APPROVED
by the Minutes of the Management Board of JSCB “TBC Bank”
dated 12.10.2026
Chairman of the Management Board
S. Tetrashvili

GENERAL TERMS AND CONDITIONS of Comprehensive Banking Services for Legal Entities and Individual Entrepreneurs at JSCB “TBC Bank”

CONTENT

Chapter 1. TERMS AND DEFINITIONS ……3

Chapter 2. GENERAL PROVISIONS ……..5

Chapter 3. RULES AND CONDITIONS FOR OPENING, MAINTAINING, AND CLOSING A BANK ACCOUNT ……8

Chapter 4. RESPONSIBILITY OF THE PARTIES ……..21

Chapter 5. BANKING SECRECY, STATEMENT, AND CUSTOMER GUARANTEES ……23

Chapter 6. FORCE MAJEURE CIRCUMSTANCES ……...25

Chapter 7. ANTI-CORRUPTION MEASURES ……25

Chapter 8. COMMUNICATION …..……...26

Chapter 9. VALIDITY PERIOD OF THE CBS, PROCEDURE FOR ITS AMENDMENT AND TERMINATION ...……27

Chapter 10. MISCELLANEOUS …..……29

Chapter 11. ADDRESS AND CONTACT DETAILS OF THE BANK ……29

Appendix No. 1 ……30

Appendix No. 2 ……31

Appendix No. 3 ……39

Chapter 1. TERMS AND DEFINITIONS

1.1. **Bank account –** a means of conducting the relationship arising between the Bank and the Customer as a result of concluding a bank account agreement, under which the Bank undertakes to accept and credit the funds received by the Customer (account holder), to fulfill the Customer's requests for transferring the relevant amounts from the account, and to conduct other operations on the account.

1.2. **Demand deposit account -** an account used to track the Customer's funds transferred upon its first request.

1.3. **Bank -** Joint-Stock Commercial Bank "TBC Bank", a Party to the General Terms and Conditions of Comprehensive Banking Services for Legal Entities and Individual Entrepreneurs.

1.4. **Bank secrecy** – information protected by the Bank: (a) on transactions, accounts, and deposits; (b) on its Customer, obtained by the Bank in connection with the provision of banking services to such Customer; (c) on the existence, nature, and value of the customer's property stored in the Bank's safes and premises; (d) on interbank operations and transactions executed on the Customer's requests or for their benefit; (e) on a Customer of another bank, disclosed as a result of the exchange between banks of information constituting a bank secret; and (f) on participants in the funded pension system, the amount and movement of pension contribution funds, and pension savings held in citizens' individual funded pension accounts.

1.5. **Beneficial Owner –** an individual or legal entity that ultimately holds ownership rights or exercises actual control over the Customer, and in whose interests the transaction involving funds or other property is conducted;

1.6. **Statement –** information regarding transactions and balances on the Customer's accounts for a specific period of time, provided in the form determined by the Bank;

1.7. **Transaction date** – the date on which a transaction is executed;

1.8. **Legislation –** the body of applicable legislative acts and regulations, as well as international treaties and agreements integrated into the legal system of the Republic of Uzbekistan;

1.9. **Authorization Codes —** access codes, unique login credentials, password of the Customer, as well as other data used for accessing and performing operations, including using the Internet Bank, RBS and/or other Internet service channels, as well as cellular communication channels. Authentication data constitutes the equivalent of a handwritten signature (simple electronic signature) of the Customer's authorized persons;

1.10. **Confidential information** - any information/document (including, but not limited to, information/documents relating to personal or equity interest, financial data of a Party, information/documents containing information on the owner/manager/affiliate of a Party, an agreement with a third party, movable and immovable asset (s), business processes/procedures,

marketing strategies, projects of a Party, and/or other information) received, processed, created, and/or sent by one Party to the other upon execution and/or during the performance of the General Terms and Conditions of Comprehensive Banking Services for Legal Entities and Individual Entrepreneurs, and/or any other material information/documentation;

1.11. **Customer** – a legal entity or individual entrepreneur, including the Applicant and all Role Owners, who have an identification at JSCB "TBC Bank" and are registered in the RBS by phone number.

1.12. **Applicant** – an individual who is an official with the right to sign on behalf of a legal entity, or an individual entrepreneur who has previously accepted the General Terms for provision of banking products and services of JSCB "TBC Bank" and intends to open an account for the settlement services of a legal entity or individual entrepreneur.

1.13. **Roles** - predefined by the Customer access levels and powers granted to RBS users based on their appointment by the Applicant. The list of available Roles, their names, authorities, available functions, and operations that a Role Owner can perform, are defined on the relevant page in the RBS interface.

1.14. **Customer Due Diligence** - verifying the identity and authority of the Customer and the persons on whose behalf they act, identifying the Beneficial Owner of the Customer, as well as conducting regular studies of business relations and operations carried out by the Customer to verify their compliance with information about such a customer and its activities;

1.15. **Phone number** – the Customer's mobile phone subscription number, which belongs to the Customer and is used by the Customer for registration and service in the Bank;

1.16. **Bank's Transaction Day** - a part of the banking workday, denoting the time allocated for receiving, processing, and recording monetary and settlement documents, as well as bank operations on accounts;

1.17. **Application** - any additional document (s) drawn up and determined by the Bank that specifies, amends, and/or introduces new services, fees, penalties, and/or any other terms and conditions of the General Terms and Conditions of Comprehensive Banking Services for Legal Entities and Individual Entrepreneurs;

1.18. **Party/Parties** - Bank and/or Customer depending on the circumstances;

1.19. **Third party** - any person, except for the Central Bank of the Republic of Uzbekistan, the Customer, and the Bank;

1.20. **Tariffs** — the set of Tariff Plans and other fees for the Bank's services, which forms an integral part of the General Terms and Conditions of Comprehensive Banking Services for Legal Entities and Individual Entrepreneurs;

1.21. **Remote Communication Channels** – means of transmitting and exchanging information between the Customer and the Bank via the Bank's website, electronic mail (email), RBS, postal

communication, mobile banking, SMS messages, telephones, fax, ATM, POS terminals, terminals, and e-cabinet, including internet kiosks, used in the manner and on the terms determined by the Bank;

1.22. **Call Center** – a division or service of the Bank that receives and processes customer calls, provides information about the Bank's products and services, and performs other functions determined by the Bank to serve the Customer;

1.23. **SMS** - a short message service consisting of text messages sent to a mobile device that contain information on the movement of funds in a customer's bank account, as well as text messaging (SMS) – a short text message of an informational nature.

1.24. **Remote Banking Services (RBS)** — an information technology resource of the Bank that enables interaction between the Bank and the Customer, including information exchange, receipt of requests from the Customer, and execution of individual operations, through resources available for download in mobile application stores (Appstore, Playmarket, etc.) and/or on the Internet. The list of remote banking resources is available for review on the Bank's website.

1.25. **Agreement/Offer/CBS –** the text of the General Terms and Conditions of Comprehensive Banking Services for Legal Entities and Individual Entrepreneurs, and all Appendices hereto.

1.26. **Role Owner –** an individual who has legal relationships with the Customer and legal authority on behalf of the Customer, and is appointed by the Applicant to perform operations in the RBS on behalf of the Customer in accordance with the functional capabilities of the Role.

Chapter 2. GENERAL PROVISIONS

2.1. The General Terms of Comprehensive Banking Services for Legal Entities and Individual Entrepreneurs at JSCB "TBC Bank" (hereinafter referred to as "CBS") are an Accession Agreement that regulates relations regarding the performance and provision of banking services by JSCB "TBC Bank" (hereinafter referred to as "Bank") for legal entities and individual entrepreneurs, with the exception of cash services.

2.2. Accession to the CBS is ensured in accordance with Articles 360, 367, 369, and 370 of the Civil Code of the Republic of Uzbekistan by the Applicant accepting this Agreement during the registration process via Remote Banking Services (RBS) and/or on the website tbcbusiness.uz by reviewing the terms and clicking the corresponding button in the RBS interface. The Applicant agrees that acceptance of the CBS concurrently constitutes the submission to the Bank of an Application for opening and servicing bank accounts and providing other banking services to legal entities and individual entrepreneurs at JSCB "TBC Bank" (pursuant to Appendix No. 1 to the CBS), as well as consent to the provision of documents required for identifying the Applicant in accordance with the requirements of the Bank and applicable legislation. Accession to the CBS means that prior to concluding the CBS, the Applicant has familiarized with and undertakes to comply with all the terms and conditions of the CBS. Upon acceptance of the CBS, the Applicant assumes the status of a Customer, and all actions taken by the Applicant shall be deemed the

actions of the Customer.

2.3. The text of the CBS, its Tariffs, and other Appendices are available for prior review on tbcbank.uz and tbcbusiness.uz. If changes are made to the text of the CBS, the text with the changes to the CBS shall be available on the website and/or RBS 10 calendar days before the changes come into force.

2.4. The Bank is entitled to refuse to conclude a CBS with a legal entity or an individual entrepreneur in accordance with internal regulations and in cases specified by the legislation of the Republic of Uzbekistan.

2.5. The Applicant shall submit a document to the Bank for identification which certifies the identity of the person (passport or a document replacing it), as well authorized to sign monetary settlement documents on behalf of the Customer.

Within the framework of the CBS the Customer is entitled to receive all banking services available in the Bank during the term of the CBS, including but not limited to the following types, the terms of which are set forth in the CBS, by submitting a corresponding application to the Bank.

In particular, the Bank may provide the Customer with services for issue and maintenance of corporate and business cards in accordance with the General Terms and Conditions for Issue and Maintenance of Corporate and Business Cards set forth in Appendix No. 2 to the CBS. The relevant card shall be issued on the basis of the Customer's application in the form set out in Appendix No. 3 to the CBS.

For the purposes of this Article, clicking the relevant information button to request any of the Bank's services in the RBS interface shall be deemed equivalent to applying.

2.6. The list of banking services provided in accordance with the CBS may be expanded by the Bank by amending/supplementing the CBS in connection with the introduction of new banking services. Additional services are governed by separate Appendices to the CBS.

2.7. The Application for opening and servicing bank accounts and providing other banking services shall be submitted by the Applicant via remote banking services (RBS).

2.8. Under the CBS the Bank provides the Customer with remote banking services for the Customer's bank accounts by processing e-payment documents and/or allowing the Customer to view transactions on demand deposit accounts and other accounts of the Customer in the Remote Banking System (RBS).

2.9. Provision of services by the Bank on loans, factoring, financial leasing, deposits, as well as provision of other services in accordance with international banking practice and the interest rates and tariffs established for them for the Bank's services are regulated by separate agreements that may be updated and supplemented as Appendices to the CBS.

2.10. Terms for individual Bank products are accepted separately by the Customer upon their request. The Customer is advised to carefully review the terms of delivery for the relevant products prior

to their acceptance. Upon acceptance, such terms (appendices) become an integral part of this CBS.

2.11. The Bank provides its services exclusively via remote banking services (RBS) and, in exceptional cases, through Remote Communication Channels. After registration the Customer can appoint the persons (Roles) in the personal cabinet of the RBS to send requests who can transmit requests on behalf of the Customer to the Bank. The authority of appointed persons may be limited by assigning Roles. The list of available Roles and the description of their authorities are set forth in the RBS. For interpreting this Offer all actions performed by Role Owners shall be considered as duly performed on behalf of the Customer. Likewise, actions to be performed by the Customer under the CBS may be delegated to a Role Owner if such functionality is supported in the RBS.

2.12. Simple consent granted by clicking relevant buttons in the remote banking interface, Authorization Codes, and/or electronic digital signatures are used by the Customer to execute operations and provide services through RSM channels. Any actions performed by the Customer via remote banking channels following the correct entry and/or submission (communication) of Authorization Codes to the Bank, including the Bank's Call Center, or confirmation via an electronic digital signature, shall be deemed to be the actions of the Customer.

2.13. The Customer acknowledges and confirms that in accordance with the requirements of the legislation of the Republic of Uzbekistan, as well as for security of operations performed by the Customer in the RBS, the Bank may send notifications and messages to the Customer via the Customer's phone number and/or via the RBS, including SMS messages and PUSH notifications. The Customer undertakes to carefully review all such messages sent by the Bank.

2.14. The Bank is entitled to modify the scope of services and/or impose restrictions on provision of services offered via the RBS (Remote Banking Services) and/or restrict the access of the Customer and other persons authorized by the Customer to the personal account of the Customer in the RBS, including, but not limited to, if there is no technical possibility, if there are grounds to suspect third parties' access to funds, loss of Authorization Codes, access to the Customer's personal account and/or information, as well as in cases specified by the legislation of the Republic of Uzbekistan, the regulations and instructions of the Central Bank, and this Agreement.

2.15. The Bank shall not be liable for disruptions and failures in Remote Banking caused by malfunctions of communication equipment and/or communication networks, or for any losses incurred in connection therewith.

2.16. Tashkent standard time serves as the unified time scale when working with the systems. The reference time is determined by the system clock of the hardware of the Central Bank of the Republic of Uzbekistan;

2.17. The Customer pays the cost of services and commissions for banking services to the Bank rendered using RBS in accordance with the Bank's current Tariffs. The Bank's CBS Tariffs are available on the tbcbank.uz website.

2.18. The Bank does not establish or maintain relations with the Customer or their counterparties when carrying out its activities, if these persons fall under the scope of applicable sanctions regimes.

The Bank conducts inspections of Customers, their business partners, authorized representatives, beneficial owners, and counterparties for transactions to ensure compliance with international sanctions requirements and to ensure inclusion in the relevant sanctions lists.

Chapter 3. RULES AND CONDITIONS FOR OPENING, MAINTAINING, AND CLOSING A BANK ACCOUNT

3.1. The Terms and Conditions for opening, maintaining, and closing a bank account govern relations related to the opening of bank accounts (hereinafter referred to as the "Account"), the acceptance and crediting of funds received into the account, the transfer and withdrawal of relevant amounts from the account, and the execution of other transactions, except for the provision of cash services.

3.2. After the CBS acceptance the Bank opens a primary or secondary Account for the Customer at its choice. The application to open an account is submitted to the Bank once the user clicks the button to select and open an account in the RBS interface. The Customer and persons authorized by the Customer may manage the account and conduct transactions via RBS. The range of available account transactions and actions is accessible in the RBS interface and may be expanded or restricted at the Banks' discretion.

3.3. Interest on the balance of funds in a specific type of bank account specified under this CBS shall be accrued if the accrual of interest on that particular account is fixed by the Tariffs.

3.4. Obligations of the Parties:

3.4.1. In accordance with these rules, the Bank shall:

3.4.1.1. perform settlement and other operations specified in the legislation based on the Customer's request, including:

- credit funds received to the Customer's account on the day of receipt or no later than the business day following the day the relevant payment document is received by the Bank;
- execute the Customer's requests to transfer (pay) funds from the account on the basis of the relevant payment documents;
- execute payment requests and collection orders for the Customer's debt obligations to the extent permitted by law;
- provide other settlement services (with the exception of matters governed by separate agreements entered into between the Bank and the Customer).

3.4.1.2. debits funds from the Customer's account only based on the Customer's request or with its consent, no later than the day the payment document is

received or the following business day (except for a payment order of a payment requirement without acceptance or a collection order). Unless otherwise specified by the bank account agreement, the relevant payment document is executed on the business day it is received by the Bank. If a payment document is received after closing the business day, it is deemed received by the payer's bank at the start of the next business day and is executed no later than the next business day. International payments are executed in compliance with statutory requirements no later than two business days from the receipt of the payment documents. If there are neither funds nor sufficient funds in the Customer's account, the Bank shall place the unpaid payment amount in List No.2 (except for cases specified by law).

3.4.1.3. provide services during the Bank's Transaction Day, except during scheduled and unscheduled maintenance.

3.4.1.4. verify correct documentation while accepting the payment documents and all required details, as well ensure their execution in established order on the day they are received by the Bank (if received during the transaction day) or no later than the business day following the date of receipt (if received after closing the transaction day).

3.4.1.5. issue statements and other relevant documents to the Customer or the Customer's authorized representative upon request. Statements of personal accounts serviced through the remote banking system shall be printed by the Customer independently.

3.4.1.6. guarantee the confidentiality of all information concerning the Customer that constitutes bank secrecy.

3.4.1.7. Ensure safety of the funds held in the Customer's account.

3.4.1.8. if the Bank suspends operations on the Customer's bank accounts, the Bank shall send the Customer a notice (notification) of the suspension of account servicing and the reasons therefor. no later than the business day following the date of suspension.

3.4.1.9. If the Bank transfers funds from a bank account to settle debts on loans, microloans, and leasing without the Customer's requests, the Bank undertakes to send the Customer a notification (notice) no later than the business day following the date of such transfer, specifying the amount, reasons, and in whose favor the funds are transferred from its account.

3.4.1.10. Notifications (notices) are sent to the Customer via RBS, the TBC UZ application, delivered in person, by post, by e-communications, or through other communication channels. The method of receiving notifications (notices) is chosen by the Bank at its discretion.

3.5. The Customer assumes the following obligations under the CBS:

3.5.1. submit all documentation to the Bank necessary to identify the Customer and ensure settlement transactions.

3.5.2. comply with the Bank's established business hours, the procedure for executing and submission of payment documents, and fulfill the requirements of current regulations of the Central Bank of the Republic of Uzbekistan.

3.5.3. maintain sufficient funds in its demand deposit account to execute payments.

3.5.4. pay for the specified banking services in accordance with the procedure established in Section 3.5 hereto.

3.5.5. submit information based on the Bank's request on execution of export-import and other transactions under contracts entered into with entities from other states, and, if necessary, provide other information required for the Bank to perform the statutory functions assigned to it.

3.5.6. If there is any change in its legal form, beneficial owners, founders, or director, or a change in its registered address or contact details, notify the Bank and submit updated information within 3 (three) business days.

3.5.7. if necessary to obtain a specific banking service pursuant to applicable law, provide the Bank with original documents or notarized and/or apostilled copies thereof.

3.5.8. conduct its operations and utilize financing proceeds in full compliance with the applicable requirements of national environmental and social legislation, including environmental protection, occupational health and industrial safety requirements, sanitary and epidemiological regulations, and labor laws of the Republic of Uzbekistan.

3.5.9. In case of a loan granting or other financing from the Bank, the Customer shall comply with applicable environmental and social requirements, as well as the restrictions set forth in Clause 5.1.4 and sub-clauses 5.1.4.1–5.1.4.11 hereto and notify the Bank immediately, but no later than 3 (three) business days from the date it became aware:

- of any material social, labor, or environmental incident, or any occupational health and safety incident related to the Customer's activities or the use of financing proceeds;

- of any actual or potential breach of the specified requirements and restrictions.

The notification shall specify the nature and consequences of the incident or breach, as well as the measures taken and planned. The Customer shall provide the Bank with

updated information until the relevant consequences, or the breach have been remedied.

3.5.10. notify the Bank immediately, but no later than 1 (one) calendar day after discovering that a transaction was performed in the RBS without the Customer's knowledge and consent.

3.5.11. if the Customer loses the device on which the RBS software is installed, or if any third party gains access to such a device, the Customer must notify the Bank immediately, but no later than 1 (one) calendar day after identifying such an event.

3.5.12. the Customer shall submit information based on the Bank's request as to whether a particular transaction was carried out by the Customer personally or by a third party on the Customer's requests or with its consent, as well as details regarding any suspicions known to the Customer or any detected instances of fraudulent or suspicious activity.

3.5.13. ensure due diligence when confirming any payment transactions, including upon receipt of notifications or messages from the Bank.

3.5.14. keep personal Authorization Codes strictly confidential and not disclose them to third parties.

3.6. Rights of the Parties:

3.6.1. In accordance with the CBS, the Bank is entitled to:

3.6.1.1. if instances are identified where the Customer violates the applicable laws of the Republic of Uzbekistan, statutory regulations of the Central Bank, or internal rules of the Bank, or fails to properly execute settlement documents or submit them in a timely manner, the Bank shall be entitled to take measures to terminate settlement transactions, i.e., in accordance with legislation, suspend transactions and refuse to execute transactions that contravene the law;

3.6.1.2. use the Customer's idle funds as a resource while guaranteeing the safety of the funds and the Customer's right to freely dispose of them;

3.6.1.3. in accordance with the statutory procedure, transfer funds from the Customer's account without the Customer's consent (direct debit / without acceptance) for payments due to the state budget and extra-budgetary funds, as well as in other cases provided for by law;

3.6.1.4. in case of suspicions regarding the authenticity of documents serving as the basis for executing banking transactions, terminate the execution of transactions in accordance with applicable law and notify the authorized signatories;

3.6.1.5. if unpaid claims (Card Index No. 2) are pending against the Customer's primary demand deposit account, transfer funds to the primary deposit account from the Customer's secondary accounts, as well as from other accounts of the Customer opened with other banks (except for special-purpose, letter-of-credit, savings, and term deposit accounts opened pursuant to Government resolutions), and suspend transactions on secondary accounts until the Customer's debt liabilities are fully discharged;

3.6.1.6. if mistakenly entries occur after the close of the banking business day and the compilation of the balance sheet, debit the relevant amounts from the accounts without the Customer's consent by posting reversing accounting entries to the accounts where such mistakenly entries are made;

3.6.1.7. for timely transfer of funds to the state budget, if the debtor Customer has insufficient national currency (UZS) funds while holding foreign currency in a foreign currency account, the Bank shall be entitled, unconditionally and pursuant to a submission issued by the tax authorities, to sell the Customer's foreign currency funds on the Uzbek Republican Currency Exchange at the exchange rate effective on the transaction date in an amount sufficient to cover the Customer's arrears to the budget;

3.6.1.8. the Bank shall be entitled to carry out Customer identification and ongoing monitoring of Customer transactions, as well as to suspend transactions on the Customer's accounts or refuse to execute them in accordance with the Law of the Republic of Uzbekistan "On Countering the Legalization of Proceeds from Crime, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction", the "Rules of Internal Control over Countering the Legalization of Proceeds from Crime, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction for Commercial Banks" and in other cases provided for by the applicable laws of the Republic of Uzbekistan;

3.6.1.9. for security of access to view the transactions, block access after three consecutive unsuccessful attempts at Customer authentication;

3.6.1.10. In case of doubt regarding the lawfulness of a banking transaction under the CBS, the Customer grants the Bank the right to request any documents pertaining to the banking transaction being conducted. If the Customer refuses to provide such documents, the Bank shall be entitled to suspend or refuse the execution of the banking transaction;

3.6.1.11. The Bank shall also be entitled to refuse to execute the Customer's requests and to notify the Customer using any form of refusal to execute requests, if:

3.6.1.11.1. it is impossible to fully identify the Customer;

3.6.1.11.2. the request/demand is drawn up or issued in violation of the established rules of the Bank or contains inaccurate information;

3.6.1.11.3. the amount specified in the request/demand exceeds the funds actually available in the account or the limits established by the Bank;

3.6.1.11.4. the Bank suspects that the request/demand is intended for carrying out an illegal transaction.

3.6.1.12. Re-identification and each subsequent identification of the Customer may be conducted if any doubts arise regarding the accuracy of the information received from the Customer.

3.6.1.13. Also, for identification purposes, the Bank is entitled to ask specific questions as well as request necessary information from the Customer confirming the Customer's activities.

3.6.1.14. The Bank maintains a zero-tolerance policy toward any violations of or attempts to circumvent sanctions. The Bank has the right to terminate cooperation with Customers who are subject to sanctions or who have been found violating or circumventing sanctions.

3.6.1.15. The Bank has other rights stipulated in the applicable legislation of the Republic of Uzbekistan.

3.6.1.16. The Account and user account may be blocked by the Bank or an authorized body in the manner prescribed by the GTC, the Bank Account Opening and Maintenance Agreement, the rules of payment systems, and the applicable legislation of the Republic of Uzbekistan.

3.6.1.17. operations on accounts and the user account is suspended in accordance with the "Rules of Internal Control for Countering the Legalization of Proceeds from Crime, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction for Commercial Banks" and in other cases specified by the applicable legislation of the Republic of Uzbekistan.

3.6.1.18. suspend the Account and user account in case of a breach by the Customer of the terms of the CBS, the Bank Account Opening and Maintenance Agreement, and the norms of the applicable legislation of the Republic of Uzbekistan.

3.6.1.19. block the Account and user account at any time if a written application or an application sent via remote communication channels is submitted by the Customer, such as in case of loss or compromise of the

Authorization Codes.

3.6.1.20. not to transfer funds to Accounts and for purposes prohibited by or contrary to the applicable legislation of the Republic of Uzbekistan.

3.6.1.21. where necessary, in the manner prescribed by applicable law, to verify the legality of transactions carried out by the Customer on the Account and to request the necessary supporting documents related to the provision of services.

3.6.1.22. terminate the Account Opening and Maintenance Agreement in case of a breach by the Customer of the terms of the CBS, the Account Opening and Maintenance Agreement, and the norms of the applicable legislation of the Republic of Uzbekistan in accordance with the applicable laws of the Republic of Uzbekistan.

3.6.1.23. block account transactions without prior notice in the following cases:

3.6.1.23.1. suspected fraud—as a protective measure;

3.6.1.23.2. at the request of state authorities;

3.6.1.23.3. inclusion of the Customer in a sanctions list pursuant to sanctions imposed by authorized international organizations, as well as in connection with violations of international law;

3.6.1.23.4. in connection with suspicious and questionable transactions of the Customer;

3.6.1.23.5. if it is impossible to update the Customer’s details;

3.6.1.23.6. in other cases stipulated by applicable law;

3.6.1.23.7. request any information regarding the Customer from any source, in any volume, and at any time in accordance with the legislation of the Republic of Uzbekistan;

3.6.1.23.8. the Bank shall have the right to unilaterally terminate the CBS if the Customer is included in a sanctions list or in case of the Customer’s breach of the “Internal Control Rules for Countering the Legalization of Proceeds from Crime, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction for Commercial Banks”;

3.6.1.23.9. not to accept for execution payment orders or requests to conduct transactions on the account in case of their improper

execution/issuance, or if the transactions instructed to the Bank contradict the terms and conditions of the CBS and the applicable legislation of the Republic of Uzbekistan;

3.6.1.23.10. require the Customer to provide information and documents necessary to identify the Customer, as well as to confirm the lawfulness of transactions conducted on the account;

3.6.1.23.11. within 3 (three) calendar days, via the communication channels specified in the CBS, notify the Bank of any change in their address and/or telephone numbers, including mobile phone number, surname, first name, or patronymic, or the replacement of an identity document or other documents that may affect the performance of banking agreements.

3.6.2. Under the CBS the Customer is entitled to:

3.6.2.1. review the CBS prior to their acceptance;

3.6.2.2. freely dispose of funds in their account in accordance with the legislation;

3.6.2.3. issue requests to the Bank regarding settlement services, submit collection orders, and demand timely execution of requests;

3.6.2.4. demand compensation, in the prescribed manner, for losses incurred as a result of delayed performance and/or total non-performance by the Bank of contractual and other obligations in accordance with the legislation;

3.6.2.5. request the Bank's assistance in tracing, locating, and recovering funds transferred from the Bank that have not reached their intended destination;

3.6.2.6. receive information on the banking legislation of the Republic of Uzbekistan, as well as any amendments and additions thereto;

3.6.2.7. apply to the Bank for temporary suspension of its access to RBS;

3.6.2.8. submit a written application to the Bank to change Authorization Codes;

3.6.3. the Bank accepts requests from the Customer in e-form through the functionality of the Customer's personal account in the RBS. Any actions performed through the RBS shall be carried out solely by persons duly authorized by the Customer.

3.6.4. List of details required for an electronic payment document:

3.6.4.1.Payment document type: Payment order;

3.6.4.2.Details used to generate the EDS;

3.6.4.3. Document number – up to 10 characters (excluding leading and trailing spaces); (d) Payment date – 8 characters in DDMMYYYY format;

3.6.4.4. Customer account – 20 characters;

3.6.4.5. Bank Code of the Customer's account – 5 characters;

3.6.4.6. Correspondent account – 20 characters;

3.6.4.7. Bank Code of the correspondent account – 5 characters;

3.6.4.8. Correspondent name – up to 60 characters (excluding leading and trailing spaces);

3.6.4.9. Payment amount – up to 19 characters in 19.2 format (excluding leading and trailing;

3.6.4.10. spaces; for amounts less than 1 sum, a 0 in the integer part is required);

3.6.4.11. payment purpose – up to 140 characters (excluding leading and trailing spaces).

3.7. Amounts and payment procedure for bank services, as well as the debiting of funds from the account.

3.7.1. From the date of accession to the CBS until the expiration of the Notification on the Establishment of New Tariffs at the Bank, the Customer shall pay for the services rendered by the Bank in accordance with the Tariffs established by the Bank (hereinafter referred to as the "Tariffs" or "Tariff Plan"), published on the Bank's website at https://tbcbank.uz/, which form an integral part of the CBS.

3.7.2. payments for the services rendered by the Bank to the Customer shall be effected by debiting the relevant amounts from the Customer's account on a direct debit basis via a memorial voucher.

3.7.3. if the Customer subscribes to a Tariff that involves a subscription fee, the Customer shall prepay the subscription fee under the Tariff for the duration of the Tariff's validity period. The subscription fee for the Tariff shall be automatically debited from the Customer's account on the date of activation of the relevant Tariff.

3.7.4. Tariff Plan shall remain in effect for the term of its validity. The validity period of an individual Tariff Plan and its cost are specified in the Tariffs. On the expiration date of the Tariff, the cost of the Tariff for the subsequent period shall be automatically debited from the Customer's account, and the Tariff shall be extended for the corresponding period.

3.7.5. If the Customer has insufficient funds in its account at the time of debiting, the Tariff shall be suspended until the account is replenished with the amount required to pay the Tariff. During the period of suspension of the Tariff, the Customers transactions shall be processed in accordance with the “Standard” Tariff without a subscription fee. During this period, the Bank shall attempt to debit the cost of the Tariff Plan daily.

3.7.6. if the Bank is unable to debit the cost of the Tariff within 6 (six) months following the expiration of the Tariff's validity period, the Tariff shall be canceled, and the Customer shall be automatically switched to the “Standard” Tariff.

3.7.7. Tariffs established under the CBS may provide for limits (maximum permissible volumes) on certain types of transactions conducted by the Customer within the framework of services provided by the Bank. If the limit established by the applicable Tariff for the corresponding transaction type is fully exhausted, the Bank shall charge a fee for all subsequent transactions performed by the Customer in excess of the established limit at the rate stipulated by the “Standard” Tariff in effect at the time each such transaction is conducted.

3.7.8. The Customer hereby confirms and agrees that the application of the “Standard” Tariff to transactions exceeding the established limit is carried out automatically, without requiring any additional notice from the Bank.

3.7.9. Tariff Plan with a subscription fee may be canceled at any time at the Customer’s discretion after its activation. However, in case of cancellation of the Tariff Plan prior to the expiration of its term, the fees paid for the Tariff are non-refundable, and the Tariff shall remain active until the end of the prepaid validity period.

3.7.10. the Customer may upgrade to a Tariff Plan with a higher subscription fee before the expiration of the current Tariff Plan. In such case, the subscription fee for the new Tariff Plan shall be debited on the day of its activation, and the value of all unused days under the previous Tariff Plan shall be deducted from the cost of the new Tariff.

3.7.11. The Customer may downgrade to a Tariff Plan with a lower subscription fee. In such case, the current Tariff remains effective until the end of its validity period, and the switch to the new Tariff Plan shall take place after the current period expires, regardless of the date of request/activation.

3.7.12. if a trial (free) period is provided under the Tariff, the cost of the Tariff shall be debited on the day the trial period expires.

3.7.13. If there are changes to the Tariffs established by the Bank, the Bank shall notify the Customer 10 (ten) days in advance by posting information on the Bank’s official website and information boards. The new Tariffs shall enter into force upon the expiration of 10 (ten) days from the date of posting such information.

3.7.14. If there is a lack or insufficiency of funds in the account, unpaid service fees shall be placed by the Bank via direct debit payment orders onto the Customer's Card Index No. 2 and shall be executed in accordance with the established statutory procedure.

3.7.15. Funds may be debited from the Customer's account without additional consent of the Customer under the following circumstances:

3.7.15.1. to pay the Bank's fees and/or penalties in accordance with the Bank's current tariffs;

3.7.15.2. to refund amounts transferred by mistake and/or in violation of applicable legal requirements;

3.7.15.3. to disburse funds toward the settlement of outstanding debts or unfulfilled obligations of the Customer to the Bank;

3.7.15.4. in other cases stipulated by applicable law and/or any other agreement between the Customer and the Bank.

3.8. Special Terms and Automatic Transfers

3.8.1. The Customer independently manages their funds held in their account with the Bank. The Bank is not entitled to determine or monitor the ways in which the Customer uses their funds, or impose any other restrictions on the Customer's right to dispose of funds at their own discretion, other than those provided for by law or the CBS.

3.8.2. The Bank ensures the standard 24/7 operation of the remote banking services (RBS). Customers' Electronic Documents involving payments to accounts in other banks may be accepted for processing until 16:00, whereas payments to Customers within the system of JSBC "TBC Bank" are processed 24 hours per week;

3.8.3. Any relations between the Bank and the Customer not covered by the CBS shall be governed by the applicable laws of the Republic of Uzbekistan.

3.8.4. The procedure for conducting operations on the Customer's account is governed by the regulations of the Central Bank, which are binding upon the contracting parties.

3.8.5. If the Central Bank of the Republic of Uzbekistan announces an extension of the business day, Customers shall be given the opportunity to process E-Documents beyond the standard business day hours, in accordance with the extension period;

3.9. Procedure for disconnecting a Customer from the System and resuming work in the System.

3.9.1. Disconnection of the Customer from the System may take the form of complete

disconnection or temporary suspension in the System.

3.9.2. Complete disconnection may be ensured for the following reasons:

3.9.2.1. based on the Customer's Application for closing the account in the Bank and terminating the CBS;

3.9.2.2. at the Customer's initiative, based on the Application for voluntary refusal to use the System;

3.9.2.3. on the Bank's initiative based on current legislation.

3.9.3. Temporary blocking of the Customer in the System may be ensured for the following reasons:

3.9.3.1. suspension of the operation of the Customer's accounts in the System in accordance with the special terms set forth in Section 4.5 the CBS;

3.9.3.2. based on orders of authorized bodies to suspend the operation of Customers' accounts in accordance with the procedure established by law.

Chapter 4. RESPONSIBILITY OF THE PARTIES

4.1. If either Party fails to fulfill or improperly fulfills contractual obligations, the specified Party shall compensate the losses caused to the contrary Party, as well as be liable in accordance with the procedure stipulated by the Civil Code of the Republic of Uzbekistan, other regulatory legal acts, and the CBS.

4.2. The Bank's responsibility is limited to compensating for actual damages, and lost profits are not subject to compensation.

4.3. Responsibility of the Bank:

4.3.1. The Bank is responsible for the timely execution of transactions on the Customer's account.

4.3.2. The Bank bears responsibility in accordance with applicable legislation for the unjustified disclosure of information about the Customer that constitutes bank secrecy.

4.3.3. If the payment is ensured mistakenly due to the Bank's fault, or if the Bank violates the terms established by the legislation for making payments, the Bank is obliged to pay the Borrower a penalty in the amount fixed by the Law of the Republic of Uzbekistan "On Payments and Payment Systems".

4.3.4. The Bank is not responsible for delays, mistakes, or misunderstandings of documents resulting from unclear, incomplete, or inaccurate documentation by the Customer.

4.3.5. The Bank is not responsible for losses incurred by the Customer as a result of the execution of requests issued by unauthorized persons of the Customer.

4.4. Responsibility of the Customer:

4.4.1. The Customer is responsible for the legitimacy of transactions conducted through the bank account.

4.4.2. The Customer bears full and unlimited responsibility for any actions of the Role Owners in the RBS.

4.4.3. The Customer is responsible for the timely submission of reports to the Bank and the correctness of their processing.

4.4.4. The Customer is responsible for the correctness and reliability of the documents submitted to the Bank and the information reflected herein.

4.4.5. The Customer is responsible for providing unauthorized persons with access to the Customer's phone number and account, entering one-time passwords and Authorization Codes, including communication, entry, and disclosure of such Authorization Codes to the phone number and account by Role Owners to access the Role profile.

4.5. Exemption of the Bank from established responsibility

4.5.1. The Bank is exempted from responsibility in the following cases:

4.5.1.1. malfunctions that may occur in the banking e-payment system;

4.5.1.2. payment delays caused by mistakes made by the Customer during processing in the submitted payment documents;

4.5.1.3. suspension or termination of transactions on the Customer's accounts in accordance with the legislation;

4.5.1.4. the presence of inaccuracies or mistakes in the submitted documents;

4.5.1.5. force majeure circumstances;

4.5.1.6. the Customer fails to fulfill its obligations under the CBS;

4.5.1.7. the Customer's failure to comply with the Bank's recommendations;

4.5.1.8. if this is caused by any action and/or failure of the receiving bank and/or intermediary bank, as specified by the Customer in the payment order or other document, or for any reason beyond the Bank's control;

4.5.1.9. if sanctions and/or an embargo are imposed on the state in whose territory the recipient's servicing bank is located, and/or if other restrictions are

applied that delay the process of receiving sums to the addressee.

4.5.2. The Bank is not responsible for damages caused to the Customer as a result of the use of Authorization Codes and/or the closed key of the Customer's and/or Role Owners' Electronic Signature by third parties or persons who do not have access rights.

4.5.3. The Bank is not responsible for losses incurred by the Customer as a result of any actions by third parties.

4.5.4. The Bank is not responsible for fulfillment, non-fulfillment, or correct fulfillment of the terms of this CBS, including when the Customer does not notify the Bank in a timely manner regarding the termination or change of authority of persons registered in the RBS as authorized persons.

Chapter 5. BANKING SECRECY, STATEMENT, AND CUSTOMER GUARANTEES.

5.1. The Customer states and guarantees that:

5.1.1. is duly authorized to enter into and perform the CBS;

5.1.2. is not involved in any legal proceedings (as a claimant/plaintiff, defendant, or third party) that jeopardize the performance of the Customer's obligations and/or the Customer's assets;

5.1.3. upon acceding to these CBS, is not being misled, deceived, or subjected to abuse or threats against it;

5.1.4. funds provided under the Bank's loan products shall not be used directly or indirectly to finance activities prohibited by applicable legislation, as well as the following types of activities excluded in accordance with the requirements of the International Finance Corporation:

5.1.4.1. producing or selling any goods or engaging in any activity recognized as illegal under the legislation of the country of activity or international conventions and agreements, or falling under international prohibitions, including pharmaceutical goods, pesticides/herbicides, ozone-depleting substances, polychlorinated biphenyls, wild animals, or products regulated by CITES;

5.1.4.2. production or trade of weapons and ammunition, except in cases where such activity is not significant and is auxiliary to the Customer's main activity;

5.1.4.3. production or trade of alcoholic products, with the exception of beer and wine, if such activities are not significant and are auxiliary in nature to the Customer's main activity;

5.1.4.4. production or trade of tobacco products, except in cases where such activities are not significant and are auxiliary to the Customer's primary activity;

5.1.4.5. gambling, casinos, and similar activities, except in cases where such activities are not significant and are auxiliary to the Customer's main activity;

5.1.4.6. production or trade of radioactive materials, with the exception of the acquisition of medical equipment, quality control/measurement equipment, and other equipment in which the radioactive source is insignificant and/or properly protected;

5.1.4.7. production or trade of unbound asbestos fibers, with the exception of the acquisition and use of asbestos-cement materials containing less than 20% asbestos;

5.1.4.8. drift fishing in the marine environment using nets over 2.5 km long;

5.1.4.9. The Customer also undertakes not to finance:

a) production or activities involving harmful or exploitative forms of forced labor or harmful child labor;

b) commercial logging in primary moist tropical forests;

c) production or trade of timber or other forest products, with the exception of products from sustainably managed forests.

5.1.4.10. When financing micro-finance activities, the Customer further undertakes not to finance the following:

a) production, trade, storage, transportation, or commercial use of significant volumes of hazardous chemical substances, including gasoline, kerosene, and other petroleum products;

b) activities affecting lands belonging to indigenous peoples or declared by them in accordance with the established procedure, without their full documented consent.

5.1.4.11. When financing trade transactions, the Customer further undertakes not to finance production or activities related to harmful or exploitative forms of forced labor or harmful child labor.

5.1.5. is aware that providing false and/or inaccurate information to the Bank is punishable under the legislation of the Republic of Uzbekistan and constitutes sufficient grounds for terminating the provision of the CBS.

5.2. The Bank guarantees the confidentiality of information about the Customer that constitutes a bank secrecy in accordance with Article 7 of the Law of the Republic of Uzbekistan "On Banking Secrecy".

5.3. Information constituting a banking secrecy may only be submitted based on the Customer's written application to the Customer or the Role Owner.

5.4. Information constituting a banking secrecy of the Customer may be submitted to third parties only in accordance with the procedure provided for by the applicable legislation of the Republic of Uzbekistan.

Chapter 6. FORCE MAJEURE CIRCUMSTANCES.

6.1. The Parties shall be released from responsibility for full or partial non-fulfillment of their obligations under the CBS, if the non-fulfillment is the result of force majeure, that is, extraordinary and unavoidable circumstances under these conditions that arose after the CBS entered into force. The Parties undertake to notify each other of the occurrence of force majeure circumstances within no later than 10 (ten) business days from the date of occurrence of such circumstances. The Parties must confirm the occurrence of force majeure circumstances with documents issued by competent authorities, except for restrictions and prohibitions about which the Bank submits information within the specified timeframe via RBS and remote communication channels.

6.2. Such circumstances shall include: acts of war, civil unrest, natural disasters, power outages, strikes, decisions of state and local government authorities, restrictions and prohibitions, and other circumstances beyond the control of the Parties that make it impossible to perform the obligations stipulated by the CBS.

6.3. If the Bank is not notified in a timely or incomplete manner of the circumstances specified in Clause 6.1, the Customer shall be liable for the possible negative consequences of these circumstances.

Chapter 7. ANTI-CORRUPTION MEASURES

7.1. According to the CBS the Parties undertake to comply with the requirements of anti-corruption legislation and not to take any actions that may violate the norms of anti-corruption legislation in connection with their rights or obligations under the CBS, including (but not limited to) not offering, sanctioning, promising, or making illegal payments, including (but not limited to) taking a bribe in monetary or any other form, to any individuals or legal entities, including (but not limited to) commercial organizations, government and self-government bodies, civil servants, private companies, and their representatives. If either Party fails to comply with the obligations specified in this clause hereto, the contrary Party has the right to unilaterally, through a non-judicial procedure, refuse to perform the CBS. The Parties shall not indemnify each other for any damage or losses if the CBS is terminated in accordance with this clause.

7.2. The Parties state and guarantee that:

7.2.1. Each of the Parties, as well as their related parties, must conduct their activities in good faith and lawfully, upholding high ethical standards. The Parties maintain a zero-tolerance policy toward corruption, tax fraud, facilitation of tax evasion in any form, and

any other types of criminal offenses, and keep the aforementioned matters under continuous review.

7.2.2. The Parties, as well as their related persons: authorized persons, representatives, must not participate in any activities that may facilitate (directly or indirectly) corruption, tax fraud, or tax evasion in any form.

Chapter 8. COMMUNICATION

8.1. Communication between the Bank and the Customer may be verbal, written, or electronic form, including through RBS or via the Call Center.

8.2. A written notice shall be delivered to the contrary Party using the contact details specified in the Application and/or Agreements: in person, by courier (including registered mail), via email, mobile communication (short message service), remote banking services (RBS), website, and/or other means of communication subsequently determined by the Bank, provided that:

8.2.1. A notice sent by the Customer to the Bank personally or via courier is delivered on the day the notice is registered by the Chancellery of the Bank; however, if the notice is sent by email, it is considered delivered on the day the Bank sends a response to the Customer as confirmation of receiving such a notice;

8.2.2. A notice sent by the Bank to the Customer by courier (including registered mail) shall be delivered on the date the notice was handed over to the Customer; however, in the absence of a confirmation of delivery, the notice shall be delivered on the calendar day following the day when the notice was handed over to any person at the Customer’s specified official address;

8.2.3. A notice sent by the Bank to the Customer by email shall be delivered on the date an official delivery confirmation is received from the Customer’s email server. In the absence of such confirmation, it shall be delivered on the calendar day following the date of delivery;

8.2.4. A notice sent by the Bank to the Customer via mobile communication (short message service), remote banking systems (RBS), via the personal account on the website, or by any other means of communication subsequently determined by the Bank shall be delivered on the calendar day following the delivery of such notice;

8.3. The Bank may record or monitor telephone calls between the Parties, having notified the Customer in advance of the recording.

8.4. If the Customer fails to notify the Bank in advance of any change to any contractual details (including the contact details contained in the Application), and/or any contact person refuses to accept a notice sent by the Bank, any such notice sent by the Bank shall be deemed delivered on the day following the delivery of such notice.

8.5. Communication between the Parties shall be conducted in Uzbek/Russian, however, the Bank may communicate with the Customer in another language acceptable to the Customer.

8.6. The Bank may contact the Customer for various reasons; therefore, notifications to the Customer (whether in oral, written, or electronic form) may be (i) informational/transactional; (ii) related to the CBS; (iii) for marketing purposes; and/or (iv) for other reasons, in accordance with the applicable legislation of the Republic of Uzbekistan.

8.7. If any of the agreements and/or documents (schedules, forms, declarations, applications, etc.) provided to the Bank by the Customer do not contain the Customer's contact details, the Bank is entitled to send a notice to the last known contact details specified by the Customer, and any information sent to such an address shall be received on the calendar day following the date of delivery.

8.8. Notifications sent by the Bank to the Customer do not make an offer to use any services, unless expressly stated otherwise in the Bank's notification.

8.9. The Customer confirms that they have been duly informed and assumes the potential risk of disclosing Confidential Information to a third party that may arise from sending notifications or any other information via email or other means of communication.

8.10. The Customer shall be personally responsible for any consequences arising from a breach of confidentiality in use of the Customer's contact information. If the Customer wishes the Bank not to use specific contact information of the Customer, the Customer shall notify the Bank thereof in writing or via remote communication channels.

Chapter 9. VALIDITY PERIOD OF THE CBS, PROCEDURE FOR ITS AMENDMENT AND TERMINATION

9.1. The CBS comes into force on the date of its publication, which is specified in the preamble hereto. For the Customer, the CBS enters into force from the day of their acceptance in accordance with the procedure specified in Chapter 2 and are concluded for an indefinite period, remaining in effect until they are terminated upon the Customer's application or by a court upon the Bank's request.

9.2. The Bank reserves the right to amend the CBS by posting an amended version of the CBS on the Bank's website at www.tbcbank.uz and/or tbcbusiness.uz. The amended CBS shall enter into force within 10 days from the date of publication of the amendments to the CBS.

9.3. This CBS may be terminated upon the Customer's application at any time after the Customer has made full settlement of all payments related to the provision of services.

9.4. If the Bank detects suspicious and/or doubtful transactions under the legislation "On Approval of Internal Control Rules for Combating the Laundering of Proceeds from Crime, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction in Commercial Banks", the Bank shall be entitled to suspend the provision of remote banking services under

comprehensive banking services (CBS) to the Customer for a period of up to 30 (thirty) business days from the moment such transactions are identified. During the specified period, the Bank shall request written explanations and/or supporting documents from the Customer confirming the legitimacy of the transactions.

9.5. If the Customer fails to provide the necessary explanations or documents within the specified timeframe, or if the Bank has reasonable suspicions of using remote services for legalizing proceeds from criminal activities, financing terrorism, or financing the proliferation of weapons of mass destruction, the Bank has the right to unilaterally refuse further provision of remote services and terminate the agreement, regardless of the necessary explanations and/or documents submitted.

9.6. The Bank has the right to unilaterally terminate the CBS if the Customer is included in the Sanctions Lists of the UN, EU, OFAC, and WB (UK) or if the Customer violates the "Internal Control Rules for Combating Money Laundering, Financing of Terrorism, and Financing the Proliferation of Mass Destruction Weapons for Commercial Banks" (Resolution Reg.No. 2886 of the Management Board of the Central Bank of the Republic of Uzbekistan and the Department for Combating Tax, Currency Crimes, and Money Laundering under the General Prosecutor's Office of the Republic of Uzbekistan, registered on May 23, 2017,).

9.7. These CBS may be terminated by a court at the request of the Bank based on the Customer's failure to perform its assumed contractual obligations, as well as in cases specified by the applicable legislation of the Republic of Uzbekistan.

9.8. The funds balance in the Customer's account shall be transferred to the Customer within 7 (seven) days following the termination of the CBS, based on their respective written application, or transferred to another account upon its request. Termination of the CBS constitutes grounds for closing the Customer's account. If the Customer fails to submit written requests to transfer the funds to another account within 7 (seven) days from the date of the CBS termination, the Bank shall transfer the balance remaining in the Customer's account to Account No.29842.

Chapter 10. MISCELLANEOUS

10.1. If disagreements arise regarding the terms of the CBS and their execution, disputes between the Parties shall be resolved by mutual agreement. The pre-trial dispute resolution procedure is mandatory. If the disputes cannot be resolved amicably, the Parties shall have the right to refer the dispute to the court. The dispute shall be subject to the jurisdiction of the court at the Bank's registered address.

10.2. If it is impossible to reach a mutual agreement between the Parties by negotiations, the disputes shall be considered in the court in accordance with the legislation. Mutual claims regarding the Customer's settlements with third parties are reviewed without the Bank's participation.

10.3. The CBS have equal legal force in both Russian and Uzbek. If there are discrepancies in the interpretation of the CBS's text, the Russian text of the CBS shall prevail.

10.4. Personal data of the Customer and its authorized persons is processed based on the General Terms

and Conditions for provision of banking products and services and the consent of the Customer and its authorized person to the Bank.

Chapter 11. ADDRESS AND CONTACT DETAILS OF THE BANK

"BANK"
JSCB "TBC Bank"

Address: 1 Abdulla Kadiri St., Buyuk Turon MFY, Yunusabad district, Tashkent, 100000, Republic of Uzbekistan
Tel: 1150
Email: contact@tbcbank.uz
Bank details:
Bank Code: 01180
TIN: 207318613

Appendix No.1
to the General Terms and Conditions
of Comprehensive Banking Services
for Legal Entities and Individual Entrepreneurs
at JSCB "TBC Bank"

APPLICATION
for opening and maintaining bank accounts and providing other banking services to legal entities and individual entrepreneurs at JSCB "TBC Bank"

The Customer hereby:

1. applies for joining the CBS posted on the Bank's website https://tbcbank.uz/ and tbcbusiness.uz in accordance with the procedure specified in Articles 360, 367, 369, and 370 of the Civil Code of the Republic of Uzbekistan;
2. confirms that all provisions of the CBS , including all appendices and additions thereto, the procedure for amendments and additions, liability, and Tariffs posted on the Bank's website https://tbcbank.uz/ and tbcbusiness.uz, are known, understood, and explained to it in full, on the basis of which it requests: to open a demand deposit account in national currency.
3. the Customer confirms that they have reviewed and agree to the Bank's Banking Service Tariffs posted on the Bank's website https://tbcbank.uz/ and tbcbusiness.uz;
4. The Customer hereby agrees, authorizes, and grants the Bank the indisputable right to:

4.1. charge fees for services rendered in accordance with the Bank's selected Tariff without additional approval (without acceptance) from the Customer's account opened in the Bank;

4.2. process its: personal data, special personal data, and data about a legal entity, as well as transfer and process them to third parties, including cross-border data transfer when providing banking/financial services selected by the Customer.

5. The Customer agrees that documents drawn up in digital form have the same legal force as signed paper documents. Consequently, a document drawn up in digital form cannot serve as the basis for disputes with the Bank.

Appendix No.2
to the General Terms and Conditions
of Comprehensive Banking Services
for Legal Entities and Individual Entrepreneurs
at JSCB "TBC Bank"

General Terms for Issue and Servicing of Corporate and Business Cards

1. BASIC CONCEPTS

1.1 **Corporate Card -** a bank card that provides the Cardholder, an authorized employee of a legal entity, with the ability to dispose of funds in the legal entity's Card Account.

1.2 **Business Card -** a bank card that provides its Cardholder - an individual entrepreneur, with the opportunity to dispose of funds in the Card Account.

1.3 **Card -** a Corporate Card or a Business Card, depending on the Customer type and the card issued to the Customer.

1.4 **Cardholder -** an authorized employee of a legal entity - for a Corporate Card or an individual entrepreneur - for a Business Card.

1.5 **Merchant/Service Provider -** a legal entity, sole proprietor, or self-employed individual accepting payment for goods, works, or services using the Card.

1.6 **Card Account -** a bank account the funds in which can be disposed of using the Card.

1.7 **Transaction -** an operation conducted using the Card, including payment for goods, works, and services, as well as cash withdrawals where such operation is permitted by law.

1.8 **PIN -** the Cardholder's personal identification number used to verify the right to conduct transactions using the Card.

1.9 **Refund -** a return of funds by a Merchant/Service Provider to the Card Account in connection with a previously executed Transaction.

1.10 **Terminal -** a device or software enabling the Cardholder to conduct payment transactions using the Card and generate paper or electronic receipts or transaction slips based on the results of such transactions.

2. GENERAL PROVISIONS

2.1 The General Terms for Issue and Servicing of Corporate and Business Cards (hereinafter referred to as the "General Terms") establish the procedure to issue, maintain, and use the Cards and are an integral part of the CBS.

2.2 The Bank issues and maintains cards in accordance with the legislation of the Republic of Uzbekistan, the rules of the relevant payment system, CBS, the General Terms and the Bank's Tariffs.

2.3 The Card is issued based on the Customer's application in accordance with Appendix No. 3 to the CBS, submitted in the manner established by the Bank, including through RBS.

2.4 The Bank issues:

- Corporate card - to a legal entity for use by a Cardholder authorized by such legal entity;
- Business card - to an individual entrepreneur.

2.5 The Bank opens a card account for the Customer for the card transactions.

2.6 The type of Card, Card Account currency, Card validity period, fees, limits, and other service terms shall be defined by the General Terms, the Bank's Tariffs, and the Customer's application to issue the Card.

The Card is the property of the Bank and is issued to the Cardholder for use during its validity period.

3. OBLIGATIONS OF THE BANK

3.1 **The Bank shall:**

3.1.1. review the Customer's application to issue the Card and, if a positive decision is made, issue the Card in accordance with the procedure established by the Bank;

3.1.2. open and maintain a Card Account, as well as timely and accurately settle transactions of the Card;

3.1.3. Submit information about the status of the Crad Account and transaction to the Customer in the manner stipulated by the Bank;

3.1.4. inform the Customer of the rules for using the Card, the applicable Tariffs, and any amendments thereto in the procedure specified by the CBS and the legislation of the Republic of Uzbekistan;

3.1.5. provide the Cardholder with the opportunity to notify the Bank 24/7 of any loss, theft, or unauthorized use of the Card;

3.1.6. upon receipt of a notification regarding the loss, theft, or unauthorized use of the Card, suspend transactions on it and take the necessary measures to prevent its further use;

3.1.7. review inquiries and claims from the Customer and the Cardholder regarding Card transactions in accordance with the procedure and within the timeframes established by the legislation of the Republic of Uzbekistan;

3.1.8. enable the Customer to perform transactions on the Card Account without using the Card in accordance with the procedure established by the legislation of the Republic of Uzbekistan;

3.1.9. If the Card Account is closed, return the balance of the Customer's funds in accordance with the procedure and within the timeframes established by the legislation of the Republic of Uzbekistan;

3.1.10. maintain the confidentiality of information regarding the Customer, Cardholder, Card, and transactions performed on it that constitute a bank secret.

4. RIGHTS OF THE BANK

4.1 **The Bank has the right to:**

4.1.1. verify the information and documents submitted by the Customer and the Cardholder to issue and maintain the Card, as well as request additional documents and information in cases stipulated by legislation and the CBS;

4.1.2. refuse to issue, activate, reissue, or replace the Card in cases specified by the legislation of the Republic of Uzbekistan, the CBS, and the Bank's internal requirements;

4.1.3. require documents and information necessary to identify the Customer and Cardholder, as well as to confirm the legality and economic content of transactions;

4.1.4. debit fees and other payments for issued and serviced Cards in accordance with the Bank's CBS and Tariffs;

4.1.5. make corrections to incorrect credits and write-offs in accordance with the procedure established by the legislation of the Republic of Uzbekistan and the CBS;

4.1.6. refuse to process a Transaction if there are insufficient funds in the Card Account or if the Transaction does not comply with the legislation, established limits, or terms for using the corresponding type of Card;

4.1.7. establish limits and restrictions on specific types of Transactions, territories of Card use, and transaction categories in accordance with the legislation of the Republic of Uzbekistan and the Bank's Tariffs;

4.1.8. temporarily suspend the use of the Card and/or the execution of individual Transactions where fraudulent, suspicious, or other unlawful operations are suspected, as well as in other cases stipulated by the legislation, the CBS, or the rules of the relevant payment system;

4.1.9. restrict the use of the Card if the Customer or the Cardholder doesn't meet the General Terms, the CBS, the rules of the relevant payment system, or the requirements of the legislation of the Republic of Uzbekistan;

4.1.10. amend the Tariffs and other terms of Card servicing in the order specified by the GBS and the legislation of the Republic of Uzbekistan;

4.1.11. ensure other rights specified by the legislation of the Republic of Uzbekistan, the GBS, and the General Terms.

5. OBLIGATIONS OF THE CUSTOMER

5.1 **The Customer shall:**

5.1.1. submit reliable and up-to-date information and documents necessary to issue and maintain the Card to the Bank;

5.1.2. use the Card and the Card Account exclusively for transactions permitted by the legislation of the Republic of Uzbekistan for the relevant type of Card;

5.1.3. ensure that there are sufficient funds in the Card Account for Transactions and pay the Bank's fees;

5.1.4. pay fees and other charges in accordance with the Bank's Tariffs;

5.1.5. ensure compliance by the Corporate Cardholder with the General Terms, the CBS, the rules of the relevant payment system, and the requirements of the legislation of the Republic of Uzbekistan;

5.1.6. upon request of the Bank, provide documents and information confirming the legality and purpose of Card transactions;

5.1.7. ensure the availability and safekeeping of documents confirming expenses incurred using the Card in cases specified by the legislation of the Republic of Uzbekistan;

5.1.8. immediately notify the Bank of any changes included to the information of the Customer or the Cardholder that may be significant for issue and maintenance of the Card;

5.1.9. return to the Bank any funds mistakenly or excessively credited to the Card Account in accordance with the procedure established by law and the CBS;

5.1.10. not to process or permit the transactions prohibited by the legislation of the Republic of Uzbekistan for the relevant type of Card.

6. RIGHTS AND OBLIGATIONS OF THE CARDHOLDER

6.1 The Cardholder has the right to:

6.1.1. use the Card for transactions within the limits and in the order specified by the legislation of the Republic of Uzbekistan, the General Terms, and the Bank's Tariffs;

6.1.2. receive information about Card Transactions and the status of the Card Account to the extent and in the manner accessible to the relevant Cardholder;

6.1.3. contact the Bank to notify of Card blocking, loss, theft, or unauthorized use;

6.1.4. submit claims to the Bank regarding Card Transactions;

6.1.5. exercise other rights specified by the legislation of the Republic of Uzbekistan, the GTC, and the General Terms.

6.2 The Cardholder shall:

6.2.1. use the Card for personal use and not share it with third parties;

6.2.2. comply with the restrictions and limits established for the relevant type of Card;

6.2.3. ensure the security of the Card, PIN, one-time codes, and other data used to confirm transactions, and not transmit such data to any third parties;

6.2.4. immediately notify the Bank of any loss, theft, or unauthorized use of the Card or its details;

6.2.5. at the Bank's request, submit information and documents related to the Card transactions;

6.2.6. fulfill other obligations stipulated by the laws of the Republic of Uzbekistan, the General Terms and the rules of the relevant payment system.

When using a Corporate Card to pay for business trip expenses, an expense report shall be submitted upon the Cardholder's return from the business trip.

7. PROCEDURES FOR CARD USE AND TRANSACTION PROCESSING

7.1 The Card Account shall be topped up based on the Customer's payment order from a demand deposit, credit (loan), or transit account in accordance with the procedure established by the legislation of the Republic of Uzbekistan.

7.2 Corporate Card in the national currency shall be used by a legal entity to incur operational expenses within the territory of the Republic of Uzbekistan, including the payment of state duties and fees, utilities, and other expenses permitted under the legislation of the Republic of Uzbekistan.

7.3 Corporate Card in a foreign currency may be used outside the Republic of Uzbekistan to carry out non-commercial foreign exchange transactions in accordance with the procedure established by the legislation of the Republic of Uzbekistan.

7.4 The following are not permitted using Corporate Card:

- cash withdrawals;
- purchasing foreign currency using the Card;
- transfers of wages and equivalent payments, pensions, benefits, scholarships, and dividends to the Card;
- using the Card to make purchases when a legal entity participates in a tender;
- other transactions prohibited by the legislation of the Republic of Uzbekistan.

7.5 Business Card in the national currency may be used by an individual entrepreneur to: withdraw cash; pay expenses within the territory of the Republic of Uzbekistan related to production, trade, provision of services, and performance of work; and pay other expenses permitted under the legislation of the Republic of Uzbekistan.

7.6 Business Card in a foreign currency may be used by an individual entrepreneur outside the Republic of Uzbekistan to ensure non-commercial foreign exchange transactions in accordance with the procedure established by the legislation of the Republic of Uzbekistan.

7.7 Transactions to pay for the services of foreign suppliers, including advertising, digital, and other services, shall be carried out only in cases, within limits, and in the order permitted by the legislation of the Republic of Uzbekistan.

7.8 Documents confirming expenses incurred using the Card may include cash register receipts, payment receipts, digital payment confirmations, invoices (tax invoices), and other documents specified by the legislation of the Republic of Uzbekistan.

7.9 The balance of funds not used in the Card Account shall be refunded to the Customer's demand deposit account based on a payment order.

7.10 The Bank has the right to establish additional limits and restrictions on specific types of Transactions, including restrictions by categories of merchants and service providers, territory of Card use, and transaction amounts, subject to compliance with the legislation of the Republic of Uzbekistan.

8. SUSPENSION AND TERMINATION OF CARD USAGE

8.1 Use of the Card may be temporarily suspended upon notice from the Customer or Cardholder, including in case of loss, theft, or suspected unauthorized use of the Card. Use of the Card may be terminated upon application by the Customer, as well as if the requirements of the CBS, the General Terms, the rules of the relevant payment system are not met, or in other cases stipulated by the legislation of the Republic of Uzbekistan.

8.2 The procedure for blocking, suspending, and terminating the use of the Card, as well as for notifying the Customer is governed by the legislation of the Republic of Uzbekistan, the rules of the relevant payment system, and the CBS.

8.3 Termination or suspension of Card use shall not terminate any obligations of the Bank, Customer, or Cardholder incurred prior to such termination or suspension.

8.4 The Customer is entitled to discontinue the use of the Card and submit an application to the Bank to close the Card Account in accordance with the procedure established by the Bank.

8.5 If the Card Account is closed, the unused balance of funds shall be refunded to the Customer.

8.6 8.6 Termination of the individual Card use does not in itself entail the termination of the CBS, unless otherwise provided by the CBS or the legislation of the Republic of Uzbekistan.

9. RESPONSIBILITY OF THE PARTIES

9.1 The Bank, the Customer, and the Cardholder shall be liable for non-performance or improper performance of their obligations in accordance with the legislation of the Republic of Uzbekistan, the CBS, and the General Terms.

9.2 The Bank shall be liable for transactions of the lost Card or a Card used without authorization after the Bank receives a relevant notification from the Cardholder in the order prescribed by the legislation of the Republic of Uzbekistan.

9.3 The Bank is responsible for transactions of a fake Card in cases and within the limits established by the legislation of the Republic of Uzbekistan.

9.4 The Bank is not responsible in cases provided for by the legislation of the Republic of Uzbekistan, including if:

- The Cardholder violates the established rules for using the Card;
- The Cardholder commits unlawful actions;
- The Bank is not notified of the loss or unauthorized use of the Card;
- The Cardholder transfers the PIN, one-time code, or other data allowing the transaction to be performed to a third party.

9.5 The Customer is responsible for the legality of operations performed using the Corporate Card or Business Card in cases stipulated by the legislation of the Republic of Uzbekistan.

9.6 The Legal Entity is responsible for the actions of the Cardholders of the Corporate Cards issued to it within the limits specified by legislation, CBS, and the General Terms.

9.7 The Customer is responsible for the accuracy of documents and information provided to the Bank relating to the issue and use of the Card.

10. MISCELLANEOUS

10.1 General Terms are an integral part of the CBS.

10.2 The General Terms apply to matters regarding the issue, maintenance, and use of Cards. The provisions of the CBS and the legislation of the Republic of Uzbekistan shall apply to the part not regulated by the General Terms.

10.3 The Bank’s Tariffs applicable to the issue, servicing, and use of the Cards are a part of the Bank’s Tariffs and are communicated to the Customer in the order specified by the CBS.

10.4 The Bank include changes into the General Terms and they are submitted to the Customer in the order and within the timeframes stipulated by the CBS and the legislation of the Republic of Uzbekistan.

10.5 Disputes and disagreements arising out of the issue, servicing, and use of Cards shall be resolved in the procedure specified in the CBS and the legislation of the Republic of Uzbekistan.

Appendix No.3
to the General Terms and Conditions
of Comprehensive Banking Services
for Legal Entities and Individual Entrepreneurs
at JSCB "TBC Bank"

APPLICATION
for issuing a corporate/business card

From: _____
(name of legal entity / full name of individual entrepreneur)

TIN / PINI: _____

Represented by: _____

(Full name and title of the authorized person - for a legal entity)

Type of a card:
☐ Corporate
☐ Business

Card Account Currency:
☐ UZS
☐ USD
☐ other: _____

DETAILS FOR CARD ISSUE

Name of Organization _____
(for Corporate Card)

Name of the Cardholder _____

Surname of the Cardholder _____

CARDHOLDER'S PERSONAL DATA:

Date of Birth: _____ Citizenship: _____

Registration Address: _____
(indicate full registration address)

E-mail: _____ Mobile Phone: _____

IDENTITY DOCUMENT:

Series and number _____ issued by _____

Date of issue _____

Checkword _____

Specify the checkword that Bank employees shall use to identify the Cardholder during telephone inquiries regarding Card servicing.

CONFIRMATION OF INFORMATION ACCURACY

The accuracy of the information contained in this Statement is confirmed.

The Customer hereby:

- confirms the accuracy and relevance of the information specified in this Application;
- requests the Bank to issue the aforementioned Card and open a Card Account for its servicing;
- confirms that the General Terms and Conditions of Comprehensive Banking Services for Legal Entities and Individual Entrepreneurs at JSCB "TBC Bank", the General Terms for Issue and Service of Corporate and Business Cards according to Appendix No 2 to the CBS, as well as the Bank's current Tariffs, have been reviewed and agreed to;
- confirms that the restrictions and conditions for using the corresponding type of Card have been reviewed;
- accepts that the Bank has the right to verify the information contained in this Application and make a decision on issuing the Card in accordance with the legislation of the Republic of Uzbekistan and the CBS.

Signature of the Customer / Authorized Person of the Customer _____
Full name _____
Date _____
Signature of the Corporate Cardholder _____
Date _____
FOR BANK USE ONLY

Card Account Number: _____

Card is issued by: _____

Full Name of the Cardholder: _____

Service Action / Decision / Markings	**Full name of the employee**	**Signature**
Application is accepted by:		_____