the date of termination, transfer the remaining balance held in the current account to accounts opened by the Client with another bank by submitting a paper-based payment order to the Bank without using Remote Banking Services (RBS). If the Client fails to transfer the remaining balance within the prescribed period, the Bank shall have the right to transfer such funds to the Client's account maintained with another bank on the basis of information available to the Bank, or credit them to a separate internal account until the relevant banking details are received from the Client.

5.3.4. By acceding to this Agreement, the Client consents to the Bank carrying out monitoring,

photography, audio recording, and video recording, including the recording of telephone conversations, both when entering into agreements and during any other interaction between the Client and the Bank. Such actions may be carried out without any additional notice to the Client and/or its representatives.

The Client agrees that such recordings may be retained by the Bank for a period of five (5) years from the date of termination of the relationship with the Client and may be used:

- to confirm the fact and content of interactions between the Client and the Bank;
- for the purpose of performing this Agreement;
- to protect the rights and legitimate interests of the Bank in the event of a dispute;
- in the course of inspections, investigations, and compliance with the requirements of the legislation of the Republic of Uzbekistan.

The Client confirms that the above consent is provided in accordance with the Law of the Republic of Uzbekistan “On Personal Data” and shall remain valid throughout the entire period of the Client’s relationship with the Bank and for the applicable record retention period.

5.3.5. The Bank shall have the right, at any time prior to the conclusion of and/or during the term of this Agreement, to request from the Client information and documents necessary for proper due diligence of the Client and/or the Client’s Beneficial Owner, including for the purpose of complying with the legislation of the Republic of Uzbekistan on combating the legalization (laundering) of proceeds from criminal activity, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction, as well as regulations of the Central Bank of the Republic of Uzbekistan and the Bank’s internal documents. In the event that the requested information and documents are not provided, or are provided incompletely, within the period specified by the Bank, the Bank shall have the right to:

- refuse to enter into this Agreement;
- suspend transactions on the Client’s accounts/cards;
- refuse to provide certain or all services;
- terminate this Agreement unilaterally.

5.3.6. The Bank shall have the right to request from the Client documents and information necessary to update information regarding the Client and/or the Client’s Beneficial Owner:

- at least once per year;
- within three (3) business days from the date of the Bank’s request, if doubts arise as to the accuracy or relevance of previously obtained information;
- immediately, if suspicions arise regarding transactions related to the laundering of proceeds from criminal activity, the financing of terrorism, or the financing of the proliferation of weapons of mass destruction, or where there are indications that previously provided information is insufficient or contradictory.

The Client undertakes to provide the requested information and documents within the period specified by the Bank, but in any event no later than three (3) business days from the date of receipt of the relevant request.

In the event that the requested information is not provided, or is provided incompletely, within the prescribed period, the Bank shall have the right to:

- refuse to enter into this Agreement;
- suspend transactions on the Client’s accounts/cards;
- refuse to provide certain or all services;
- terminate this Agreement unilaterally. The Bank’s requests are made for the purpose of complying with the requirements of the applicable legislation of the Republic of Uzbekistan, regulations of the Central Bank of the Republic of Uzbekistan, and the Bank’s internal regulatory documents.

5.3.7. The Bank shall have the right to refuse to enter into this Agreement if there are grounds to suspect that the purpose of concluding the Agreement is to conduct transactions aimed at the legalization (laundering) of proceeds derived from criminal activity or the financing of terrorism, in accordance with the legislation of the Republic of Uzbekistan and the norms of international law relating to international economic sanctions.

5.3.8. The Bank shall have the right, at its sole discretion, to refuse to enter into this Agreement with the Client and, at any time, to terminate the Agreement, including by suspending the provision of services, if:

- the Client has failed to provide documents and/or information required for identification, verification, and proper due diligence (Due Diligence) in accordance with the applicable legislation of the Republic of Uzbekistan, regulations of the Central Bank of the Republic of Uzbekistan, and the Bank's internal regulatory documents;
- the documents and/or information provided by the Client are deemed by the Bank to be inaccurate, forged, or contradictory;
- circumstances have been identified with respect to the Client, its Beneficial Owner, and/or affiliated persons indicating violations of legal requirements, including legislation on combating the legalization (laundering) of proceeds from criminal activity and the financing of terrorism, as well as international sanctions regimes;
- the state registration certificate has ceased to be valid (for individual entrepreneurs);
- circumstances have been identified that prevent the Bank from servicing the Client in accordance with the requirements of applicable law, the terms of this Agreement, and/or the Bank's internal regulatory documents;
- any other grounds expressly provided for by the legislation of the Republic of Uzbekistan, regulations of the Central Bank of the Republic of Uzbekistan, and/or this Agreement exist.

In the cases specified in this clause, the Bank shall have the right to refuse to conclude the Agreement and/or terminate it without prior notice to the Client, unless otherwise required by applicable law.

5.3.9. In the event of the Bank's unilateral refusal to perform an executed Agreement, including on the grounds set forth in Clause 5.3.8 of this Agreement, the consequences provided for in Part Four of Article 382 of the Civil Code of the Republic of Uzbekistan shall apply to the relations between the Parties.

The Bank's unilateral refusal to perform this Agreement shall constitute the exercise of a right granted to the Bank by law and by this Agreement and shall not be regarded as a breach of the Bank's obligations toward the Client.

Such refusal shall not release the Client from the performance of any monetary or other obligations owed to the Bank, including the obligation to compensate the Bank for losses incurred as a result of the Client's failure to perform and/or improper performance of its obligations, as well as the obligation to pay commissions, fines, penalties, and any other amounts accrued and payable as of the date of termination of the Agreement.

5.3.10. The Bank shall have the right to refuse to accept and/or execute settlement (payment) documents and/or suspend the processing of a transaction if:

- the Client has failed to provide the Bank with the documents and information requested for the purpose of carrying out the transaction, or has provided incomplete or inaccurate documents/information;
- the Bank's employees have reasonable grounds to believe that the transaction is being carried out for the purpose of laundering proceeds of crime, financing terrorism and/or the proliferation of weapons of mass destruction, or that the transaction exhibits characteristics of a suspicious and/or questionable transaction within the meaning of the applicable legislation of the Republic of Uzbekistan and the Bank's internal regulations;
- the transaction is subject to additional review in accordance with the Law of the Republic of Uzbekistan "On Combating the Legalization of Proceeds from Criminal Activity and the Financing of Terrorism" and other applicable regulations.

The Bank shall have the right to suspend or refuse such transactions until the Client provides all required documents and/or remedies the circumstances that gave rise to the refusal. The Bank shall not be liable for any losses incurred by the Client as a result of such refusal or suspension.

5.3.11. In the event that funds are credited to the Client's account:

- from persons included in international and/or national sanctions lists, as well as in lists of persons subject to restrictions established under the legislation of the Republic of Uzbekistan;
- where discrepancies are identified between the terms of a foreign trade agreement (contract) and the information entered by the business entity into the Unified Information System of Foreign Trade Operations;
- or in any other cases of the Client's non-compliance with the requirements of the applicable legislation of the Republic of Uzbekistan, including regulations concerning the prevention of money laundering and terrorist financing,

the Bank shall have the right to credit the received funds to the Client's transit account pending clarification of the circumstances and/or receipt of supporting documentation. If violations are established and/or it is impossible to process the transaction in accordance with the legislation of the Republic of Uzbekistan, the Bank shall have the right to return the received funds to the sender.

The Client agrees that the Bank shall not be liable for any losses incurred by the Client as a result of the suspension of the crediting of funds and/or the return of received funds carried out in accordance with this clause.

5.3.12. The Bank shall have the right, at any time, to request from the Client documents, information and/or explanations necessary for conducting compliance control procedures, including, but not limited to: anti-money laundering and counter-terrorist financing (AML/CFT) reviews; screening for compliance with international and national sanctions requirements; and verification of compliance with the Bank's internal policies and procedures.

The Client undertakes to provide the documents and/or information requested by the Bank within a period not exceeding three (3) business days from the date of receipt of the relevant request from the Bank (unless a different period is specified in the request).

In the event that the requested documents and/or information are not provided, or inaccurate/incomplete documents and/or information are provided within the prescribed period, the Bank shall have the right to suspend the Client's transactions, refuse to execute them, and/or unilaterally terminate this Agreement in accordance with the applicable legislation of the Republic of Uzbekistan and the terms of this Agreement.

5.3.13. Pursuant to Article 783 of the Civil Code of the Republic of Uzbekistan, the Client grants the Bank an irrevocable and unconditional right to debit funds, without acceptance and without any instruction from the Client, from any of the Client's bank accounts (including foreign currency accounts) for the purpose of satisfying any obligations owed by the Client to the Bank arising under this Agreement and/or any other agreements concluded between the Bank and the Client, including, but not limited to: loan indebtedness; obligations under guarantees; letters of credit; commissions and fees; expenses; fines and penalties; mandatory payments to the state budget and extra-budgetary funds; and any other amounts payable to the Bank in accordance with applicable legislation. The Client's consent provided herein is irrevocable and shall remain valid until all obligations of the Client to the Bank have been fully discharged.

The Bank shall have the right, at its sole discretion, to reverse erroneously executed transactions and to refuse to accept and/or execute the Client's settlement documents in the following cases:

- where an error made by the Client is identified in the payment details and/or other information required for processing the transaction;
- where the Client fails to provide, or provides an incomplete or inaccurate set of, documents and/or details required by the Bank for processing the transaction;
- where the transaction does not comply with the applicable legislation of the Republic of Uzbekistan, the terms of this Agreement, and/or the Bank's internal regulations. The Bank shall not be liable for any losses incurred by the Client, including loss of profit, arising from the reversal of or refusal to execute a transaction pursuant to this clause.

5.3.14. The Bank shall have the right, unilaterally and without obtaining any additional consent from the Client, to make corrections to erroneous entries relating to transactions on the Client's bank accounts, including corrections requiring the debit or credit of funds. Such right shall also apply in the event of a

malfunction of the Bank's software, technical systems, or databases, as well as where incorrect or duplicate transactions are detected. The Bank shall have the right to take any actions necessary to restore accurate data and transactions carried out by the Client. The Bank shall not be liable for any losses incurred by the Client as a result of corrections made pursuant to this clause.

5.3.15. The Bank shall have the right, at its sole discretion, to suspend the processing of any payment transactions of the Client where the payment purpose contains no mandatory details or contains incomplete mandatory details, including, but not limited to: the full name/description of the goods, works, or services; and the number and date of the contract (invoice or other underlying supporting document). Such suspension shall remain in effect until the Client provides corrected payment details or the appropriate supporting documents. The Bank shall not be liable for delays in processing payments or for any losses incurred by the Client as a result of incomplete or incorrect payment purpose information.

5.3.16. The Bank shall have the right, unilaterally, to suspend the provision of any banking services to a Client who opened a current account through the Bank's online service if the Client's identification has not been completed in accordance with the procedures established by applicable legislation and the Bank's internal regulations. Such suspension shall remain in effect until the identification procedure has been fully completed. The Bank shall not be liable for delays in the provision of services, the inability to carry out transactions, or any other losses incurred by the Client as a result of the suspension of services under this clause.

5.3.17. If the Bank determines that the Client's transactions exhibit characteristics of suspicious or questionable transactions, the Bank shall have the right to suspend the execution of such transactions for a period of up to three (3) business days. In such case, the Client shall be required, within the specified period, to provide additional information and supporting documents concerning the purpose, economic substance, and legality of such transactions.

If the Client fails to provide adequate information within the prescribed period, the Bank shall have the right to refuse to process the transactions and/or take other measures in accordance with applicable law.

5.3.18. The Bank shall have the right, at its sole discretion and unilaterally, to change the tariff plan selected by the Client to another tariff plan offered by the Bank if: the Client fails to pay the cost of the Bank's service package for the previous month; and/or the Client does not conduct any transactions through the account for a period of one (1) calendar month. In such case, the Bank shall not be obliged to notify the Client in advance of the forthcoming tariff change. The new tariff shall become effective as of the date it is established by the Bank.

5.3.19. In the event that the tariff previously selected by the Client is discontinued (archived), the Bank shall have the right to assign to the Client another tariff currently in effect at the Bank. The Bank shall notify the Client of the forthcoming change no later than ten (10) calendar days before the effective date of such change by sending a notice through one or more communication channels selected by the Bank, including, but not limited to: Remote Banking Services (RBS); SMS messages; electronic mail (e-mail); and/or publication of information on the Bank's official website. Such notice shall be deemed duly sent and received by the Client from the moment it is dispatched by the Bank through any of the aforementioned communication channels. Prior to the effective date of the changes, the Client shall have the right to select another tariff currently offered by the Bank or to terminate the Agreement. If the Client fails to make a selection before the effective date of the changes, the Bank shall have the right, unilaterally and without obtaining any additional consent from the Client, to transfer the Client to a tariff determined by the Bank.

5.3.20. The Bank shall have the right not to execute the Client's payment documents denominated in foreign currency and to suspend any transactions on the Client's accounts until: a special license and/or authorization is obtained from the competent authority that initiated the imposition of the relevant international economic sanctions; or the Client (including its beneficial owners and affiliated persons) is removed from the relevant sanctions lists. This right of the Bank shall apply both where the Client was already included in a sanctions list on the date of execution of this Agreement and where the Client, its beneficial owners, or its affiliated persons are added to such sanctions lists after the execution of the Agreement.

5.4. The Client shall have the right to:

5.4.1. Pursuant to this Agreement, to the terms of which the Client has acceded, instruct the Bank to open additional accounts and/or submit applications for other Bank products through the Remote Banking Services (RBS) system, other remote service channels, or by personally submitting such requests at the Bank's premises. The Bank shall be entitled to act on such instructions accordingly. Any application submitted by the Client through the aforementioned channels shall have the legal force of a written application and shall constitute sufficient grounds for the Bank to perform the relevant actions.

5.4.2. Upon request, receive from the Bank statements relating to transactions conducted through the Client's bank accounts and/or Cards, in accordance with the procedure and timeframes established by applicable law and the Bank's internal regulations.

Submit claims relating to transactions on bank accounts in writing within the time limits established by applicable law and/or the relevant agreement. Claims relating to transactions carried out using a Card shall be submitted within the timeframes and in the manner prescribed by the rules of the relevant Payment System. Failure to submit a claim within the prescribed period may constitute grounds for the Bank to refuse consideration or satisfaction of such claim.

5.4.3. Receive accurate and up-to-date information regarding instructions/orders executed by the Bank under this Agreement.

5.4.4. Upon full repayment and discharge of all obligations owed to the Bank, the Client shall have the right to:

- discontinue the use of the Bank's services and terminate this Agreement, including in the event of disagreement with amendments or additions to the Bank's Tariffs, by submitting a written notice to the Bank of its intention to cease using the services, simultaneously closing all bank accounts opened in the Client's name and claiming any remaining account balances;
- terminate this Agreement on any other grounds and subject to the conditions provided for herein.

Termination of this Agreement shall be permitted only if the Client has no outstanding obligations to the Bank, including obligations arising under previously concluded agreements and completed transactions.

5.4.5. Assign (in whole or in part) its rights and/or obligations under this Agreement and its appendices, or otherwise transfer them (including by way of debt transfer, novation, agency arrangements, or any other agreements that effectively result in the transfer of rights and/or obligations) to third parties only with the Bank's prior written consent. Any assignment or transfer made in violation of the above requirement shall be deemed invalid and shall have no legal effect with respect to the Bank.

5.4.6. In addition to the rights and obligations set forth in this Agreement, both the Bank and the Client shall have the rights and obligations established by the relevant General Terms and Conditions specified in the Appendices to this Agreement.

6. PROCEDURE FOR AMENDMENT AND TERMINATION OF THE AGREEMENT

6.1. As an additional (but not exclusive) confirmation of the Client's consent to the amended and/or supplemented Agreement, including amendments/additions to the Bank's Tariffs, the Client's performance of any of the following actions after the effective date of such amendments shall be deemed acceptance thereof:

- logging into the Remote Banking Services (RBS) system;
- carrying out any banking transaction through an account;
- submitting an application for a banking service. The Client acknowledges and agrees that the above actions shall be treated by the Bank as unconditional and full acceptance of the relevant amendments/additions, irrespective of the Client's subjective motives or purposes in performing such actions.

6.2. The Parties agree that the Bank shall have the right to amend and/or supplement this Agreement, including its Appendices and the Bank's Tariffs, in the following cases:

- upon changes in the applicable legislation of the Republic of Uzbekistan;
- upon changes to the rules of Payment Systems;
- upon the introduction by the Bank of new products and/or services;
- upon changes in the technology used to provide banking products;
- upon adjustment of tariffs and other service conditions, including for the purpose of increasing the efficiency and sustainability of the Bank's operations, optimizing costs, ensuring the economic viability and profitability of the services provided, as well as due to changes in market conditions, macroeconomic indicators, regulatory acts, or Payment System rules;
- other circumstances necessitating changes to service conditions, including in the interests of ensuring the Bank's stability, competitiveness, and long-term development, provided that such changes do not contradict applicable law.

Such amendments and/or supplements shall enter into force in accordance with the procedure established by this Agreement and shall be binding upon the Client from their effective date. If the Client disagrees with the amendments, the Client shall have the right to terminate the Agreement early without penalty, provided that all outstanding indebtedness to the Bank is repaid and all accounts are closed.

6.3. The Client hereby grants the Bank the right to amend and/or supplement this Agreement, including its Appendices, their number and composition, as well as the Bank's Tariffs, upon the occurrence of the circumstances specified in Clause 6.2 of the Agreement, as well as in other cases not contrary to the applicable legislation of the Republic of Uzbekistan, provided that the Client is notified at least ten (10) calendar days prior to the proposed effective date of such amendments and/or supplements, except in the cases specified in Clause 6.11 of this Agreement.

Notification may be made by any of the following means: publication of an announcement on the Bank's official website; sending written notice to the postal address and/or legal address/individual entrepreneur address specified in the application for opening a bank account; electronic communication channels; courier service; and/or any other method chosen by the Bank.

Amendments and/or supplements shall become effective on the date specified in the notice (announcement), unless a later effective date is expressly stated.

The Client also grants the Bank the right to change the tariff selected by the Client to another tariff in the cases provided for in Clauses 5.3.18 and 5.3.19 of this Agreement.

6.4. Any amendments and/or supplements to the Agreement, including its Appendices and Tariffs, as well as any new version thereof, shall automatically apply to and become binding upon the Client ten (10) calendar days after the Bank has notified the Client.

6.5. If, prior to the effective date of the amendments and/or supplements determined in accordance with this Agreement and applicable law, the Bank has not received a written statement from the Client objecting to such amendments and/or supplements, the absence of objections (the Client's inaction) shall be deemed confirmation of the Client's full and unconditional consent (acceptance) of such amendments and/or supplements. In such case, the Agreement and/or the Tariffs shall be deemed amended by mutual agreement of the Parties, and the written form of such agreement shall be deemed satisfied pursuant to Article 366 of the Civil Code of the Republic of Uzbekistan.

6.6. This Agreement may be terminated in accordance with the established procedure at any time, provided that the Client has fully performed all obligations and made all payments related to the provision of banking services.

6.7. Termination of the Agreement accompanied by an application for the closure of the Account(s) shall constitute grounds for the closure of all of the Client's accounts maintained with the Bank, including bank accounts opened for servicing a Corporate Card, except where otherwise provided by law.

6.8. The Client's primary and/or secondary account may be closed only after all other bank accounts of the Client maintained with the Bank have been closed, including transit, scheme, special-purpose, designated-purpose, and other accounts, except where expressly provided otherwise by the legislation of the Republic of Uzbekistan.

6.9. This Agreement shall terminate on the date of closure of the last bank account of the Client maintained with the Bank. However, if on such date the Client has any outstanding indebtedness to the Bank under this Agreement and/or any other agreements concluded with the Bank, the Agreement shall terminate only after the Client has fully discharged all obligations, including payment of all outstanding debts, commissions, interest, and other amounts due. In the event of termination of the Agreement and/or closure of a bank account, commissions and other fees prepaid by the Client for banking services shall not be refunded, except where expressly required by the applicable legislation of the Republic of Uzbekistan.

6.10. The Bank shall have the right to terminate this Agreement unilaterally and out of court, to which the Client hereby gives its unconditional consent, in the following cases:

- where the Bank possesses information obtained in accordance with the procedure and on the grounds provided by the legislation of the Republic of Uzbekistan on combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, including upon receipt of relevant instructions or notifications from authorized state authorities. In such case, the Agreement shall be deemed terminated upon the expiration of three (3) calendar days from the date the notice of termination is sent to the Client;
- where there have been no funds in the bank account and/or no transactions on the account and/or insufficient funds to pay recurring fees in accordance with the Tariffs for a period of twelve (12) consecutive calendar months. In such case, the Agreement shall be deemed terminated and the bank account closed upon the expiration of thirty (30) calendar days from the date the Bank sends a warning to the Client through remote banking service channels, unless, before the expiry of such period, the Client deposits sufficient funds into the account to repay the outstanding debt and/or performs at least one transaction;
- where amendments are made to this Agreement (Public Offer) and/or the Tariffs and such amended terms are unacceptable to the Client (as expressed through a written objection or other notification from the Client);
- where the Client violates the terms of this Agreement or the legislation of the Republic of Uzbekistan;
- where requirements or directives of authorized governmental authorities make it impossible or restrict the provision of services to the Client;
- where the Client incurs indebtedness to the Bank that remains unpaid within the established period;
- where the Client fails to provide, or provides inaccurate, documents and/or information required for the Client's identification and servicing;
- where the Bank has reasonable grounds to believe that continuing to provide services to the Client may result in losses or reputational risks for the Bank;
- in other cases expressly provided for by this Agreement or applicable law.

6.11. In the event of any change in legal form, registered or mailing address, banking details, or trade name, the relevant Party shall notify the other Party thereof in writing within three (3) banking days from the date such changes are made, unless different time limits are established by the legislation of the Republic of Uzbekistan.

The Bank shall be entitled to send notices to the Client by any of the following means:

- by posting relevant information in the Bank's premises;
- by publication in mass media;
- by posting information on the Bank's official website;
- through remote banking service channels;
- to the email address or postal/legal address specified in the Agreement or in the Account Opening Application;
- by any other means allowing reliable confirmation that the notice has been sent.

A notice shall be deemed received by the Client from the moment it is dispatched by the Bank using the selected method, unless otherwise provided by the legislation of the Republic of Uzbekistan.

7. LIABILITIES OF THE PARTIES

7.1. For breach of obligations established under this Agreement, the Parties shall bear liability in accordance with applicable law and this Agreement.

7.2. The Bank shall be liable for violations of banking legislation, this Agreement, including the unjustified disclosure of information concerning the Client constituting Banking Secrecy, in accordance with applicable law and the terms of this Agreement.

7.3. The Client shall be liable to the Bank for the following:

- **Return of erroneously credited funds**

If the Client fails to return funds erroneously credited to the Client's account within 2 (two) business days from the receipt of the account statement or the Bank's notice/modem message (whichever occurs first), and/or returns such funds late, the Client shall bear liability in accordance with applicable law. The obligation to return such funds shall apply regardless of whether the Client has spent such funds or not.

- **Legality of transactions**

The Client shall be responsible for the legality of all transactions conducted through its accounts and shall indemnify the Bank for losses incurred as a result of the Client's violation of the legislation of the Republic of Uzbekistan, the terms of this Agreement, regulations of the Central Bank of the Republic of Uzbekistan, or the rules of international payment systems.

- **Compliance with cash handling regulations**

The Client shall be responsible for the timely recording in its cash register of cash funds received from the Bank and for compliance with cash handling regulations in accordance with applicable law.

- **Accuracy of reports and documents**

The Client shall be responsible for the accuracy and timely submission of reports to the Bank (in cases provided for by law or this Agreement), as well as for the accuracy, authenticity, and legality of information contained in any documents submitted to the Bank.

- **Compensation for the Bank's losses caused by the Client's actions**

The Client undertakes to compensate the Bank for all losses incurred (including actual damages and loss of profit) arising from the Client's failure to perform or improper performance of obligations stipulated in Clauses 5.2.15–5.2.17 of this Agreement, including losses caused by foreign banks.

- The Client shall be responsible for the timely recording in its cash register of cash funds received from the Bank, for the intended use of such funds, and for compliance with cash handling regulations in the manner established by the legislation of the Republic of Uzbekistan.
- In other cases, liability shall be determined in accordance with the legislation of the Republic of Uzbekistan.

When conducting banking transactions remotely using the account, the Client is hereby informed of the following:

- the risk of involvement in unlawful transactions rests with the Client;
- if the Client becomes involved in unlawful transactions, the Bank shall take appropriate measures in accordance with the legislation of the Republic of Uzbekistan.

7.4. The Bank shall not bear and does not assume any responsibility for the calculation, accrual, withholding, or transfer of penalties, fines, or other sanctions payable to third parties (including the Client's creditors) in connection with the Client's failure to perform or improper performance of contractual or other obligations toward such parties. The obligation to calculate, account for, withhold, and transfer such amounts shall rest solely with the Client, regardless of whether settlements and payments were carried out through the Bank.

7.5. If either Party, in performing this Agreement, violates applicable law, the other Party shall not bear any liability for such violation.

7.6. The Bank's liability for an unauthorized transaction carried out using the Client's Authentication Credentials shall arise exclusively if the Client properly documents and proves that such transaction

became possible as a result of:

7.6.1. the existence of a vulnerability in the Bank's software or infrastructure that was known to the Bank in advance, and the Bank failed to take reasonable and sufficient measures to remedy such vulnerability;

7.6.2. the Bank's failure to take reasonable measures available to it to prevent a transaction exhibiting obvious and documented signs of fraud, which were identified (or should have been identified) by the Bank's own transaction monitoring (anti-fraud) system at the time the transaction was processed.

In all other cases, including the loss, disclosure, compromise, or unauthorized use of Authentication Credentials due to the fault of, or with the involvement of, the Client or third parties, responsibility for the transactions carried out shall rest with the Client.

8. DISCLAIMER

8.1. The Bank shall be released from liability for the full or partial non-performance of its obligations under this Agreement if such non-performance is a direct consequence of circumstances arising through no fault of the Bank, including, but not limited to:

- technical failures or suspension of the operation of the interbank electronic payment system, payment systems, or other infrastructure systems that support the execution of settlements;
- delays in the Client's payments resulting from errors, inaccuracies, or other deficiencies made by the Client in preparing payment documents;
- the freezing of funds, the imposition of an attachment/seizure on funds held in an account, or the suspension of transactions on an account in cases provided for by applicable law;
- the Client's failure to provide, or late provision of, documents required for the withdrawal of cash funds, or the presence of errors or inaccuracies in such documents;
- the occurrence of force majeure circumstances, duly confirmed in accordance with the procedure established by law, including, but not limited to: the adoption by state authorities and the Central Bank of the Republic of Uzbekistan of regulatory acts and/or measures of a restrictive or prohibitive nature; natural disasters (including floods, earthquakes, hurricanes, and similar events); fires; military actions; terrorist acts; epidemics; epizootics (animal disease outbreaks); and any other circumstances that the Parties could not reasonably foresee or prevent through reasonable measures;
- the inability to return funds in foreign currency and/or the inability of the Client's foreign counterparty to receive such funds where the foreign currency transaction was carried out by the Client in violation of applicable law or on the basis of inaccurate information provided to the Bank, including under contracts involving countries included in lists published by the Financial Action Task Force (FATF), or where funds are frozen by correspondent banks due to the risk of the application of international economic sanctions;
- any other cases established by the applicable legislation of the Republic of Uzbekistan.

9. MISCELLANEOUS

9.1. In the event of any disagreements regarding the terms of this Agreement or their performance, the dispute shall be resolved by mutual agreement of the Parties.

9.2. If the Parties fail to reach an agreement through negotiations, all disputes, disagreements, claims, or demands arising out of or in connection with this Agreement, including matters relating to its conclusion, amendment, performance, breach, termination, expiration, or invalidity, shall be resolved:

- either by the Economic Court having jurisdiction in accordance with the rules of jurisdiction and competence established by the applicable legislation of the Republic of Uzbekistan, at the location of the Bank branch servicing the Client;
- or by the Arbitration Court under the Chamber of Commerce and Industry of the Republic of Uzbekistan, or by the Arbitration Court under its relevant territorial division corresponding to the location of the Bank branch servicing the Client, in accordance with the Arbitration Rules, the Regulations on the Arbitration Court, and the Regulations on Fees, Costs, and Expenses of the Parties.

The right to choose the forum (jurisdiction) for a particular dispute shall belong to the claimant and shall be exercised upon filing the statement of claim. The choice of jurisdiction for a particular dispute shall be final.

9.3. As of the date of execution of this Agreement, the Client confirms that it has reviewed and fully agrees with all terms and conditions of the Agreement, including its appendices and the Bank's Tariffs.

9.4. The Client hereby understands and agrees that the Bank has no ability to control or regulate the timing of receipt of funds from third parties. Any mutual claims relating to settlements between the Client and other persons shall be resolved without the participation of the Bank.

9.5. Any amendment and/or termination of individual services under this Agreement shall not release either the Client or the Bank from the performance of obligations arising in connection with such services prior to the effective date of such amendment and/or termination.

9.6. **Sanctions Clause**

9.6.1. The Client hereby unconditionally represents and warrants that:

A. With respect to all domestic and foreign trade contracts (agreements), including the participants/shareholders/ultimate beneficial owners and controlling persons of counterparties, the following conditions are complied with:

1. None of such persons is included, nor will be included, in any current or future sanctions or restrictive lists, including, but not limited to:

- SDN List (of the United States);
- other U.S. blocking sanctions lists;
- sanctions lists of the European Union (EU);
- sanctions lists of the United Kingdom;
- any other applicable international sanctions and restrictive lists.

B. Goods acquired under foreign trade contracts (agreements):

- Shall not be resold, supplied, exported, and/or transported to entities included in the U.S., EU, or UK blocking sanctions lists, nor used for purposes prohibited under the export control regulations of those jurisdictions.
- Shall not be supplied, exported, or otherwise transferred in violation of U.S. or EU export control regulations, including to companies directly or indirectly connected with the military-industrial complex (MIC) of the Russian Federation, or for purposes that contribute to strengthening the military-industrial base of the Russian Federation.

C. The Client shall be responsible (including financially) for ensuring that goods, works, services, technologies, software, and transactions, including those under freight forwarding, transportation, and charter (freight) agreements, have no direct or indirect connection with sanctioned countries, sanctioned persons, or sanctions lists.

The Client confirms that it understands the restrictions imposed by the export control regulations of the United States, the European Union, and the United Kingdom regarding the use and transfer of goods, services, technologies, or software, including: items of U.S. origin; goods containing U.S. components; and intellectual property rights originating from the United States or the European Union, where such items have been supplied to Russia in violation of the aforementioned regulations.

D. If the Client becomes aware of any facts indicating non-compliance with the above requirements, the Client undertakes to notify the Bank immediately.

9.6.2. The Bank shall have the right, with respect to domestic and foreign trade contracts (agreements) concluded by the Client, as well as individual transactions:

➤ **Verification and Information Requests**

- The Bank shall have the right to verify the activities of the Client, its counterparties, and any specific transaction/operation for compliance with economic sanctions and export control requirements, including regulations and measures issued by: the United Nations Security Council; the U.S. Office of Foreign Assets Control (OFAC); governmental authorities of the United States; Canada; the United Kingdom; the European Union; and other competent authorities.
- The Bank may send requests to the Client (with a response deadline of two (2) business days, unless a different period is established by law or by the Bank) requiring the Client to provide information and documents necessary for conducting such verification.

➤ **Suspension and Refusal**

- The Bank shall have the right to suspend or refuse the processing/execution of a transaction, as well as return incoming payments or block outgoing payments, where indications of a sanctions violation or sanctions-related risk are identified.
- The Bank may suspend the processing/execution of a transaction for the period reasonably required to complete its review, taking into account the provisions of the Bank's Compliance Risk Management Policy, Sanctions Compliance Policy, and the Bank's risk appetite.

➤ **Interaction with Correspondent Banks**

- The Bank shall have the right to submit inquiries to correspondent banks.
- The Bank may refuse to process and may return payments involving a party that is directly or indirectly included in blocking sanctions lists, including through the application of the 50 Percent Rule.

➤ **Termination of Services and Agreement**

- If it is established that the Client, its counterparty, the participants/shareholders/beneficial owners of a transaction, or any other related persons are included in blocking sanctions lists, or if the Bank determines, at its sole discretion, that a high sanctions risk exists, the Bank shall have the right to unilaterally terminate this Agreement out of court, close the Client's accounts, and discontinue servicing all contracts and transactions.
- Termination of the Agreement and discontinuation of services shall take effect upon the expiration of three (3) calendar days from the date on which the Bank sends notice to the Client, unless a shorter period is specified in such notice.

➤ **Other Measures**

- The Bank shall have the right to take any other actions necessary to prevent, detect, and suppress transactions associated with sanctions risks, including measures aimed at preventing repeated violations.

➤ **Notification**

- The Bank shall inform the Client (provided that such disclosure is not prohibited by law or confidentiality requirements) of any identified sanctions risks. However, the Bank shall not be obliged to disclose the sources of such information or the criteria used to assess sanctions risk.

9.6.3. The Bank shall additionally have the right to:

- conduct enhanced due diligence reviews of high-risk transactions;
- obtain opinions from external experts regarding the assessment of sanctions risks;
- establish additional documentation requirements for high-risk transactions;
- implement special monitoring and control procedures for transactions involving foreign counterparties.

9.6.4. The Bank shall not be liable, including financially, for any losses, lost profits, expenses, unfulfilled obligations, or delays incurred by the Client arising in whole or in part as a result of:

- refusal by correspondent banks and/or other banks participating in settlements to process transactions, regardless of the reasons for such refusal;
- blocking, freezing, attachment, seizure, or suspension of transactions involving the Client's funds in correspondent accounts maintained with foreign and/or Uzbek banks, as well as in the Client's accounts with other financial institutions;
- delays or suspension of transactions caused by additional reviews, including sanctions-risk reviews, compliance reviews, and/or verification of the legality of a transaction;
- the Bank's refusal to process a transaction where direct or indirect indications of sanctions risk are identified, or where, in the Bank's opinion, the execution of the transaction may result in a violation of the legislation of the Republic of Uzbekistan, international sanctions regimes, export control regulations, or the Bank's internal policies;
- acts, omissions, or decisions of any third parties, including correspondent banks, settlement and clearing organizations, payment systems, regulatory and supervisory authorities, international organizations, and others.

The Client acknowledges that such actions (or omissions) and their consequences shall not constitute a breach of the Bank's obligations under this Agreement, and that in such cases the Bank shall have no obligation to compensate the Client for any losses, expenses, or lost profits.

9.6.5. The Parties agree and confirm that either Party shall have the right, unilaterally, without obtaining the consent of the other Party and without recourse to a court, to immediately terminate or suspend this Agreement (upon written notice to the other Party) if:

- one of the Parties, its affiliates, beneficiaries, ultimate beneficial owners, or controlling persons is or becomes included in sanctions lists maintained by the United Nations Security Council, the European Union, the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC), any other U.S. governmental authority, the United Kingdom, or any other jurisdiction whose sanctions measures the Bank is required to observe;
- the Party's goods, works, services, or transactions are connected with jurisdictions, companies, or persons subject to international sanctions or export-control restrictions;
- in the Bank's opinion, the execution of transactions or continuation of cooperation creates a sanctions risk, even if such risk has not been formally confirmed by the relevant authorities.

Any unilateral termination or suspension of this Agreement pursuant to this clause:

- is intended to protect the rights and legitimate interests of the Parties;
- shall not constitute a breach of the Agreement;
- shall not give rise to any obligation to compensate the other Party for losses, lost profits, expenses, or any other damages;
- shall not serve as grounds for any monetary claims, penalties, liquidated damages, fines, or other demands, including claims arising from the actions or omissions of third parties, such as correspondent banks, settlement and clearing organizations, payment systems, or other participants in the payment process.

9.6.6. The Parties acknowledge and agree that:

- this Sanctions Clause constitutes a material term of the Agreement, the breach or non-performance of which shall entitle the other Party to immediately terminate the Agreement unilaterally and without recourse to a court. This Sanctions Clause shall remain in effect throughout the term of the Agreement and during the period required for the settlement of the Parties' mutual obligations following its termination;
- all provisions of this Sanctions Clause are separate and independent from one another, and the invalidity or unenforceability of any provision shall not affect the validity or enforceability of the remaining provisions;
- in the event of any conflict between the provisions of this Sanctions Clause and any other terms of the Agreement, the provisions of this Sanctions Clause shall prevail and have priority;
- the provisions of this Sanctions Clause shall take precedence over any other obligations of the Parties, including obligations arising under other agreements between the Parties, as well as obligations arising from transactions with third parties.

9.7. Anti-Corruption Clause

9.7.1. The Parties hereby warrant that, as of the effective date of this Agreement, neither they nor their representatives, employees, affiliates, beneficial owners, or any other persons under their control or decisive influence have offered, requested, or accepted any improper monetary or other advantage of any kind, and that they do not intend to engage in such conduct in the future in connection with the conclusion or performance of this Agreement.

9.7.2. The Parties undertake, throughout the entire term of this Agreement, to:

- comply with the provisions of this Anti-Corruption Clause;
- take reasonable and adequate measures to ensure compliance by their representatives, employees, and engaged third parties;
- ensure that activities under this Agreement are carried out in strict compliance with the applicable anti-corruption laws of the Republic of Uzbekistan and any other applicable jurisdictions.

9.7.3. The following actions are prohibited in any form, including through third parties:

- a) **Bribery** — offering, giving, authorizing, or receiving any improper pecuniary or other benefit to or from the persons referred to above for the purpose of obtaining or retaining an improper advantage;
- b) **Extortion of a bribe or inducement to pay a bribe** — demanding a bribe, including through threats or coercion;
- c) **Abuse of authority** — the use of official or managerial powers contrary to the legitimate interests of an organization for the purpose of obtaining a benefit or causing harm;
- d) **Laundering of proceeds derived from corrupt practices**, as well as concealing or disguising the source, location, disposition, movement, or ownership of property where it is known that such property was obtained through criminal activity;
- e) Any other actions that violate applicable anti-corruption legislation, including additional prohibitions established by applicable legal requirements.

9.7.4. A Party shall immediately notify the other Party in writing of:

- any actual occurrence or reasonable suspicion of any actions referred to in Clause 9.7.3;

- any circumstances capable of creating a risk of violation of anti-corruption legislation;
- any additional anti-corruption legal requirements applicable to its activities.

9.7.5. The Bank shall have the right to suspend or terminate this Agreement unilaterally and out of court, to which the Client hereby gives its unconditional consent, if there are reasonable grounds for suspicion or if information is received (including from official sources, partners, governmental authorities, or correspondent banks) indicating a violation of the provisions of this Clause. Such suspension or termination shall not constitute a breach of the Agreement and shall not give rise to any liability on the part of the Bank, including liability for damages or loss of profit.

9.7.6. This Anti-Corruption Clause constitutes an independent and overriding provision of the Agreement. In the event of any conflict between the provisions of this Clause and any other terms of the Agreement, the provisions of this Anti-Corruption Clause shall prevail. The invalidity of any provision of this Clause shall not affect the validity of the remaining provisions.

9.7.7. The Parties agree that, for the suspension or termination of the Agreement, it shall be necessary to establish the occurrence of the conduct specified in Clause 9.7.3 of this Anti-Corruption Clause by means of a final and legally binding court decision.

10. FORCE-MAJEURE

10.1. Neither Party shall be liable for the full or partial failure to perform its obligations under this Agreement if such failure is the direct result of force majeure circumstances arising after the execution of the Agreement and beyond the reasonable control of the Parties, including: natural disasters (such as floods, earthquakes, hurricanes, and other natural catastrophes); fires; epidemics; strikes; military actions or the threat thereof; terrorist acts; acts of governmental authorities or other competent authorities imposing prohibitions or restrictions; embargoes; sanctions; circumstances resulting in the suspension or restriction of the operation of payment systems, the Central Bank of the Republic of Uzbekistan, or interbank settlement systems; power outages; communication failures caused by telecommunications operators or Internet service providers; or disruptions in the operation of the Information and Computing Center of the Central Bank of the Republic of Uzbekistan (ICC of the CBU).

10.2. The occurrence of force majeure circumstances and their duration must be documented and confirmed in accordance with the procedure established by the legislation of the Republic of Uzbekistan. The Party for whom performance of obligations has become impossible shall notify the other Party in writing within five (5) calendar days from the date of the occurrence or cessation of such circumstances.

11. PERSONAL DATA

11.1. The Client, acting freely, of its own will and in its own interests, hereby confirms that it grants the Bank its unconditional and informed consent to process its personal data (hereinafter referred to as "Personal Data" or "PD"), as well as, where applicable:

- the Personal Data of the Client's beneficiaries;
- the Personal Data of the Client's ultimate beneficial owners;
- the Personal Data of persons directly or indirectly controlling the Client.

Such consent is granted for the purposes of:

- assessing the possibility of entering into and performing this Agreement, including, but not limited to, the automated processing of Personal Data for the assessment of cooperation risk, creditworthiness, reliability, financial standing, and/or business reputation;
- verifying the accuracy and relevance of the information and documents provided;
- concluding and performing the Agreement;
- complying with legal requirements, as well as the rules and standards of payment systems;
- participation in promotions, surveys, and research conducted by the Bank and/or the Bank's Partners, including through remote communication channels;

- developing, testing, and implementing new products and services of the Bank and/or the Bank's Partners;
- promoting the services of the Bank and/or the Bank's Partners;
- implementing and operating software used by the Bank;
- preparing analytical and statistical reports regarding the Client's activities and transactions.

11.2. The consent to the processing of Personal Data referred to in Clause 11.1 may be withdrawn by any individual whose Personal Data is being processed by submitting a written request to the Bank. Upon withdrawal of such consent, the Bank shall cease processing the relevant Personal Data, except where such processing is required or permitted by applicable law, regulatory acts of the Central Bank of the Republic of Uzbekistan, or is necessary for the protection of the Bank's rights and legitimate interests.

11.3. The Client confirms that it has obtained all necessary consents from third parties (including beneficiaries, beneficial owners, and controlling persons) whose Personal Data it provides to the Bank, and undertakes to indemnify the Bank for all losses, including lost profits, arising from claims made by such persons in connection with the processing of their Personal Data.

11.4. The Client consents to the transfer and processing of its Personal Data by the Bank's Partners, including Partners located outside the Republic of Uzbekistan, provided that the requirements of applicable legislation concerning personal data protection and banking secrecy are observed.

11.5. The Bank shall have the right to store and process Personal Data obtained under this Agreement throughout the term of the Agreement and for at least five (5) years after its termination, or for such other period as may be required by applicable law, including for the purposes of: protecting the Bank's rights and legitimate interests; complying with legal and regulatory requirements; resolving disputes; fulfilling the requirements of governmental supervisory and regulatory authorities.

11.6. This Personal Data Processing Clause shall prevail over any other provisions of the Agreement with respect to the regulation of Personal Data processing. The invalidity of any individual provision of this Clause shall not affect the validity or enforceability of the remaining provisions.

12. BANK DETAILS

Joint Stock Company "Invest Finance Bank"

Tashkent, Mirzo-Ulugbek District, Mustakillik Avenue, 17B.

Central Bank of Uzbekistan License No. 75 dated April 15, 2023

MFO: 01041

TAX ID: 206942764

Phone: (+998 71) 202-50-60, 1214

Bank's website:

<https://www.infinbank.com>

E-mail:

info@infinbank.com

General Terms and Conditions for Servicing Accounts of Legal Entities and Individual Entrepreneurs

1. SUBJECT

1.1. These General Terms and Conditions for Banking Services for Legal Entities and Individual Entrepreneurs (hereinafter referred to as the "General Terms") are approved by the Bank and shall apply to the relationship between the Bank and the Client. They regulate matters related to the opening of a bank account (hereinafter referred to as the "Account"), the receipt and crediting of funds to the Account, the transfer and payment of funds from the Account, the provision of cash services, as well as the performance of other account transactions in accordance with the legislation of the Republic of Uzbekistan.

1.2. By entering into the Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs with JSC InFinBank, the Client confirms its full and unconditional accession to these General Terms, which constitute an integral part of the said Agreement and shall apply in their current version published on the Bank's official website.

1.3. The interest rates and fees for services provided by the Bank relating to lending, factoring, financial leasing, the purchase and sale of securities, the custody and safekeeping of securities, securities management, safekeeping of valuables (documents, securities, precious metals, etc.) in the Bank, the lease of special premises or steel safes located therein for the storage of documents and other valuables, underwriting, consulting services, the issuance of guarantees and sureties, the purchase by the Bank of the Client's available foreign currency funds, as well as the provision of other services within the framework of international banking practice, shall be governed by separate agreements.

1.4. Matters related to the placement of the Client's funds in savings and term deposit accounts shall be governed by separate agreements.

2. OBLIGATIONS OF THE PARTIES

2.1. According to these General Terms and Conditions, the Bank undertakes to:

2.1.1. Provide settlement services upon the Client's instructions within the framework of the applicable legislation and to perform other settlement and cash transactions specified by the legislation of the Republic of Uzbekistan. In particular:

- a) credit funds received to the Client's current account on the same day or no later than the following business day upon receipt by the Bank of the relevant electronic payment document, original cheque, or electronic documents generated using a bank payment card (BPC), confirming the receipt of funds;
- b) execute instructions for the transfer (remittance) of funds from the Client's account on the basis of the relevant payment document;
- c) execute payment claims and collection orders relating to the Client's debt obligations in accordance with the applicable legislation;
- d) accept and disburse cash funds to the Client in accordance with the applicable legislation and the Bank's internal regulations;
- e) provide other settlement and cash services (except for transactions governed by separate agreements concluded between the Bank and the Client).

2.1.2. The Bank shall not pay interest to the Client on funds held in the Client's account.

2.1.3. Debit funds from the Client's account only upon the Client's instruction or with the Client's consent (except for non-acceptance payment claims and collection orders), in accordance with the applicable regulations of the Republic of Uzbekistan. If there are insufficient funds or no funds in the Client's account

to satisfy a payment document presented for payment, the Bank shall place the unpaid amount into Card Index No. 2 in accordance with the procedure and conditions established by the legislation of the Republic of Uzbekistan. The payment document shall be executed by the Bank as funds are credited to the Client's account, in the order of priority established by law.

2.1.4. Provide services to the Client during the hours specified in the Client service schedule, except on weekends and public holidays (non-working days).

2.1.5. Perform settlement transactions upon the Client's instructions in strict compliance with the rules governing non-cash settlements established in the Republic of Uzbekistan. Accept for execution payment and settlement documents only from persons specified in the Client's signature and seal specimen card and/or persons duly authorized by the Client.

2.1.6. Verify the correctness of all required details, signatures, and other information when accepting payment documents, and to ensure execution of a properly completed payment document on the day it is received (provided it is received at least 15 minutes before the end of the Bank's operating day), or no later than the next business day (if received after the end of the operating day or less than 15 minutes before the end of the operating day).

2.1.7. Provide the Client with cash-service forms (cash deposit application forms and other required forms).

2.1.8. Provide, upon the Client's instruction, account statements and other documents to the Client or its representative acting under a power of attorney.

2.1.9. Guarantee the confidentiality of information and data relating to the Client that constitute banking secrecy.

2.1.10. To ensure the safekeeping and integrity of funds held in the Client's account.

2.2. According to these General Terms and Conditions, the Client undertakes to:

2.2.1. Provide the Bank with all documents necessary for the execution of settlement transactions.

2.2.2. Comply with the Bank's operating schedule, the procedures for the preparation and submission of payment documents, as well as other internal documents of the Bank relating to the subject matter of this Agreement. Comply with the requirements of the applicable regulations of the Central Bank of the Republic of Uzbekistan.

2.2.3. Where sufficient funds are available in the account, submit a cash cheque to the Bank for the withdrawal of cash for the payment of salaries, pensions, and benefits, and use the funds received strictly for their intended purpose.

2.2.4. Maintain a sufficient balance of funds in the account for the purpose of making payments.

2.2.5. Pay for the Banking Services provided in accordance with the procedure established by the Bank's Tariffs.

2.2.6. In the event that the Bank's Tariffs are amended in accordance with the terms of the Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs with JSC InFinBank, the Client shall pay the commissions and other charges provided for under the new Bank Tariffs from the date of their implementation.

2.2.7. Upon the Bank's request, provide information regarding export-import and other transactions carried out under agreements concluded with foreign counterparties, as well as, where necessary, any other information required by the Bank for the performance of its functions, including compliance with legislation on combating the legalization (laundering) of proceeds derived from criminal activity, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction

2.2.8. In the event of a change of the head (director) or chief accountant, notify the Bank thereof in writing on the same day and provide the Bank with an updated specimen signature and seal card (if applicable), indicating the new authorized officers.

2.2.9. Within the prescribed time limits, deposit with the Bank's cash office any cash funds transferred to a depositor account and previously withdrawn from the Bank's cash office by means of cash cheques.

2.2.10. Comply with the procedures governing the receipt and expenditure of cash from its own cash desk, observe cash-handling discipline, and comply with the procedures for transferring cash exceeding the established limit to the Bank.

2.2.11. Provide the documents requested by the Bank pursuant to Clause 3.1.4 of these General Terms and Conditions, and, where necessary, upon the Bank's first demand, provide documents confirming the legality of a transaction in cases where suspicious (questionable) transactions have been identified.

2.2.12. Maintain a minimum account balance sufficient to cover the Bank's commission for the month following the reporting month.

2.2.13. Monitor the Bank's website for information regarding amendments and/or supplements to this Agreement and the Bank's Tariffs and, where such information is available, carefully review the new procedures and conditions governing the provision of the Bank's services and comply with them.

2.2.14. The Parties shall maintain confidentiality in relation to these General Terms and Conditions and shall not disclose information relating to this Agreement without the prior written consent of the other Party, except as otherwise provided by the legislation of the Republic of Uzbekistan.

3. RIGHTS OF THE PARTIES

3.1. According to these General Terms and Conditions, the Bank shall have the right to:

3.1.1. Where violations of the settlement procedures established by the legislation of the Republic of Uzbekistan, regulations of the Central Bank of the Republic of Uzbekistan, the Bank's internal documents, or violations by the Client of the procedures for the preparation and timely submission of payment documents are identified, the Bank shall take measures to suspend the transaction, including refusing to execute a payment that is contrary to the law and suspending its processing.

3.1.2. Use the Client's available funds as resources of the Bank while guaranteeing the safekeeping of such funds and the Client's unrestricted right to dispose of its own funds.

3.1.3. In accordance with the procedure established by law, debit funds from the Client's account without the Client's consent (without acceptance) for mandatory payments to the state budget and extra-budgetary funds, as well as in other cases provided for by the legislation of the Republic of Uzbekistan and agreements entered into by the Client.

3.1.4. Where doubts arise as to the authenticity of documents serving as the basis for banking transactions, suspend the relevant transaction and notify the Client's authorized signatories thereof. The Bank shall have the right to require the Client to provide additional documents confirming the legality of the transaction being conducted.

3.1.5. The Bank shall have the right to refuse to carry out a transaction involving funds or other property where:

- the management body of a legal entity or a person authorized to act on behalf of the legal entity without a power of attorney is absent from its registered location (postal address);
- knowingly false documents have been submitted or documents requested in accordance with the law have not been provided;
- information has been obtained, in accordance with applicable legislation, regarding participation or suspected participation in terrorist or other criminal activities;
- funds in the account have been frozen, seized, or account operations have been suspended in cases provided for by law.

In addition, the Bank shall have the right, in accordance with the legislation of the Republic of Uzbekistan and without the Client's consent, to freeze and/or suspend transactions involving funds or other property (except incoming credits to the account) where, under applicable legislation, the relevant persons are included in the list of persons involved in or suspected of involvement in terrorist activities or the proliferation of weapons of mass destruction.

Where a transaction is suspended and/or funds or other property are frozen, no debits from the accounts shall be made pursuant to the Client's instructions, and property held by the Bank shall not be released.

3.1.6 In accordance with the procedure established by the legislation of the Republic of Uzbekistan, the Bank shall have the right, without the Client's consent and on a unilateral basis, to suspend transactions and/or freeze funds or other property of a person (legal entity or individual) included in the List of Persons involved in or suspected of involvement in terrorist activities.

3.1.7. A transaction involving funds or other property shall also be subject to suspension, and the relevant funds or property shall be frozen, where:

- a) one of the participants acts on behalf of or under the instructions of a person included in the list of persons involved in or suspected of involvement in terrorist activities or the proliferation of weapons of mass destruction;
- b) the funds or other property used in the transaction belong, in whole or in part, to a person included in the list of persons involved in or suspected of involvement in terrorist activities or the proliferation of weapons of mass destruction;
- c) a legal entity participating in the transaction is owned or controlled by an individual or legal entity included in the list of persons involved in or suspected of involvement in terrorist activities or the proliferation of weapons of mass destruction.

Where a transaction is suspended and/or funds or other property are frozen, no debits shall be made from the accounts pursuant to the Client's instructions, and property held by the Bank shall not be released.

3.1.8. Where Card Index No. 2 exists on the Client's primary demand deposit account, funds held in the Client's secondary and other accounts maintained with other banks shall be transferred to the Client's primary account (except for accounts exempted from this requirement under the legislation of the Republic of Uzbekistan).

3.1.9. Where erroneous entries are identified after the end of the Bank's business day and following preparation of the balance sheet report, the Bank shall have the right, on the following banking day and without the Client's consent, to debit incorrectly credited amounts from the Client's account by means of a reversing corrective accounting entry.

3.1.10. The Client hereby unconditionally agrees that the Bank shall have the right, at its discretion and subject to mandatory prior notice of at least ten (10) calendar days, to make amendments and additions:

- to the Bank's Tariffs, including changes to the amount, procedure, and conditions for payment of the Bank's fees and other payments related to account maintenance;
- to these General Terms and Conditions.

The Bank shall notify the Client of such changes by publishing the relevant information on the Bank's official website and/or sending an informational message through the Client's Remote Banking System, which shall constitute proper notice. The Client's continued use of the Bank's services after the effective date of such changes shall constitute confirmation of the Client's acceptance thereof.

3.1.11. Where a flash notification appears in the Internet Banking System in connection with the receipt (electronically or in hard copy) of a payment claim requiring acceptance against the Client's account, the Client shall review such claim in the Bankmail section and either accept or reject it. If the Client fails to submit a written or electronic statement rejecting acceptance, stating the reasons for the rejection and signed by the persons specified in the signature card (or, when submitted through the System, authenticated by an electronic digital signature), the payment claim shall be deemed accepted by the Client in accordance with the general procedure, after which payment shall be executed.

3.1.12. Where the Client or a transaction conducted by the Client becomes subject to sanctions or there is a risk of becoming subject to sanctions, the Bank shall have the right to request additional information from the Client for the purpose of reviewing the transaction, impose limits on the transaction amount, restrict or refuse the transaction, and, where the transaction does not correspond to the profile contained in the Client's questionnaire, refuse to provide the service and unilaterally terminate the Agreement with the Client.

3.2. According to these General Terms and Conditions, the Client shall have the right to:

3.2.1. Freely dispose of the funds in its account within the framework of the applicable legislation and the terms of this Agreement.

- 3.2.2. Instruct the Bank to perform settlement and cash operations, require their timely execution, and submit inquiries regarding collection (inkasso) settlements.
- 3.2.3. Receive cash funds in accordance with the legislation and the payroll payment schedule, provided that sufficient funds are available in the account and reserved for such purpose.
- 3.2.4. Apply to the Bank for assistance in tracing funds that have not reached their intended destination, determining their whereabouts, and arranging their return.

4. PROCEDURE FOR CARRYING OUT FOREIGN CURRENCY PURCHASE AND SALE TRANSACTIONS.

4.1. The Client's foreign currency purchase and sale transactions in the over-the-counter foreign exchange market shall be governed by the Rules for Conducting Foreign Exchange Transactions in the Republic of Uzbekistan (registered with the Ministry of Justice of the Republic of Uzbekistan under No. 3281 dated 31 August 2020) and other applicable legislative acts.

4.2. To purchase or sell foreign currency, the Client shall submit an application to the Bank. An application for the purchase or sale of foreign currency may also be submitted by the Client electronically through the Bank's remote banking service system. The Client submitting such application shall be responsible for the accuracy and reliability of the information specified therein.

When servicing loans and leases denominated in foreign currency, purchasing foreign currency for the repatriation of profits, dividends, and other income of foreign investors, as well as for other purposes, the Bank shall have the right to request additional documents confirming the legitimacy of such transactions and their compliance with the applicable foreign exchange legislation.

4.3. Based on the Client's application, the Bank shall open for the Client a national currency account for reserving funds intended for the purchase of foreign currency and special foreign currency accounts to which foreign currency purchased on the foreign exchange market shall be credited. Foreign currency purchased by the Client, as well as foreign currency previously debited from such special foreign currency account but subsequently unused or returned for other reasons, shall also be credited to the special foreign currency account. Funds credited to special foreign currency accounts shall be used strictly for the purposes specified in the relevant application.

4.4. The Client undertakes to pay the Bank fees for foreign currency purchase and sale transactions conducted in the over-the-counter foreign exchange market in accordance with the Bank's applicable tariffs.

4.5. All settlements between the commercial bank and the Client under applications approved for execution shall be completed no later than the next banking business day. If the settlements are not completed within the prescribed period, the respective transaction shall be deemed cancelled.

4.6. Foreign currency purchased by the Client (including any unused or returned amounts) must be utilized within seven banking business days from the date of its crediting to the Client's special foreign currency account or, no later than the next banking business day following the expiry of such period, must be resold to the Bank. The resale of foreign currency shall be carried out without acceptance by the Client at the market exchange rate formed on the basis of supply and demand on the date of sale.

4.7. All foreign currency transactions not expressly provided for in this Agreement shall be governed in accordance with the applicable legislation, including:

- the Law of the Republic of Uzbekistan "On Currency Regulation" No. LRU-573 dated 22 October 2019;
- Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 283 dated 14 May 2020 "On Measures for Further Improvement of Monitoring of Foreign Trade Operations in the Republic of Uzbekistan";
- the Rules for Conducting Foreign Exchange Transactions in the Republic of Uzbekistan (registered by the Ministry of Justice of the Republic of Uzbekistan on 31 August 2020 under No. 3281);
- as well as other applicable regulatory legal acts.

5. BANKING SECRECY

5.1. In accordance with Article 3 of the Law of the Republic of Uzbekistan “On Banking Secrecy”, the Bank guarantees the confidentiality of information and data relating to the Client that constitute banking secrecy.

5.2. Information constituting banking secrecy may be provided by the Bank to the Client or the Client’s representative only upon their written request.

5.3. The disclosure of information relating to the Client that constitutes banking secrecy to third parties shall be permitted only in cases provided for by the applicable legislation of the Republic of Uzbekistan.

5.4. The Bank’s provision of information constituting the Client’s banking secrecy to persons rendering technical support services in connection with the provision of fee-based information services to the Client shall not be deemed a disclosure of banking secrecy, provided that such services are rendered at the Client’s request.

6. BANK SERVICE FEES AND THE PROCEDURE FOR THEIR PAYMENT

6.1. For banking services, the Client shall pay remuneration in the amounts and in accordance with the procedure established by the Tariff of Commission Fees effective at the time the service is rendered, which constitutes an integral part of these General Terms and Conditions. The Tariff shall be selected by the Client upon submission of a written application and/or an online application to the Bank. The current Tariffs shall be published on the Bank’s official website and shall be available for review at the Bank’s branches, banking service centers, and offices. Publication of the Tariffs on the Bank’s official website shall constitute proper notification of the Client regarding their content. The Client acknowledges and confirms its obligation to independently review the effective Tariffs and shall not be entitled to refer to a lack of awareness thereof.

6.2. The amount of remuneration for the Bank’s services rendered, as well as the cost of the tariff package (Tariff), shall be debited from the Client’s account without the Client’s instruction (by direct debit) by means of a memorial order. The cost of the tariff package (Tariff) shall be debited monthly on the first banking business day of the month. For new Clients, the cost of the tariff package (Tariff) shall be debited on the date of its activation in accordance with the rules established in Clause 6.3.

6.3. If the tariff package (Tariff) is changed at the Client’s initiative during a calendar month, the cost of the tariff package (Tariff)/service with a fixed fee shall be determined on a pro rata basis: the cost of the package/service with a fixed fee shall be divided by the number of calendar days in the month and multiplied by the number of calendar days during which the Client was serviced under the relevant tariff.

- When the Client switches from one tariff package to another tariff package involving a fee, the calculation shall be made on a pro rata basis: the cost of the initial package shall apply for the period prior to the tariff change date, and the cost of the new package shall apply for the period following the tariff change date.
- If the Client switches from a tariff package with a fee to a tariff package without a fee, the Client shall pay the package cost proportionate to the actual period of its use. The new tariff shall apply from the date of its activation.
- When the Client switches from a tariff package without a fee to a tariff package with a fee, the cost of the new package shall be determined proportionately to the number of calendar days remaining until the end of the month.

If the Client switches from one service package to another, the Bank shall charge the difference between the costs of the service packages for the respective month in which the package change occurred.

6.4. A change of Tariff at the Client’s initiative shall be permitted no more than once every three months, unless otherwise established by the Bank. The Tariff change shall take effect on the first day of the calendar month following the month in which the Client submitted the relevant application, unless otherwise established by the Bank. The Bank shall be entitled to refuse a Tariff change in the event of outstanding indebtedness, violations of the Agreement, or on other grounds related to risk management. The Bank shall be entitled to establish the procedure, conditions, and restrictions for changing Tariffs unilaterally. A switch

from the “Oson+” Tariff to other Tariffs of the Bank may be carried out under conditions determined by the Bank, without compliance with the above restrictions.

6.5. In the absence or insufficiency of funds in the Client’s account to cover indebtedness for services rendered by the Bank, the outstanding portion of such indebtedness shall be placed in Card Index No. 2 by issuing a payment demand on a non-acceptance basis pursuant to Article 783 of the Civil Code of the Republic of Uzbekistan.

6.6. The Bank shall be entitled to transfer the Client to a service package that does not provide for a monthly package fee if the Client fails to pay the fee for the Bank’s service package for the previous month and/or if the Client performs no account turnover transactions for a period of one month.

6.7. In the event the servicing Tariff is cancelled (archived) by the Bank, the Client’s transfer to another Tariff shall be carried out in accordance with the procedure and under the terms provided for in Clause 5.3.19 of the Public Offer.

6.8. If the terms and conditions for the provision of certain services and facilities are not defined in the Client’s current tariff package, such services and facilities shall be governed by the terms and conditions of the “Basic” tariff package.

7. LIABILITIES OF THE PARTIES

7.1. For any breach of obligations established under these General Terms and Conditions, the Parties shall be liable in accordance with the applicable legislation of the Republic of Uzbekistan.

7.2. The liability of the Parties shall be set forth in the Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs with JSC "InFinBank".

8. MISCELLANEOUS

8.1. The Client shall independently manage and dispose of the funds in its account. The Bank shall not be entitled to impose restrictions on the Client’s rights to use and dispose of funds at its own discretion, except in cases provided for by applicable law and this Agreement.

8.2. Relations between the Bank and the Client that are not governed by the Agreement and these General Terms and Conditions shall be regulated in accordance with the procedure established by the applicable legislation of the Republic of Uzbekistan.

8.3. The procedure for carrying out transactions on the Client’s account shall be governed by the regulatory legal acts of the Central Bank of the Republic of Uzbekistan, which are binding upon both Parties.

8.4. These General Terms and Conditions constitute an integral part of the Agreement and shall terminate solely upon termination of the Agreement in accordance with the established procedure.

JSC "InFinBank"

From _____
(Applicant's Name)

APPLICATION

I hereby request that you open a _____
(demand deposit, term deposit, savings deposit, etc.)

In _____ in the name of _____
(currency) (account holder's name)

Address: _____
(place of business)

I hereby request that you activate the following tariff
package: _____
(name of the selected service package)

By signing this Application, I acknowledge that I have read and agree to the terms and conditions of the PUBLIC OFFER (Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs).

“ ___ ” _____ 20__ y.

(signature of the head)

STAMP

(signature of the chief accountant)

BANK'S NOTE

The documents submitted for opening the account have been reviewed by: Chief Accountant

(signature)

I hereby authorize the opening of the account _____
in _____.
(currency)

Head of Operations Department / Branch Manager _____

(signature)

Account opened on “ ___ ” _____ 20__ y

Account number _____

Other notes _____

Appendix No.2 to the General Terms and Conditions for Banking Services for Accounts of Legal Entities and Individual Entrepreneurs

**Imzolar namunalari va muhr izi qo'yilgan
VARAQCHA**

Hisobvaraқ egasi

Manzil:

Tel 998 _____

(markaziy muassasa va boshkalar)



BANK BELGISI

Imzolar namunalari qabul qilishga
ruxsat berildi

Bank vakolati xodimi vazifalarini amalga
oshiruvchi
shaxs _____
(imzo)

<DATA>

BOSHQA BELGILAR

Рахбар

Бoш хисoбчи

Hisobvaraқ boyicha operasiyakar bajarilayotganda ma'lim qilinayotgan imzolar va muhr izi namunalari shart deb hisoblashingizni so'raymiz

			Hisobvaraқ raqami			
(ho'jalik yurituvchi sub'ektning nomi)						
Lavozomi	Familiyasi, ismi, otasini ismi			imzo namunalari		Birinci yoki ikkinchi imzo xuquqidan vaqtincha foydalanuvchi mansabdor shaxslar vakolat muddati
Birinci imzo						
Ikkinchi imzo						
muxr izi namunasi						
Vakolat va imzolarni tasdiqlagan xo'jalik yurituvchi sub'ekt muxrining o'rni						
Tasdiqlayman _____						
(Yuridik shaxs raxbari)			(F.I.O. va imzo)			
Берилган чек дафтарчалари						
Sana	№ dan	№ gacha		Sana	№ dan	№ gacha

*Appendix No.2 to Comprehensive
Banking Services Agreement for Legal
Entities and Individual Entrepreneurs
with JSC "InFinBank"*

GENERAL TERMS AND CONDITIONS FOR REMOTE BANKING SERVICES

1. SUBJECT

1.1. These General Terms and Conditions of Remote Banking Services (hereinafter referred to as the “RBS General Terms and Conditions”) have been approved by the Bank and govern the procedure for the provision of remote banking services to the Client, including access to bank account information, submission and receipt of electronic instructions, as well as the performance of other transactions using Remote Banking Service (RBS) systems in accordance with the applicable legislation of the Republic of Uzbekistan, the account servicing terms and conditions, and these RBS General Terms and Conditions.

1.2. The Bank shall provide Remote Banking Services to the Client in accordance with the Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs with JSC "InFinBank", these RBS General Terms and Conditions, and the Bank’s effective Tariffs, taking into account the information specified by the Client in the Application. The Client undertakes to pay for RBS services in the amounts, manner, and within the timeframes established by the Bank’s effective Tariffs.

1.3. Electronic documents (hereinafter referred to as “EDs”) shall be transmitted and received by the Parties through the RBS system without their subsequent submission in paper form. Upon the request of the Client and/or the Bank, the required documents shall be provided in paper form.

1.4. The range of products available for use through the RBS system, as well as the range of functions and transactions made available by the Bank within the framework of RBS, shall be determined by the Bank unilaterally.

1.5. The Parties acknowledge that, in accordance with the Law of the Republic of Uzbekistan “On Electronic Document Management”, an ED is equivalent to a paper document and has the same legal force.

1.6. Within the framework of the RBS system, the Bank provides Clients with the following three Roles:
a) “Director” – has full access to the RBS system, including the right to view, create, and submit payment documents (EDs) and other documents to the Bank.

b) “Accountant” – has the right to create, approve, and view payment and other documents, as well as receive various reports, but without the right to submit EDs to the Bank for execution.

c) “Employee” – has the right to view and create payment and other documents, without the right to submit EDs to the Bank for execution.

1.7. Payments made using an Electronic Digital Signature (EDS) must be authenticated with the EDS of the Client’s employee assigned the Director role in the RBS system.

1.8. By entering into the Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs with JSC "InFinBank", the Client confirms its full and unconditional adherence to these General Terms and Conditions of Remote Banking Services (RBS), which constitute an integral part of the said Agreement and shall apply in the current version published on the Bank’s official website.

2. PROCEDURE AND TERMS FOR THE PROVISION OF THE SERVICE

2.1. The procedure and conditions for the provision of Remote Banking Services shall be governed by the Agreement, the Bank’s effective Tariffs, and the Bank’s internal rules, which are binding upon the Client. The Client confirms that it has reviewed the aforementioned documents, agrees to them, and undertakes to comply with them.

2.2. The generated Electronic Digital Signature (EDS) shall be issued by the Bank upon registration in the name of the Client’s Head specified in the first group of the Client’s signature specimen card.

2.3. The Client may obtain the EDS on a physical medium at the Bank’s branches or generate it independently by completing registration through the Bank’s online resource, in which case the EDS shall be generated remotely and installed on the Client’s device.

2.4. The Bank may suspend the provision of Remote Banking Services at any time by giving prior notice to the Client.

2.5. Remote Banking Services shall terminate upon termination of the Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs with JSC "InFinBank" (Public Offer) concluded with the Client.

2.6. The Client hereby unconditionally agrees that the Bank shall have the right, at its discretion and subject to mandatory prior notice of at least ten (10) calendar days, to make amendments and additions:

- to the Bank’s Tariffs, including changes to the amounts, procedure, and terms of payment of the Bank’s commission fees and any other payments to be made by the Client in connection with Remote Banking Services;
- to the provisions of these General Terms and Conditions of Remote Banking Services (RBS).

3. TERMS AND CONDITIONS FOR THE CLIENT’S USE OF REMOTE BANKING SERVICES (RBS)

3.1. To receive the Bank’s services through the RBS system, the Client must maintain a current account with the Bank and obtain an Electronic Digital Signature (EDS) for access to and subsequent use of the RBS system.

3.2. Upon Registration, the Role shall be assigned by the Bank by default. In this case, the Client’s Head shall be assigned the “Director” role, the Client’s Chief Accountant shall be assigned the “Accountant” role, and all other employees of the Client shall be assigned the “Employee” role. The assignment of multiple keys with the “Director” and/or “Accountant” role shall be permitted where several Heads and/or Accountants of the organization are authorized to sign payment documents on behalf of the organization. In such case, the Client shall submit an application to the Bank specifying additional keys for the Client’s authorized officers and the roles of “Accountant” and/or “Director” assigned to them.

3.3. The EDS shall not be subject to modification thereafter, except in cases where a previously issued EDS has been revoked.

3.4. The validity period of the EDS shall be two (2) years. Upon expiration of the EDS validity period, the Client must obtain a reissued EDS.

3.5. To enhance security, the Bank shall provide, and the Client shall undertake to use, a Multi-Factor Authentication (MFA) mechanism to confirm high-risk transactions, including:

- a) creation or modification of payment orders exceeding the limit established by the Client;
- b) modification of security settings within the RBS system (for example, password change or addition of a new user);
- c) logging into the RBS system from a new device or IP address that has not been previously used.

A push notification sent to a registered mobile device, a One-Time Password (OTP), or other means determined by the Bank may be used as the second authentication factor.

The Bank shall be entitled to suspend execution of a transaction until MFA has been successfully completed, and, in the event the Client refuses to use MFA, to block access to the RBS system until the violation has been remedied. The Client shall bear full responsibility for any consequences arising from refusal or inability to complete MFA for reasons beyond the Bank's control.

3.6. The Client's accession to the Remote Banking Services (RBS) system shall be confirmed by:

- execution by the Parties of the Installation Certificate for the "InfinBusiness" mobile application (Appendix No. 1 to these Terms and Conditions); or
- where the EDS certificate is obtained independently through the Bank's online resources, entry of the correct **OTP code** (one-time password) received in an SMS message from the Bank, which shall be recognized by the Parties as equivalent to a handwritten signature.

4. TERMS FOR SUSPENSION OF SERVICES IN THE RBS

4.1. The Client's disconnection from the RBS system may be carried out at the Bank's discretion or in cases provided for by the applicable legislation of the Republic of Uzbekistan, including:

- upon closure of the account with the Bank;
- on the basis of the Client's application for voluntary withdrawal from the RBS system, executed by the Client and signed by the Client's Head (bearing an outgoing registration number and seal, if any);
- in the event of software malfunction;
- in cases provided for by the "Rules of Internal Control on Combating the Legalization of Proceeds Derived from Criminal Activity and the Financing of Terrorism in Commercial Banks" (registered by the Ministry of Justice of the Republic of Uzbekistan on May 23, 2017 under No. 2886);
- in cases provided for by the "Regulation on the Procedure for Suspension of Transactions, Freezing of Funds or Other Property, Granting Access to Frozen Property, and Resumption of Transactions of Persons Included in the List of Persons Involved or Suspected of Involvement in Terrorist Activities or the Proliferation of Weapons of Mass Destruction" (registered by the Ministry of Justice of the Republic of Uzbekistan on October 19, 2021 under No. 3327);
- in other cases provided for by the applicable legislation of the Republic of Uzbekistan.

4.2. The Client's EDS (password) for all Roles shall be revoked and a new EDS and password shall be issued in the following cases:

- upon a change in the Client's legal status (reorganization);
- upon replacement of signature specimen cards and seal imprint cards due to a change of authorized persons;
- where the Client or the Bank has reason to believe that the EDS and password have become known to third parties.

Upon occurrence of any of the above circumstances, the Client shall submit the relevant written application to the Bank.

4.3. Where the Client has failed to ensure the timely submission of new signature specimen cards, or access to the Client's device containing the pre-installed EDS has been transferred to another person, or the Client has reasonable grounds to suspect that its identification credentials have become known to a third party, and the Client has not submitted the relevant written application to the Bank, the Bank shall bear no responsibility for transactions conducted on the account.

4.4. Temporary suspension of the RBS system may be carried out for the following reasons:

- where the person who signed the Software Registration Application on behalf of the Client has changed, pending execution of a new registration application for the person granted first or second signature authority on banking documents in accordance with the signature specimen card and seal imprint card;
- due to suspension of the Client's account operations in accordance with applicable legislation, based on instructions issued by authorized authorities as a result of seizure imposed on the Client's accounts. In such case, where the Client had an active Role, the Client shall retain the ability to view transactions within the scope of a standard Role;
- where the Client fails to pay for RBS services;
- in the event of temporary software failures;
- upon the application of the Client's Head requesting voluntary temporary suspension of the RBS system. In such case, the Client shall lose the ability to use the RBS system, and all Roles ("Director", "Accountant", and "Employee") within the RBS system shall be fully suspended;
- in the event of the Client's violation of the terms and conditions of this Agreement;
- where circumstances exist giving reason to believe that the RBS system is being used by a person other than the Client;
- where any account of the Client opened with a branch/division of the Bank has been seized, the opening of new accounts and the execution of account transactions through the RBS system shall be blocked;
- pursuant to the requirements of the legislation of the Republic of Uzbekistan concerning combating the legalization of proceeds derived from criminal activity, the financing of terrorism and the financing of the proliferation of weapons of mass destruction, as well as other regulatory acts of the Republic of Uzbekistan;
- where the Bank is unable to deliver a payment demand subject to acceptance to the Client within ten operational days from the date of its receipt, and where the Client has not logged into the RBS system during such period; throughout those ten operational days, the Bank shall not execute debit transactions from the Client's account upon the Client's instructions, including cash withdrawals, except for payments made on the basis of payment orders submitted through the taxpayer's personal account on the Unified Portal of Interactive Public Services of the Republic of Uzbekistan and the official website of the State Tax Committee of the Republic of Uzbekistan;
- in other cases established by the applicable legislation of the Republic of Uzbekistan.

4.5. Upon receipt of an official written notice from the Client regarding the loss of hardware equipment or unauthorized access thereto by third parties, the Bank shall suspend the provision of RBS services.

4.6. In the event the Client loses the hardware equipment through which the RBS system is used, the Bank shall replace the EDS upon the Client's appearance at the Bank. In such case, the Client shall pay the Bank a penalty if such penalty is provided for by the Bank's Tariffs.

4.7. The "Director" Role within the RBS system provides the ability to suspend or delete other Roles in the RBS system, modify access permissions and visibility of specific RBS sections, and grant the "Employee" Role the ability to create payroll statements.

5. PAYMENT FOR THE SERVICE

5.1. Payment for the Services shall be made in accordance with the Bank's Tariffs.

5.2. The Bank shall have the right to debit funds from the Client's account for RBS services on a monthly basis from the 1st to the 10th day of the current month (pursuant to Article 783 of the Civil Code of the Republic of Uzbekistan) on a non-acceptance basis, regardless of the activity of the Client's account.

5.3. In the event of the absence or insufficiency of funds in the Client's account to cover indebtedness for RBS services, the outstanding portion of such indebtedness shall be placed in the Client's Card Index No. 2 by issuing a payment demand, which shall be executed in accordance with the established procedure. Such payment demand shall be deemed accepted by the Client without any additional confirmation.

5.4. In the event of loss of the EDS token, the Client shall reimburse the full cost of the key.

6. SPECIFIC CONDITIONS

6.1. The Parties agree to maintain confidentiality.

6.2. Upon receipt from the Client of payment orders that comply with the established requirements, the Bank shall execute payments within the time limits stipulated by the applicable legislation of the Republic of Uzbekistan. In the event that such payment orders do not comply with the established requirements, are rejected by the ICC of the Central Bank of the Republic of Uzbekistan, or there are insufficient funds in the account to execute the relevant document, the Bank shall notify the Client through communication channels of the non-execution of the received instructions. In such cases, the Bank shall not be liable for the non-execution of the Client's instructions.

6.3. The Bank does not guarantee the proper operation of mobile applications on defective Client devices, devices with Jailbreak (iOS) access to the iOS file system, or devices that do not have up-to-date licensed antivirus software installed.

6.4. The Client shall properly store the USB token containing the EDS certificate in a secure location inaccessible to third parties or keep it in the Client's possession. The Client undertakes not to transfer the token to third parties and not to disclose the password for the EDS certificate to any other persons.

6.5. The Client undertakes not to grant third parties access to any device containing a pre-installed EDS certificate and not to disclose the password for the EDS certificate to any other persons.

6.6. The Client shall use properly functioning hardware supporting the Android and/or iOS operating systems and connected to mobile Internet services provided by a mobile network operator or other wireless Internet connections.

6.7. The Client shall ensure the security and confidentiality of information required for access to the RBS system and for carrying out transactions through the RBS system and shall not disclose such confidential information to third parties.

6.8. The Client shall immediately notify the Bank of the loss, theft, or compromise of its hardware, Authentication Data, or EDS. Such notification shall be sent through dedicated 24/7 communication channels designated for security incidents (hotline telephone number, security service e-mail address) published on the Bank's official website and within the RBS system interface. Following verbal notification, the Client shall provide written confirmation within one (1) Business Day.

6.9. The Client shall comply with the necessary security measures when using the RBS system and shall not grant other persons access to the RBS system.

6.10. The Bank shall not be liable for the entry by the Client into the RBS system of inaccurate or incorrect information when performing a transaction.

6.11. The Client shall regularly review the Bank's website for information regarding amendments and/or additions to this Agreement and the Bank's Tariffs and, where such information is available, carefully familiarize itself with the new procedures and conditions for the provision of RBS services.

6.12. If suspicious transactions carried out by the Client through the RBS system are identified, the Bank shall have the right to suspend the provision of RBS services to the Client or refuse to provide such services until the Client provides a written explanation confirming the legitimacy of the transactions performed.

6.13. The Bank shall have the right, in accordance with the established procedure, to terminate this Offer where there are reasonable grounds to suspect that the RBS system is being used for the legalization of

proceeds derived from criminal activity, the financing of terrorism, or the financing of the proliferation of weapons of mass destruction.

6.14. Where the Client or a transaction conducted by the Client is subject to, or risks becoming subject to, economic or other sanctions, the Bank shall have the right to request additional information from the Client for the purpose of reviewing the transaction, limit the transaction amount, restrict or refuse the transaction, or, where the transaction does not correspond to the profile specified in the Client's questionnaire, refuse to provide the service and unilaterally terminate this Agreement with the Client.

6.15. The Client undertakes to strictly comply with the requirements of the "Regulation on Non-Cash Settlements in the Republic of Uzbekistan" and other regulatory legal acts of the Republic of Uzbekistan.

6.16. The Bank may send the Client automated real-time notifications (via SMS, push notifications, or e-mail) regarding the following security events:

- a) each successful authorization in the RBS system, indicating the IP address and device;
- b) three or more consecutive unsuccessful login attempts;
- c) execution of a transaction exceeding the established threshold amount;
- d) addition or removal of a user within the RBS system.

6.17. The Bank shall provide the Client with access within the RBS system to a detailed Audit Log of all actions performed by the Client's users. The Audit Log shall contain information regarding the time, type of transaction, IP address, user, and transaction result. Audit Log data shall be retained for a period of not less than one (1) year.

7. LIABILITIES OF THE PARTIES

7.1. The Bank and the Client shall be liable for breach of their obligations in accordance with the Agreement and the legislation of the Republic of Uzbekistan.

7.2. The Bank and the Client shall bear liability, as provided for by the Agreement, for any total or partial non-performance or improper performance of their obligations.

7.3. The Bank shall be liable only where the fault of its employees has been established in accordance with the procedure prescribed by the applicable legislation of the Republic of Uzbekistan. The Bank's liability shall be limited to compensation for direct actual damages, documented and proven, incurred by the Client as a result of unlawful acts or omissions of the Bank's employees committed in the course of performing their official duties. The Bank shall not be liable for:

- loss of profit, indirect damages, and/or non-material damage;
- acts or omissions of third parties (including, but not limited to, communication service providers, payment systems, correspondent banks, and governmental authorities), even if such acts or omissions result in adverse consequences for the Client;
- consequences arising from the Client's provision of inaccurate, incomplete, or untimely information;
- cases where losses are caused by the Bank's compliance with legal requirements, including measures related to sanctions compliance, foreign exchange control, and AML/CFT measures.

7.4. The Client shall also be responsible for:

- all transactions carried out through the RBS system and all management actions relating to the RBS system performed using the Client's confidential information required for access to and use of the RBS system and for carrying out transactions through the RBS system;
- ensuring the security and confidentiality of the EDS, password, access to devices containing a pre-installed EDS certificate, as well as any other information required for access to and use of the RBS system and for carrying out transactions through the RBS system, and for any losses that may arise as a result of the Client's failure to ensure the security and confidentiality of such information;
- use of the RBS system through third-party hardware;
- unauthorized granting of access to the RBS system to other persons as a result of the Client's intentional acts or negligence, and for all consequences arising from such unauthorized actions;
- disclosure of the password and/or EDS, or permitting other persons to use the Client's mobile phone number;

- failure to timely notify the Bank of any change to the Client's telephone number;
 - the legality of transactions carried out through the RBS system.
- 7.5. The Client shall independently ensure the security of its password and EDS and shall be responsible for all actions performed through the RBS system after logging into the software using the EDS and password.
- 7.6. The Client acknowledges and accepts that the risk of involvement in unlawful or suspicious transactions when using the RBS system shall rest entirely with the Client.

8. LIMITATION OF THE BANK'S LIABILITY

- 8.1. The Bank does not guarantee the possibility of using the RBS system on all hardware models and shall not be liable for the Client's inability to use the RBS system for reasons related to the characteristics of the Client's hardware and software.
- 8.2. Acknowledging that the Bank does not provide mobile communication services or data transmission services, the Client agrees that the Bank shall not be liable for the improper provision of RBS services caused by disruptions in the operation of communication networks.
- 8.3. The Bank shall be released from liability for:
- a) possible failures in the interbank electronic payment system;
 - b) delays in the Client's payments resulting from deficiencies or errors made by the Client when preparing payment orders;
 - c) suspension of transactions on the Client's account in accordance with the legislation, as well as in cases where the Client or its transaction becomes subject to, or risks becoming subject to, economic or other sanctions;
 - d) improper operation of the hardware used by the Client to access the RBS system;
 - e) the quality of services provided by mobile network operators and Internet service providers;
 - f) failure of the Client to timely notify the Bank of changes to the details of persons using the RBS system, including passport information and mobile telephone numbers, as a result of which the provision of RBS services may be suspended or information constituting banking secrecy may be disclosed;
 - g) unauthorized transactions carried out through the RBS system by third parties in cases where the Client's hardware has come into the possession of such third parties;
 - h) disclosure of information regarding the Client's transactions resulting from the Client's incorrect provision of a mobile telephone number;
 - i) losses or damages caused by unauthorized access to the Client's account within the RBS system.

9. MISCELLANEOUS

- 9.1. By acceding to these General Terms and Conditions of Remote Banking Services (RBS), the Client confirms that, prior to obtaining access to the RBS system, it has reviewed the procedure and conditions governing the Bank's provision of RBS services and the Bank's Tariffs, agrees thereto, and acknowledges them as binding upon itself.
- 9.2. The Client shall independently manage and dispose of the funds in its account. The Bank shall not be entitled to impose restrictions on the Client's rights to use and dispose of funds at its own discretion, except in cases provided for by applicable law and this Agreement.
- 9.3. Relations between the Bank and the Client that are not governed by the Agreement and these General Terms and Conditions of Remote Banking Services (RBS) shall be regulated in accordance with the procedure established by the applicable legislation of the Republic of Uzbekistan.
- 9.4. The procedure for carrying out transactions on the Client's account shall be governed by the regulatory legal acts of the Central Bank of the Republic of Uzbekistan, which are binding upon both Parties.
- 9.5. These General Terms and Conditions of Remote Banking Services (RBS) constitute an integral part of the Agreement and shall terminate solely upon termination of the Agreement in accordance with the established procedure.

INSTALLATION CERTIFICATE OF THE “Infin Business” MOBILE APPLICATION

City of _____
“ _____ ” _____ 20____

JSC “InFinBank”, hereinafter referred to as the “Bank”, represented by _____,
acting under Power of Attorney No. _____, on the one part, and _____,
hereinafter referred to as the “Client”, represented by its Director _____, acting on
the basis of _____, on the other part, have executed this Certificate as follows:

Pursuant to the Public Offer, the “Infin Business” application has been installed on the Client’s mobile
phone +998_____ under the registered login _____ and its functionality has
been duly ensured. The Client confirms that the mobile phone provided by the Client belongs to the Client.
The Client bears personal responsibility for maintaining the security of the “Infin Business” application and
guarantees that the application will not be used by third parties.

Full Name / Signature

Stamp

APPLICATION FOR REGISTRATION / CHANGE OF INFORMATION IN THE “Infin Business”
MOBILE BANKING SYSTEM

To: JSC “InFinBank”
From _____

Passport (Identity Document) Series _____ No. _____

Date of Issue: “_____” _____ 20__

Issued By: _____

I request registration of the following telephone number / amendment of the registration information associated with the mobile telephone number.

- I request disconnection of the following telephone number from the “Mobile Banking” system.
- I request a password reset for the Mobile Banking system.

MOBILE TELEPHONE NUMBER +998 (____) _____

MOBILE BANKING LOGIN _____

Full Name / Signature

Stamp

ACCEPTANCE AND TRANSFER CERTIFICATE

Tashkent

“ ___ ” _____ 20__ .

We, the undersigned:

JSC “InFinBank”, hereinafter referred to as the “Bank”, represented by _____, acting on the basis of _____, on the one part, and hereinafter referred to as the “Client”, represented by _____, acting on the basis of _____, on the other part, have executed this Certificate as follows:

In accordance with the Public Offer, the Bank transfers to the Client for use an Electronic Digital Signature (EDS) key for use in the “InFin Business” application. The Client, in turn, accepts the EDS key and undertakes to comply with all operating requirements in accordance with the Public Offer. In the event of loss of the key or failure to return it within the prescribed period, the Bank shall be entitled to recover from the Client the corresponding amount in accordance with the effective Tariffs. The Client undertakes not to transfer the key to third parties and shall bear personal responsibility for all banking transactions performed through the “InFin Business” application.

Transferred by – Bank

Accepted by – Client

JSC “InFinBank”
Uzbekistan, 100000, Tashkent _____
Mirzo-Ulugbek District _____
17B Mustaqillik Avenue _____
Account: № _____
with JSC “InFinBank”, MFO: _____,
TAX ID: 206942764

(position)

(position)

Full name _____
Signature: _____

Full name _____
Signature: _____

GENERAL TERMS AND CONDITIONS FOR LEASING TERMINAL EQUIPMENT AND PROVIDING ACQUIRING SERVICES

1. SUBJECT

1.1 These General Terms and Conditions for the Lease of Terminal Equipment and the Provision of Acquiring Services (hereinafter referred to as the “General Terms and Conditions”) govern the relationship between the Bank and Merchant Service Enterprises (MSEs) for the purpose of the Bank providing services to MSEs for servicing holders of bank cards denominated in the national currency.

1.2. The Bank shall lease, and the MSE shall accept on lease, a POS terminal/cash register and other equipment (hereinafter referred to as the “Property”), the list of which is set forth in Appendix No. 2 to these Terms and Conditions.

1.3. Where the MSE has its own payment terminal and provided that the Bank supports the terminal’s software, the Bank shall, within five (5) Banking Days following the conclusion of the Agreement with the Client and on the basis of the Client’s application (Appendix No. 5), open an account for servicing the payment terminal and register the payment terminal in the Bank’s automated banking system.

1.4. The MSE shall accept bank cards as payment for goods and services using terminals provided by the Bank or the MSE’s own terminals. The MSE shall acquire rights and assume obligations under this Agreement and its appendices regardless of the ownership of the terminal used, whether such terminal is provided by the Bank or belongs to the MSE.

1.5. All settlements under this Agreement shall be made in the national currency of the Republic of Uzbekistan (UZS). The Bank shall charge an acquiring service fee in accordance with the Bank’s Tariffs.

DEFINITIONS

Bank Card	An electronic payment instrument enabling the Cardholder to perform transactions on a bank account, including cashless payments through the account and cash withdrawals.
MSE	Legal entities and individual entrepreneurs that are clients of the Bank, are residents of the Republic of Uzbekistan, and accept Bank Cards as a means of payment for goods and services.;
MSE Questionnaire	A form containing information about the MSE (bank details, type of business activity, and other information).
Cardholder	A client or a person authorized by the client who uses a Bank Card on the basis of an agreement between the client and the issuer or the bank distributing Bank Cards.
POS Terminal / Cash Register	An electronic device used to accept card payments for the Client’s goods, works, and services and to generate Slips (receipts) for completed transactions in real time through the Unified Republican Processing Center (UPRC) / National Interbank Processing Center (NIPC), as well as supporting the installation of cash register software solutions with operational fiscal modules of a fiscal data operator for the real-time transmission of relevant information to the State Tax Committee of the Republic of Uzbekistan.

Bank Tariffs	The commission fee payable by the MSE to the Bank for card transactions and the processing of card transactions.
Processing Center	JSC “Unified Republican Processing Center” (UPRC) (UZCARD) and JSC “Milliy Banklararo Protsessing Markazi” (NIPC) (HUMO), which ensure information interaction among participants in the cashless settlement system using microprocessor cards, maintain contractual relationships with banks participating in international payment systems, and provide information clearing of transactions.
UZCARD Payment System	A national payment system that accepts UZCARD cards, international cards, and other eligible cards through its POS terminal network.
HUMO Payment System	A national payment system that accepts HUMO cards, international cards, and other eligible cards through its POS terminal network.
IPS (International Payment System)	International payment systems such as VISA, MasterCard, UnionPay, and other payment systems operating on the Bank’s processing platform, enabling acceptance exclusively of international cards in accordance with the Bank’s Tariffs.
Receipt	A terminal receipt confirming the completion of a transaction using a Bank Card and containing information enabling identification of the transaction amount, type, date, and the terminal that generated the receipt.
Transaction	A payment made by the Enterprise using the Equipment and a Card. Execution of a Transaction is confirmed by the Cardholder through entry of the PIN Code.
PIN Code	The personal identification number of a Card that confirms the right to dispose of funds recorded in the card account and restricts access by third parties to information stored on the Card and/or card account. The PIN Code constitutes confidential information and must be kept secret. The Cardholder shall be responsible for maintaining the confidentiality of the PIN Code.
Transaction Reversal	Cancellation of a Bank Card transaction performed through a payment terminal in the event of a communication error (connection failure).
Refund	The return of funds resulting from the Cardholder’s refusal of goods or services purchased using a Card, approved by the MSE and processed by the MSE in the form established by the Bank for crediting to the Cardholder’s card account. A Refund may not be made in cash.
Settlement Reconciliation (Collection Operation)	A procedure for matching data on payments processed through the terminal with information recorded in the Bank’s system, confirming the accuracy and completeness of transaction processing.
Tez QR (QR Code)	Dynamically generated encoded data displayed on POS terminals, online cash registers, and virtual cash registers and used to facilitate payment for goods through scanning with a payment application, as well as for enabling customers to receive cash at an MSE.
Bank Instructions	Documents describing the procedures and rules governing the provision of card-related services to MSEs, the use by MSEs of the Bank’s equipment, and cooperation between MSEs and the Bank. Compliance with the Bank Instructions shall be mandatory for both the MSE and the Bank. The Bank Instructions are available on the Bank’s website www.infinbank.com .

2. OBLIGATIONS OF THE PARTIES

2.1. Obligations of the Bank:

2.1.1. In the absence of the MSE's own equipment, the Bank shall provide terminals on a lease basis for servicing bank cards. The provision of equipment shall be carried out within three (3) Banking Days following receipt from the Client of duly executed Application for Account Opening (Appendix No. 4), Application for Equipment Provision (Appendix No. 6), MSE Questionnaire (Appendix No. 1), and other documents required for Client identification. The transfer of terminals shall be documented by an Acceptance and Transfer Certificate of Property (Appendix No. 2).

The Client shall sign the MSE Questionnaire (Appendix No. 1), the Application (Appendix No. 4), and the Application for Equipment Provision (Appendix No. 6) at the Bank's branch or remotely via Remote Banking Services (RBS).

2.1.2. Training of MSE employees on the rules for operating the Bank's terminal upon its installation at the MSE premises.

2.1.3. Transfer of payment amounts received via bank cards on the current banking business day to the MSE's account specified in this Agreement, within no more than five (5) Banking Days.

2.1.4. Provision of statements (reports) on all transactions carried out by the MSE via bank cards, upon written request of the MSE.

2.1.5. Taking all necessary measures to ensure the operability of technological equipment required for servicing bank cards.

2.1.6. Ensuring timely remote updates of the software (firmware) on the Property (POS terminal) provided to the MSE, for the purpose of eliminating known security vulnerabilities and maintaining compliance with Payment System requirements.

2.2. Obligations of the MSE:

2.2.1. In the absence of its own terminal, the MSE shall accept the Bank's Property, provide a place for installation of the Property, and assume responsibility for the integrity of the Bank's Property provided to the MSE.

2.2.2. To maintain the Property in proper working condition throughout the entire term of the Agreement.

2.2.3. Not to transfer the Property to third parties.

2.2.4. To accept valid bank cards of cardholders for payment of goods or services.

2.2.5. To appropriately display advertising symbols or other materials provided by the Bank at its premises, and to use names or images approved by the Bank solely for indicating that bank cards are accepted by the MSE as a means of payment.

2.2.6. To issue to the cardholder a copy of the payment receipt and a copy of the payment reversal in the case of a refund.

2.2.7. To retain a copy of the receipt in paper or electronic form for three (3) years from the date of transaction creation, and to provide such copies to the Bank upon first request within three (3) calendar days.

2.2.8. If a bank card presented for payment is malfunctioning, stolen, or otherwise compromised and the terminal displays a relevant notification, the MSE shall take all legally permissible measures to retain such bank card and notify the Bank thereof.

2.2.9. To independently procure consumable materials (thermal paper for payment terminals).

2.2.10. To use consumable materials approved by the Bank for transaction processing.

2.2.11. To reimburse the Bank for any transaction amount which the Bank is entitled to claim from the MSE under the Agreement, within five (5) Banking Days after receipt of the relevant notification.

2.2.12. To immediately notify the Bank in writing of any changes to the MSE's address, banking details, or location of the Bank's Property.

2.2.13. Upon expiration or early termination of this Agreement, to return the Bank's Property in intact condition within one (1) Banking Day. The fact of transfer of the Bank's Property shall be confirmed by an Acceptance and Transfer Certificate.

- 2.2.14. In case of loss (theft, etc.) or damage to the Bank's Property, to compensate the Bank for the value of the Property and pay a penalty in accordance with the Bank's effective Tariffs.
- 2.2.15. To timely and fully pay the Bank's intermediary (acquiring) fee established by the Bank's effective Tariffs.
- 2.2.16. To notify the Bank in advance of any events planned at the MSE's retail outlet that may prevent card transactions for a period not exceeding one month (e.g., renovation, inventory, stocktaking, inspections by authorized state bodies, etc.).
- 2.2.17. To accept payments from customers both via bank cards and via mobile devices linked to such cards.
- 2.2.18. To accept cashless payments for goods from customers via QR code scanning using a smartphone camera through a payment application linked to a bank card.
- 2.2.19. To ensure daily reconciliation of totals via the terminal for transactions performed using bank cards/mobile devices, and to print the settlement receipt.
- 2.2.20. To prevent persons who are not employees of the MSE, not responsible for card transactions, and not trained in terminal operation rules from performing transactions via the terminal using bank cards.
- 2.2.21. To prepare the relevant documentation for transactions performed in accordance with the General Terms and Instructions (receipt, invoice, invoice document, copy of contract/offer, and other supporting documents), to retain such documents for three (3) years from the date of transaction, refund, or reversal, and to provide them to the Bank upon first request within three (3) calendar days. Failure to provide such documents within the specified period shall constitute grounds for the Bank to claim reimbursement of the transaction amount from the MSE.
- 2.2.22. To verify the bank card in accordance with the Instructions prior to executing a transaction and obtain an authorization code from the Processing Center.
- 2.2.23. To issue the terminal receipt in two (2) copies in case of successful authorization or cancellation, ensuring that one copy is provided to the cardholder and the second is retained by the MSE.
- 2.2.24. To obtain a duplicate copy of the receipt due to the limited storage period of terminal receipts, and to retain such copy in paper or electronic form, or as a photograph, for three (3) years from the date of transaction, and to provide it to the Bank within three (3) calendar days upon first request.
- 2.2.25. To visit the Bank's website www.infinbank.com at least once every ten (10) Business Days in order to review updated information on amendments to Bank Instructions and other relevant documents, and to comply with them.
- 2.2.26. In the event that a sale does not take place after authorization has been completed, immediate cancellation of the authorization and payment via the terminal shall be performed prior to settlement reconciliation.
- 2.2.27. If for any reason the cardholder decides to return goods after successful completion of a transaction at the payment terminal within the time limits established by the current legislation of the Republic of Uzbekistan, i.e., after settlement reconciliation has been performed, the MSE shall refund the payment from the MSE's account to the cardholder's account by submitting a payment order. The MSE employee shall effect the refund based on the bank details specified in the cardholder's written application.
- 2.2.28. To reimburse the Bank for any transaction amount which the Bank is entitled to claim from the MSE in accordance with this Agreement and Bank Instructions, as well as in the event that executed Transactions do not correspond to the type of activity specified by the MSE, within five (5) Banking Days after receipt of the Bank's notification.
- 2.2.29. To ensure proper storage and use of the terminal provided by the Bank in accordance with its intended purpose.
- 2.2.30. To promptly notify the Bank of all cases of malfunction, damage, or failure of the terminal.
- 2.2.31. In case of loss or damage to the provided terminal, to pay its value as well as all penalties in accordance with the Bank's Tariffs.
- 2.2.32. To immediately notify the Bank in writing of any changes to details, type of MSE activity, location of the terminal, and other relevant information.

- 2.2.33. To provide authorized Bank employees with information regarding the nature and type of goods and services sold by the MSE, and to allow the Bank to monitor the MSE's card servicing activities.
- 2.2.34. Not to issue cash against bank cards.
- 2.2.35. To execute transactions via the terminal strictly in accordance with the type of activity specified in the MSE Questionnaire.
- 2.2.36. To accept payment for the following goods/services exclusively in cashless form:
- alcoholic beverages and tobacco products;
 - services related to the sale of petroleum and gas products to the population through fuel stations and charging of electric vehicles;
 - goods and services with a value exceeding 25 million UZS (except agricultural products);
 - sale and purchase of real estate, motor vehicles not older than ten years from the date of manufacture, classified under categories "M", "N", "O", and "G", as well as special-purpose vehicles.
- 2.2.37. The Bank and the MSE shall also have other obligations specified in the Agreement and applicable legislation of the Republic of Uzbekistan.

3. RIGHTS OF THE PARTIES

3.1. Rights of the Bank:

- 3.1.1. If the MSE breaches its obligations under these General Terms and Conditions, or fails to accept bank cards for servicing for a period of one month, the Bank shall be entitled to terminate these General Terms and the related provisions of the Agreement governing MSE servicing.
- 3.1.2. Suspension of the transfer of funds for settled MSE transactions in the event that the MSE effects a transfer/payment reversal for a transaction amount in the following cases:
- if the cardholder files a claim regarding the transaction and such claim is satisfied;
 - if the MSE is undergoing reorganization or liquidation. In such cases, payments shall be withheld until the issue is resolved with the legal successor, liquidation commission, or other authorized bodies.
- 3.1.3. The Client hereby unconditionally agrees that the Bank shall have the right, at its discretion and subject to mandatory prior notice of at least ten (10) calendar days, to make amendments and additions:
- to the Bank Tariffs, including changes to the amount, procedure, and conditions for payment of the Bank's commission fees and other payments related to the Bank's provision of card servicing services to MSEs in national currency;
 - to these General Terms and Conditions.
- Notification of such changes shall be made by the Bank through publication on the Bank's official website, SMS message, letter sent to the legal address, and/or notification via the Client's Remote Banking System, which shall be deemed proper notification. The Client's continued use of the Bank's services after the effective date of such changes shall constitute confirmation of the Client's acceptance thereof.
- 3.1.4. If a transaction is incorrectly settled and in violation of the rules of use of the Property, the Bank shall be entitled not to pay any transaction amount and to impose all related processing costs on the MSE.
- 3.1.5. To withhold intermediary (acquiring) fees for processing MSE transactions in accordance with the Bank's effective Tariffs.
- 3.1.6. If the MSE becomes subject to economic sanctions, or if there is a risk of such sanctions being applied to the Bank as a result of MSE transactions, the Bank shall be entitled to refuse to process transactions through the MSE and terminate established business relations.
- 3.1.7. If suspicious activity is observed at the MSE (a sudden increase in the number or volume of transactions, or if the MSE's activity differs from the type of activity specified in the Questionnaire), the Bank shall be entitled to temporarily suspend terminal transaction processing.
- 3.1.8. To suspend the transfer of payments for transactions until the MSE provides written clarification regarding the legality of the conducted transactions and supporting documents confirming the operations (receipts).

3.1.9. To conduct control inspections of terminal operation rules and compliance with rules for providing goods and services to customers — cardholders.

3.1.10. To set transaction limits for bank cards and/or mobile devices in order to prevent fraudulent operations, and to suspend transactions (including full or partial refunds to the cardholder).

3.1.11. In accordance with the requirements of the “Rules on Internal Control for Counteracting Legalization of Proceeds from Crime, Financing of Terrorism and Financing of Proliferation of Weapons of Mass Destruction in Commercial Banks”, registered by the Ministry of Justice of the Republic of Uzbekistan on 23 May 2017 under No. 2886:

- to request from the MSE necessary documents and information for due diligence and enhanced monitoring of MSE operations, as well as additional information on transactions performed by the MSE;
- to suspend transactions on the MSE account and freezing of funds used in the transaction, in accordance with the requirements of the “Rules on Internal Control for Counteracting Legalization of Proceeds from Crime, Financing of Terrorism and Financing of Proliferation of Weapons of Mass Destruction in Commercial Banks” (registered by the Ministry of Justice of the Republic of Uzbekistan on 23 May 2017 under No. 2886), and the “Regulation on the Procedure for Suspension of Transactions, Freezing of Funds or Other Property, Granting Access to Frozen Property and Resumption of Operations of Persons Included in the List of Persons Involved or Suspected of Involvement in Terrorist Activities or Proliferation of Weapons of Mass Destruction” (registered by the Ministry of Justice of the Republic of Uzbekistan on 19 October 2021 under No. 3327).

3.1.12. The Bank shall be entitled to request from the MSE the following:

3.1.13. In case of damage to the terminal provided by the Bank to the MSE under lease, full compensation for such damage, except in cases where the terminal becomes unusable due to software failures.

3.1.14. In case the MSE causes damage to the Bank due to breach of this Agreement, full compensation for such damage in accordance with the Bank’s Tariffs. The Bank’s right to claim compensation for damages shall remain in force even after termination of contractual relations between the Bank and the MSE.

3.2. Rights of the MSE:

3.2.1. To request bank statements of executed transactions from the Bank in written form.

3.2.2. To request the Bank to conduct additional training for MSE employees in a reasonable scope, in written form.

3.2.3. To request the Bank to provide an additional terminal for servicing at the MSE’s service points. In this case, the Bank shall consider the original application submitted by the Client or the equipment request submitted via the Bank’s Remote Banking Service (RBS).

3.3. The MSE shall not be entitled to:

3.3.1. issue cash in case of a refund (i.e., when the cardholder refuses the goods or services). In such cases, the refund shall be made by transferring funds to the cardholder’s card account on the basis of the buyer’s written application;

3.3.2. disclose information to third parties or organizations regarding the Property, consumables, and transaction processing, except for persons exercising control functions in accordance with the legislation of the Republic of Uzbekistan;

3.3.3. resubmit information relating to a single transaction in any form;

3.3.4. split the price of a single item of goods or a single service into partial payments and process them as multiple receipts;

3.3.5. provide the Bank terminal to third parties;

3.3.6. process a transaction on a bank card for an amount exceeding the price of goods/services actually available at the MSE.

4. LIABILITIES OF THE PARTIES

4.1. In the event that either Party causes any damage to the other Party related to the subject matter of this Agreement, the breaching Party shall compensate the damage in full.

4.2. The Bank shall not be liable for the following:

- 4.2.1. Ensuring payments for transactions that do not comply with or contradict this Agreement, including:
- 4.2.2. In cases where the MSE violates the rules and procedures for performing operations using Bank Cards established by Bank Instructions and the terms of this Agreement;
- 4.2.3. In the absence of information or supporting documents relating to payment operations carried out by the MSE;
- 4.2.4. Delays in payments due to reasons beyond the Bank's control.

4.3. The MSE shall bear full responsibility for the following:

- 4.3.1. For damage caused to the Bank due to breach by the MSE of the terms of this Agreement;
- 4.3.2. For the integrity and proper condition of the Bank's Property provided to the MSE under this Agreement;
- 4.3.3. In the event of unlawful withdrawal of funds from cardholder accounts resulting from the MSE's breach of its obligations, the MSE shall fully reimburse such funds;
- 4.3.4. In the event that a transaction authorized through manual entry of a bank card number is identified and a dispute arises as a result, the financial liability shall be borne by the MSE;
- 4.3.5. Upon closure of the Bank account, the leased equipment provided by the Bank shall be returned upon signing the Acceptance and Transfer Certificate of the Trade Terminal (Appendix No. 7).

5. FINAL PROVISIONS

- 5.1. By acceding to these General Terms and Conditions, the Client confirms that it has reviewed the procedures and terms for the Bank's provision of terminal equipment on a lease basis and the acquiring services, as well as the Bank's Tariffs, agrees with them, and acknowledges them as binding upon itself.
- 5.2. These General Terms and Conditions constitute an integral part of the Agreement and shall terminate solely upon termination of the Agreement in accordance with the established procedure.

MSE Questionnaire

Name of the Enterprise _____

Registered address: _____

Landmark: _____

Full Name of Head: _____

Contact Phone Number of Head: _____

Full Name of Accountant: _____

Contact Phone Number of Accountant: _____

Bank account details to which proceeds received via bank cards are credited:

Line of Business (Activity Type): _____

In case the Enterprise has several points of sale of goods/services and the locations of equipment installation are situated in different parts of the city/district, please provide contact information of the sales outlets:

Name of Sales Outlet:	Contact Information:
_____ _____ _____	Address: _____ _____ Landmark: _____ _____ Contact phone: _____ Full Name of Contact Person: _____ _____
_____ _____ _____	Address: _____ _____ Landmark: _____ _____

	Contact phone: _____ Full Name of Contact Person: _____
_____ _____ _____	Address: _____ Landmark: _____ Contact phone: _____ Full Name of Contact Person: _____
_____ _____ _____	Address: _____ Landmark: _____ Contact phone: _____ Full Name of Contact Person: _____

Head of the
Enterprise
STAMP

(signature)

I hereby confirm the accuracy of the above information and appoint the above-mentioned employees as responsible for servicing cardholders.

On behalf of
"InfinBANK"

Staff training was conducted by

Appendix No.2 to the General Terms and Conditions for the Lease of Terminal Equipment and the Provision of Acquiring Services

ACCEPTANCE AND TRANSFER CERTIFICATE OF PROPERTY

“ ___ ” _____ 20___

This Certificate is drawn up to confirm that the representative of JSC “InfinBANK”, represented by _____, acting on the basis of Power of Attorney No. _____ dated “ ___ ” _____ 202 , has transferred, and _____ (name of the Client) has received the following terminal(s) / equipment for servicing bank cards:

№	Equipment name	Quantity	Inventory number	Serial number
1				
2				
3				
4				
	Total			

The Property is, at the time of transfer, in proper working condition.

Conclusion of the representatives regarding the nature and causes of identified defects: **no defects or deficiencies have been found.**

*A complete set includes the main equipment (terminal/PIN pad), power supply/charger, connection cable, and other accessories included in the set.

The Parties have been warned of liability for signing an act containing information that does not correspond to reality.

Transferred by the Bank:

Received by the Enterprise:

_____ Full name

_____ Full name of the director

_____ Signature

_____ Signature

_____ STAMP

_____ STAMP

Reply Employee full name _____
Signature _____

LOSS REPORT CERTIFICATE

City of _____ “___” _____20__.

We, the undersigned,

_____ Operation dep./CBU/Branch of JSC “InfinBANK”, represented by _____, and the Head of the Enterprise _____, represented by _____, have drawn up this Certificate confirming the fact of loss by the Enterprise of the equipment received from the Bank, as follows:

Model (for terminal or external keyboard):

Serial number / external number:

Circumstances of loss:

(to indicate the circumstances under which the equipment was lost)

This Certificate is drawn up in two identical copies.

SIGNATURES OF THE PARTIES:

Bank:

Full name

Enterprise:

Full name

STAMP Signature

STAMP Signature

Date: “___” _____20__.

Date: “___” _____20__.

From _____

(Applicant's Name)

APPLICATION

I request to open a transit account for accounting of collected cash proceeds of clients of the Bank/other banks in UZS (Uzbek som).

(currency)

for _____

(name of account holder)

Address _____

(place of business)

“ ___ ” _____ 20 __.

(signature of the head)

STAMP

(signature of the chief accountant)

BANK'S NOTE

The documents submitted for opening the account have been reviewed by: Chief Accountant

Signature:

I authorize opening of an account for accounting of collected cash proceeds

in Uzbek som (UZS).

(currency)

Head of Operations Department / Branch Manager _____

Signature:

Account opened on “ ___ ” _____ 20 __y

Account number _____

Other notes _____

Appendix No.5 to the General Terms and Conditions for the Lease of Terminal Equipment and the Provision of Acquiring Services JSC "InFinBank"

To the Manager / Head of _____
JSC "InFinbank" (name of branch)
from _____
TIN / PINFL: _____
Phone: _____

APPLICATION

We hereby request to connect terminal(s) owned by our organization to the payment system for acceptance of cashless payments at the merchant service point:

Types of terminals:	Number of terminals:	MSE address: (please indicate the exact address)
<input type="checkbox"/> HUMO	1.	_____
	2.	_____
	3.	_____
	4.	_____
	5.	_____
<input type="checkbox"/> UZCARD	1.	_____
	2.	_____
	3.	_____
	4.	_____
	5.	_____
<input type="checkbox"/> unit (Uzcard, Humo and cash register)	1.	_____
	2.	_____
	3.	_____
	4.	_____
	5.	_____

By signing this application, I hereby confirm that I have fully read and agree to the terms of the PUBLIC OFFER (Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs) and the Bank's Tariffs.

Head of the Enterprise
STAMP

(signature)

(Full name)

*Appendix No.6 to the General Terms
and Conditions for the Lease of
Terminal Equipment and the
Provision of Acquiring Services JSC
"InFinBank"*

To the Manager / Head of _____
JSC "InFinbank" (name of branch)
from _____
TIN / PINFL: _____
Phone: _____

APPLICATION

We hereby request the provision of terminal(s) for acceptance of cashless payments at the merchant service point:

Types of terminals:	Number of terminals:	MSE address: (please indicate the exact address)
<input type="checkbox"/> HUMO	1.	_____
	2.	_____
	3.	_____
	4.	_____
	5.	_____
<input type="checkbox"/> UZCARD	1.	_____
	2.	_____
	3.	_____
	4.	_____
	5.	_____
<input type="checkbox"/> unit (Uzcard, Humo and cash register)	1.	_____
	2.	_____
	3.	_____
	4.	_____
	5.	_____

By signing this application, I hereby confirm that I have fully read and agree to the terms of the PUBLIC OFFER (Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs) and the Bank's Tariffs.

Head of the Enterprise
STAMP

(signature)

(Full

name)

*Appendix No.7 to the General Terms and
Conditions for the Lease of Terminal
Equipment and the Provision of Acquiring
Services JSC "InFinBank"*

ACCEPTANCE AND TRANSFER CERTIFICATE

Trade terminal

“ ____ “ _____ 202__.

We, the undersigned, “ _____”, represented by the Director
_____, on the one hand, and the Bank/Branch employee
_____, represented by
_____, on the other hand, have drawn up this Certificate as follows:

_____ has transferred, and JSC
“InfinBANK” has accepted the following equipment. This Certificate hereby confirms the return of the terminal
to the Bank’s possession.

№	Equipment name	Serial number	Condition (operational / non-operational)	Unit (complete / incomplete)*	Defects (yes / no)
1					
2					
3					
	Total				

*A complete set includes the main equipment (terminal/PIN pad), power supply/charger, connection cable, and other accessories included in the set.

By signing this Acceptance and Transfer Act, I hereby confirm that I have fully read and agree to the terms of the PUBLIC OFFER (Comprehensive Banking Services Agreement for Legal Entities and Individual Entrepreneurs) and the Bank’s Tariffs.

Transferred

_____ “ _____ ”

(Signature)

STAMP

Accepted

JSC «InfinBANK»

(Signature)