Annual Interest Rate: *"Interest"*% (*"InterestInWords"*).
Total Cost of Credit: *"APR"*% (*"APRInWords"*).

CAR LOAN AGREEMENT
No. *"LoanId"*

Tashkent *"Date"*

Joint-Stock Commercial Bank "TBC Bank," represented by "DisbursementResponsiblePerson", acting on the basis of the Charter (hereinafter referred to as the "Bank"), and

"**FullName**" hereinafter referred to as the "Borrower" (PINI: "PersonalNumber", "IDSeriesAndNumber", "Address"), a citizen of the Republic of Uzbekistan, on the other hand, and collectively referred to as the "Parties", have entered into this Car Loan Agreement (hereinafter referred to as the "Agreement") on the following terms:

1. KEY DEFINITIONS

1.1. Unless the context otherwise requires, all terms used in this Agreement shall have the meanings ascribed to them in this section:

1.1.1. **Car Loan** (hereinafter referred to as the "Loan") is a consumer loan provided by the Bank to an individual for the purchase of a motor vehicle (hereinafter referred to as the "Vehicle") to meet their consumer needs under the terms of this Agreement.

1.1.2. **Object of the Loan** is a Vehicle of the corresponding make and model purchased with the Loan funds.

1.1.3. **Down Payment** means the funds, including those deposited by the Borrower into an account at the Bank or paid to the Seller's account, constituting partial payment for the purchased Vehicle under the sale and purchase agreement.

1.1.4. **Seller** means an organization acting as a seller or dealer of the Vehicle purchased by the Borrower under a sale and purchase agreement.

1.2. **Type of security for the Borrower's obligations:** at the Bank's discretion, security in the form of a Vehicle purchased on Credit, or a loan default risk insurance policy.

1.3. References in this Agreement to terms in the singular shall include the plural and vice versa.

2. SUBJECT OF THE AGREEMENT

2.1. The Bank undertakes to provide the Borrower with a Loan in the amount and on the terms stipulated in this Agreement, and the Borrower undertakes to repay the Loan received, pay interest, and make other payments on the terms of this Agreement and the General Terms and Conditions for the Provision of Banking Products and Services of JSCB "TBC Bank" (hereinafter referred to as the "GTC"), posted on the Bank's official website www.tbcbank.uz.

2.2. This Agreement is an integral part of the GTC. Matters not settled in this Agreement shall be governed by the GTC.

2.3. Terms not defined in this Agreement shall have the meanings ascribed to them in the GTC.

3. LOAN TERMS AND PAYMENT

3.1. The Loan is provided on the following terms:

3.1.1. Total value of the Vehicle: «CarAmount» («CarAmountInWords») UZS;

3.1.2. Loan Amount: «LoanAmount» («LoanAmountInWords») UZS;

3.1.3. Down payment: «DownPaymentPercentage»% of the Vehicle's value, which is «DownPaymentAmount» («DownPaymentAmountInWords») UZS;
3.1.4. Loan Purpose and Object: acquisition of a Vehicle of the make "CarBrand", model "CarModel", and year of manufacture "YearofManufacture", in accordance with a purchase and sale agreement or other similar agreement concluded with the Seller;
3.1.5. Loan Term: «TermInMonths» months;
3.1.6. Loan Currency: the national currency of the Republic of Uzbekistan – UZS.
3.1.7. Form of Provision: non-cash transfer.
3.1.8. Method of Provision: by crediting the loan funds to the Seller's settlement account.
3.1.9. Repayment Procedure: in accordance with the schedule (Appendix No. 1 to the Agreement), calculated using the annuity method and available in the mobile application.
3.2. Interest on the Loan:
3.2.1. accrued on the outstanding principal balance – «Interest»% per annum;
3.2.2. a penalty in the amount of «RegistrationPenaltyRate»% of the outstanding principal balance for each day of delay in the event of the Borrower's failure to provide documents confirming the ownership rights to the vehicle (vehicle registration certificate), commencing on the 16th (sixteenth) day from the date of execution of this Agreement until the date of actual provision of the specified documents;
3.2.3. an increased interest rate on the outstanding overdue principal balance – «PenaltyRateModifier»% per annum.
3.3. To account for the loan received by the Borrower, the Bank shall open appropriate accounts for the Borrower to service the loan.
3.4. The loan funds will be transferred to the Seller's account on the basis of the Vehicle Purchase and Sale Agreement within 3 (three) business days of the conclusion of this Agreement, provided that the requirements of clauses 4.1. and 4.2. of the Agreement are met.
3.5. The loan is considered disbursed from the date the funds are transferred to the Seller's account.
3.6. The Borrower hereby consents to, instructs, and authorizes the Bank to perform a direct debit (uncontested withdrawal) of funds to fulfill the Borrower's obligations to the Bank, as well as funds erroneously credited by the Bank to the Borrower, from all of the Borrower's accounts (including deposit accounts) opened with the Bank and other banks in the Republic of Uzbekistan, and from the Borrower's bank cards (including those previously added to and subsequently unlinked from the TBC UZ mobile application), as well as from cards and accounts opened in the future.
3.7. During the term of the Agreement, the Borrower undertakes not to unlink or delete from the TBC UZ mobile application the bank cards that were added (or linked) in the Bank's mobile application at the time the loan application was submitted, including those used for scoring purposes.
3.8. Furthermore, if during the term of this Agreement the Borrower changes, replaces, or is issued a new bank card to which their salary is credited, or to which their main income is credited, the Borrower undertakes to immediately add (link) this card in the TBC UZ mobile application.

4. SETTLEMENT PROCEDURE

4.1. The Loan shall be disbursed after all required documentation is duly processed and the Bank has received the document (s) establishing the security for the Loan's repayment and all other preceding conditions under this Agreement have been met.
4.2. The Borrower undertakes to make the down payment by depositing funds via the TBC UZ mobile application, at the car dealership's cash desk, or at any bank branch into the Seller's account before the Bank provides the Loan in accordance with the terms of the Vehicle Sale and Purchase Agreement.
4.3. The Borrower or their authorized representative may make monthly payments, which include accrued interest, a portion of the principal debt, and other payments under this Agreement, via the

Bank's mobile application and the applications of other banks, payment applications (e.g., Click, Payme), by bank transfer, at the cash desks of other banks, or by the Bank debiting the corresponding amount from any of the Borrower's accounts opened in banks of the Republic of Uzbekistan.

4.4. The Borrower undertakes to repay the Loan received and the interest accrued thereon in accordance with the terms specified in the Loan Repayment Schedule, which is Appendix No. 1 to this Agreement and its integral part. The interest amount in Appendix No. 1 is preliminary and subject to adjustment based on the actual loan disbursement and repayment dates.

4.5. Interest on the Loan shall be accrued daily on the outstanding principal balance. On Fridays, interest for the weekends of the current month is accrued. Interest is calculated using the 365-day year method. Accrual shall begin on the day the first loan amount is disbursed.

4.6. Interest on the overdue portion of the principal debt shall be accrued starting from the first day of default until the overdue portion of the Loan is repaid in full, inclusive. Interest on overdue principal debt shall be accrued at the rate specified in clause 3.2.3 of this Agreement.

4.7. If any payment date falls on a weekend or a public holiday, the payment shall be postponed to the next business day following the weekend or public holiday.

4.8. The automatic payment service is activated by the Bank once the Borrower receives the Loan, and the Borrower hereby agrees to and confirms the voluntary receipt of this service from the Bank.

4.9. Repayment of the debt under this Agreement shall be carried out in the following order of priority:

4.9.1. Proportionally: overdue principal debt, overdue interest payments, and penalty interest on the overdue principal debt;

4.9.2. accrued interest for the current period;

4.9.3. principal debt for the current period;

4.9.4. accrued fines;

4.9.5. accrued penalties;

4.9.6. other expenses of the Bank related to debt repayment.

4.10. In the event of early repayment of the Loan by the Borrower, the debt shall be repaid in the following order of priority:

1) the balance of accrued interest as of the payment date;

2) the outstanding principal debt.

4.10.1. Upon early repayment of the Loan, the Bank shall recalculate the payment schedule. The portion of the principal paid early reduces the Borrower's total debt; however, in subsequent payments, the Borrower still pays the interest accrued up to the point when the remaining principal is incorporated into the calculation of annuity payments for the remainder of the Agreement's term.

4.10.2. If, upon early repayment, the balance in the account exceeds the Borrower's total debt, the funds remaining in the account after the Loan has been paid off in full are returned to the Borrower's current account, physical card, or virtual card.

4.11. If the Borrower selects "repayment according to schedule" in the application interface or repays the debt through third-party payment services, the funds are credited to account 29801 and remain there until the scheduled payment date. On the scheduled payment date, the funds are automatically debited to make the scheduled Loan payment.

4.11.1. If funds remain in the account after the first debit, they will be automatically debited in the amounts and on the dates specified in the schedule.

4.11.2. If funds remain in the account and the Borrower initiates an early repayment, these funds will be used for the repayment first.

4.12. The Borrower's obligations shall be deemed duly and fully fulfilled upon the repayment to the Bank of the entire Loan amount, payment of interest for the use of the Loan, overdue interest for late repayment of the Loan, and penalties in accordance with the terms of this Agreement, as determined on the date of the Loan repayment, and reimbursement of the Bank's other expenses, including those related to debt collection.

5. SECURING LOAN REPAYMENT

5.1. The Loan provided under this Agreement is secured by the purchased Vehicle specified in clause 3.1.4 of this Agreement (hereinafter referred to as the "Pledged Asset"). The Pledged Asset is accepted at a collateral value agreed upon by the Parties in the relevant property valuation certificate, provided that such value must be at least 125% (one hundred and twenty-five percent) of the Loan amount.

5.1.1. The specific conditions for the transfer of the Pledged Asset as collateral shall be determined in the Pledge Agreement.

5.1.2. Insurance of the Subject of Pledge (CASCO) is mandatory, except in cases where the Borrower meets the criteria established by the lending terms, with which the Borrower was made familiar upon receipt of the Loan and which are posted on the official website of the Bank. If insurance is mandatory, the Borrower undertakes to insure the Subject of Pledge with an insurance organization on terms acceptable to the Bank, and to maintain such insurance for the entire duration of this Agreement. The Bank shall be the beneficiary upon the occurrence of an insured event. In the event that insurance of the Subject of Pledge (CASCO) is non-mandatory for the Borrower under the credit terms posted on the official website, the Borrower's obligations to insure the Subject of Pledge provided for by this Agreement (including clauses 5.4, 6.4.5, 6.4.6) shall not apply.

5.2. The Borrower undertakes to, within 10 (ten) calendar days from the date of conclusion of this Agreement, register the Vehicle with the Main Directorate for Road Traffic Safety of the Ministry of Internal Affairs of the Republic of Uzbekistan and obtain the appropriate document confirming ownership of the Vehicle.

A duly executed insurance policy for the Pledged Property and the documents establishing ownership of the vehicle must be submitted by the Borrower to the Bank within 5 (five) calendar days from the date of the vehicle's registration with the State Traffic Safety Directorate of the Ministry of Internal Affairs of the Republic of Uzbekistan.

5.3. In the event of the Borrower's failure to provide the documents specified in clause 5.2 of this Agreement within the established time limit, the Bank shall accrue a penalty starting from the 16th (sixteenth) calendar day from the date of execution of this Agreement until the date of provision of the documents establishing ownership rights to the Vehicle (vehicle registration certificate) in accordance with clauses 3.2.2 and 7.7 of the Agreement.

5.4. If the Bank pays the insurance premium using its own funds, the Borrower grants the Bank the right to debit the insurance premium amount without the Borrower's instruction (by direct debit) in accordance with Article 783 of the Civil Code.

5.5. The Borrower shall bear any and all expenses related to the proper execution of documents to secure the repayment of the Loan.

5.6. The existence of several methods of securing the Borrower's obligations does not create any contradiction between them; each method of security is independent and does not depend on the others. The Bank shall have the right, at its sole discretion, to determine the order of enforcement against the relevant security, including choosing the primary object of enforcement, and to enforce against any of the methods of securing the obligations either separately, or simultaneously against several or all methods of security. Enforcement against one method of security shall not restrict the Bank from enforcing against other methods of security.

5.7. The Borrower shall provide additional security satisfactory to the Bank in the event of:

- a deterioration of the Borrower's financial condition;
- a loss of the Vehicle's liquidity, value, or validity;
- a significant decrease in the market value of the Vehicle;

- the destruction, partial or total loss of the Vehicle;
- the emergence of other factors that increase the risk of the Borrower's failure to fulfill its obligations under this Agreement.

5.8. The procedure for collecting the Borrower's debt from the Insurer shall be established in the relevant insurance agreement.

6. RIGHTS AND OBLIGATIONS OF THE PARTIES

6.1. The Bank shall have the right to:

6.1.1. Refuse to provide the Loan to the Borrower, in whole or in part, in the event of:

a) their failure to fulfill obligations to secure the repayment of the Loan;

b) discovery, after the conclusion of the Agreement, of any unreliable information that was presented and affects the repayment of the Loan.

6.1.2. During the term of this Agreement, to verify the Borrower's solvency based on data regarding their income, the use of the Loan, and the security for its repayment, checking the preservation, insurance coverage, sufficiency, and liquidity of said security. The frequency of such verifications shall be determined by the Bank;

6.1.3. In the event of the Borrower's breach of obligations under the Agreement, the Bank is entitled to demand early repayment of the Loan and the interest accrued thereon, as well as to foreclose on the pledged property in the following cases:

a) violation and/or non-fulfillment and/or improper fulfillment by the Borrower of its obligations under this Agreement or the General Terms;

b) failure to fulfill obligations related to any of the Borrower's other credit-related debts (excluding this Agreement);

c) if the Borrower, in order to obtain the Loan, submitted false or incomplete information to the Bank on matters that were critical to the decision to grant the Loan;

d) loss of the security for the Loan's repayment or a decrease in the value of the security;

e) the Borrower's evasion of the banking supervision specified in clause 6.1.2 of this Agreement;

f) failure to provide copies of documents confirming ownership of the vehicle within 5 calendar days in accordance with clause 5.2 of this Agreement;

g) deterioration of the Borrower's financial condition, including the loss of a source of income;

h) if criminal, civil, or other legal proceedings have been initiated against the Borrower or third parties affiliated with the Borrower, or if the Borrower's property has been seized or measures have been taken to freeze and/or suspend transactions involving the Borrower's funds or other property, in the event that said circumstances affect or may affect the Borrower's solvency;

i) if there are suspicions that the purpose of entering into and executing this Agreement is the legalization of proceeds from criminal activity, the financing of terrorism, or the financing of the proliferation of weapons of mass destruction;

j) confiscation, nationalization, or other forms of expropriation by any state authorities of all or any significant part of the Borrower's property or other assets, or the taking into custody or control of the Borrower's property/other assets, or any action that would prevent the Borrower from repaying the Loan debt;

k) in other cases stipulated by this Agreement, the General Terms, and the current legislation of the Republic of Uzbekistan.

6.1.4. In the event of an early collection of the Loan in accordance with sub-clause 6.1.3 of this Agreement, the Bank shall have the right to foreclose on the collateral securing the Loan's repayment and on the Borrower's other property under the terms of this Agreement.

6.1.5. To provide information regarding the terms of this Agreement, the securing of the Loan's repayment, and the Borrower's fulfillment of obligations under this Agreement to the Credit Bureau and the Pledge Registry.

6.1.6. The Bank is entitled (to which the Borrower agrees) to recover the debt incurred under the Agreement without recourse to the courts by foreclosing on the Borrower's pledged property by obtaining a notary's writ of execution for both the entire pledged property and any part thereof.

6.2. The Bank undertakes:

6.2.1. To provide the Loan to the Borrower on the terms and in the manner stipulated by this Agreement;

6.2.2. Upon the Borrower's full repayment of the Loan, to remove the encumbrance on the collateral no later than 3 business days thereafter.

6.2.3. To provide the Borrower, upon its written request, with information concerning the Loan, and to communicate reliable and complete information about its rights and obligations, including all costs associated with the provision of the consumer loan;

6.2.4. To use the communication channels specified in the General Terms to notify about payments.

6.2.5. Not to permit unilateral amendments to the terms of this Agreement that result in the restriction of the Borrower's rights and/or the increase of its obligations.

6.3. The Borrower has the right:

6.3.1. To receive information regarding the debt and the Loan repayment terms through the communication channels specified in the General Terms;

6.3.2. To demand the provision of the Loan in the amounts, within the timeframes, and on the conditions stipulated by this Agreement;

6.3.3. To make early repayment of the Loan debt in full or in part, and to pay the accrued interest under this Agreement, at any time without penalty from the Bank.

6.3.4. To demand that the Bank fulfill the terms of this Agreement.

6.3.5. To cancel the Loan free of charge after the signing of the Agreement but prior to the disbursement of funds.

6.4. The Borrower is obligated to:

6.4.1. Make payments stipulated by this Agreement in a timely manner;

6.4.2. Duly perform the obligations stipulated by the Agreement, the General Terms, and the agreement (s) securing the performance of obligations under this Agreement. In the event of loss or a decrease in the market value of the collateral (the subject of the pledge), the Borrower undertakes to restore it or provide equivalent collateral.

6.4.3. Repay the Loan and pay the interest accrued for the use of the Loan upon receiving a demand from the Bank for early repayment in accordance with the terms of this Agreement;

6.4.4. The Borrower undertakes to notify the Bank within 3 (three) calendar days of any changes to their passport and other data provided upon the execution of this Agreement (including mobile and work phone numbers, registered and actual residential addresses, place of employment (source of income), surname or first name). Notification shall be made via remote communication channels and/or by visiting a bank branch or banking service center, in the manner and by the method established in the GC. The Borrower also undertakes to promptly inform the Bank of any other circumstances that affect or may affect the Borrower's solvency and/or the proper, timely, and full performance of obligations under this Agreement and the GC.

6.4.5. Provide the Bank with a duly executed insurance policy for the collateral. If the policy is issued for a term of one (1) year, the Pledgor must annually renew the insurance on similar terms until the Loan is fully repaid, and provide supporting documents to the Bank no later than five (5) calendar days before the expiration of the previous policy.

6.4.6. To pay all expenses related to insuring the subject of the pledge.

6.4.7. Upon the Bank's first demand, to provide the Bank, during the term of the Loan, with reliable information and documents necessary to determine the Borrower's solvency and ensure the proper performance of obligations under this Agreement (including certificates of employment, salary statements, etc.).

6.4.8. To not undertake any actions or measures that could lead to the deterioration of the Borrower's financial condition or jeopardize the proper fulfillment of the terms of this Agreement.
6.4.9. To assist the Bank in monitoring the Loan and the collateral, including by providing requested information within 3 calendar days, not obstructing the inspection of the collateral, and allowing the Bank to verify the provided data using any source of information.
6.4.10. To not assign its rights and obligations under this Agreement, in whole or in part, to another person without the prior written consent of the Bank.

7. LIABILITY OF THE PARTIES AND DISPUTE RESOLUTION PROCEDURE

7.1. In the event of the Borrower's breach of its obligations under the Agreement, the Bank shall be entitled to collect outstanding amounts under the Loan and accrued interest, and to demand that the Borrower compensate the Bank for all losses and damages caused by the Borrower.
7.2. The Borrower shall be solely responsible for all actions related to its use of the remote banking services (RBS) and the Loan funds.
7.3. In the event of non-fulfillment or late fulfillment of its obligation to issue the Loan, the Bank shall pay the Borrower a one-time penalty in the amount of 10% of the base calculation value in effect in the Republic of Uzbekistan at the time of such breach.
7.4. The provisions of this clause shall apply exclusively in the event that insurance of the Subject of Pledge (CASCO) is mandatory in accordance with clause 5.1.2 of this Agreement. In the event of the Borrower's failure to provide a new insurance policy within the established time limit pursuant to the terms of clause 6.4.5 of this Agreement, the Bank shall have the right to independently insure the subject of pledge on behalf and at the expense of the Borrower with an insurance organization selected by the Bank. The Borrower shall reimburse the Bank, and the Bank shall have the right to recover all incurred expenses for the payment of the insurance premium by means of direct debit (direct debiting without acceptance) in accordance with clause 5.4 of the Agreement. If insurance of the Subject of Pledge (CASCO) is non-mandatory under the credit terms posted on the official website of the Bank, the sanctions provided for by this clause shall not apply.
7.5. In the event of the Borrower's default on (delay in) performance of obligations to repay the Loan, the Bank shall have the right to recover from the Borrower a fine in the amount of "FixedPenalty" ("FixedPenaltyInWords") UZS for each instance of such delay.
7.6. For each day of delay in paying accrued interest, the Borrower shall pay the Bank, and the Bank shall have the right to collect, a penalty of 1% of the amount of overdue interest payments as per the schedule. The total amount of the penalty may not exceed 50% of the total amount of all overdue interest payments.
7.7. In the event of the Borrower's failure to register the Vehicle and/or to provide the documents establishing ownership rights to the Vehicle (vehicle registration certificate) within the time limit specified in clause 5.2 of this Agreement, the Borrower shall pay to the Bank, and the Bank shall have the right to recover, a penalty in the amount of "RegistrationPenaltyRate"% for each day of delay, commencing on the 16th (sixteenth) calendar day from the date of execution of this Agreement until the date of actual provision of the specified document.
7.8. In the event of the Borrower's failure to provide access to the Vehicle for technical inspection and monitoring (clause 6.4.9 of this Agreement), the Borrower shall pay to the Bank, and the Bank shall have the right to recover, a fine in the amount of "InspectionPenalty" ("InspectionPenaltyInWords") UZS for each instance of such violation.
7.9. In the event of the Borrower's failure to provide new (equivalent or additional) collateral upon the loss, destruction, damage, or reduction in value of the previous collateral (clauses 5.7, 6.4.2 of this Agreement), the Borrower shall pay to the Bank, and the Bank shall have the right to recover, a penalty in the amount of "CollateralPenaltyRate"% of the value of the previous collateral for each day of delay

until the date of actual provision of proper collateral. Hereby, the total amount of the accrued penalty shall not exceed 50% of the outstanding principal balance.

7.10. Payment of a penalty shall not release the Parties from fulfilling their obligations or rectifying violations.

7.11. Liability measures for the Bank and the Borrower not stipulated in this Agreement shall be applied in accordance with the legislation of the Republic of Uzbekistan.

7.12. The application of the liability measures established by this section of the Agreement is the exclusive right of the Bank, not its obligation. The Bank may, at its sole discretion, exercise or choose not to exercise any of its rights under this Agreement with respect to the Borrower. The Bank's non-exercise or partial exercise of these rights shall not constitute a waiver of such rights, and they may be exercised at any time thereafter.

7.13. The Parties shall seek to resolve all disputes that may arise out of or in connection with this Agreement through bilateral negotiations.

7.14. In the event a dispute is not resolved amicably, said dispute shall be subject to final resolution:

- in court at the defendant's place of registration;
- in court at the Bank's place of registration;
- the Bank also has the right, at its discretion, to file a claim with the Mirabad Interdistrict Court for Civil Cases, the Mirzo-Ulugbek Interdistrict Court for Civil Cases, the Uchtepa Interdistrict Court for Civil Cases, the Shaykhantakhur Interdistrict Court for Civil Cases, or the Yakkasaray Interdistrict Court for Civil Cases;
- or by obtaining a notary's writ of execution in the manner prescribed by law. When collecting debt by obtaining a notary's writ of execution, the Borrower shall unconditionally recognize the validity of said writ.

8. MISCELLANEOUS PROVISIONS

8.1. In matters not covered by this Agreement, the Parties shall be governed by the General Terms and the current legislation of the Republic of Uzbekistan.

8.2. This Agreement shall enter into force on the date of its signing by the Parties and shall remain in effect until the Parties have fully fulfilled all their obligations hereunder.

8.3. Any amendments to the terms of this Agreement, its extension, or its agreed-upon early termination shall be made by agreement of the Parties, executed in writing, or, in cases provided for by the functionality of the TBC UZ application, electronically with the Borrower's acceptance (by confirming the relevant notification), except for the cases stipulated in clause 6.1.3 of this Agreement.

8.4. This Agreement is made in two counterparts, one for the Bank and one for the Borrower. All counterparts of the Agreement have equal legal force.

8.5. The Parties confirm that they have agreed upon all the terms of this Agreement, that these terms are clear to them, and that they do not violate their rights and legitimate interests. The Borrower confirms that they are entering into the Agreement voluntarily and with full awareness, are familiar with its terms, including the amount of and procedure for paying interest and other payments, and understand the legal consequences of its execution.

8.6. The Borrower confirms and represents that: − all documents and data provided or to be provided to the Bank for the processing and receipt of the loan are or will be authentic and accurate as of the date of their submission; − they have no existing or contingent obligations, including any guarantees issued in favor of third parties; − the Borrower has the right to perform the obligations stipulated in the Agreement, and these obligations are valid;

8.7. The Borrower hereby grants the Bank the unconditional right and consent to carry out the following actions:

8.7.1. Process the Borrower's data submitted under this Agreement, as well as data in the Bank's database and/or stored in the databases of the Credit Bureau (hereinafter, the "Bureau"), for the purpose of assessing creditworthiness in accordance with the rules and regulations established by the legislation of the Republic of Uzbekistan. The Borrower is aware of their rights under the legislation of the Republic of Uzbekistan, according to which, upon the Borrower's request, the Data Processor is obligated to rectify, update, supplement, block, delete, or destroy data if it is incomplete, inaccurate, outdated, or was illegally obtained and processed. This one-time consent is valid until the obligations are fulfilled or the term of the Agreement expires.

8.7.2. Additionally, when assessing the Borrower's solvency using scoring models, the Bank is entitled to use any publicly available information about the Borrower, as well as information obtained from providers of such services, provided that obtaining and using this information does not contravene the legislation of the Republic of Uzbekistan.

8.7.3. Communicate with the Borrower regarding the fulfillment of obligations under this Agreement and the General Conditions, including by means of telephone calls (with the right to record them), messages on social media, letters, email and SMS messages sent to the addresses (contact details) of the Borrower known to the Bank, as well as by conducting negotiations (meetings).

8.8. Documents and confirmations executed in electronic/digital form, including via remote communication channels, shall have the same legal force as paper documents signed by the Borrower in person.

8.9. If one or more provisions (terms) of this Agreement become invalid by virtue of law or a court decision, this shall not serve as a reason for the termination of the other provisions (terms) of the Agreement.

Appendix No. 1
to Auto Loan Agreement No. "LoanId" dated "Date"

Loan and Interest Repayment Schedule / Term Commitment
to Auto Loan Agreement No. "LoanId" dated "Date"**.**

(UZS**)**

No.	Repayment Date	Outstanding Loan Balance	Projected Interest Repayment Schedule	Principal Repayment Schedule	Total Repayment
Total		**-**	**-**	**-**	**-**

The Total Cost of the Loan is "DeltaAmount" ("DeltaAmountInWords") UZS and is calculated taking into account the following payments:
- interest payments - "InterestAmount" ("InterestAmountInWords") UZS;

Application – Order
For the transfer of the Loan amount to the car dealership

I, **"FullName",** holder of passport No. **"PersonalNumber",** hereby request that you transfer from my loan account No. **_____,** opened at JSCB **"TBC Bank",** Tashkent, MFO **01180,** the amount of **"LoanAmount" ("LoanAmountInWords")** to the car dealership under the vehicle sale and purchase agreement with the following purpose of payment:

"Payment for the purchase of a "CarBrand" make, "CarModel" model vehicle, year of manufacture "YearofManufacture," in accordance with the sale and purchase agreement concluded with the Seller".

I confirm, "FullName"