CLASS: «FOR INTERNAL USE»

"APPROVED"
Minutes of the meeting
of the Supervisory Board
of JSCB "TBC Bank"
No. 15 dated August 05, 2026

N. Kurdiani
Chairman of the Supervisory Board

"Developed by"
The Compliance Department
of JSCB "TBC Bank"

Kh.Mullajanova

"PREAPPROVED"
Minutes of the meeting
of the Managment Board
of JSCB "TBC Bank"
No. 19 dated July 29, 2026

S. Tetrashvili
Chairman of the Management Board

PRIVACY POLICY OF JSCB "TBC BANK"

"TBC BANK" ATB SHAXSGA DOIR MA'LUMOTLARNI HIMOYA QILISH SIYOSATI

Registration No. Ro'yxat raqami	44
Redaction Tahrir	5
Valid from Amal qiladi	05.08.2026

Tashkent 2026

Toshkent 2026

TBC

Subject:	**Privacy policy**	
Responsible for the document:	**Khikoyat Mullajanova, CRO**	
Involved units:	**Whole Bank**	
Reviewed by:	**Management Board**	
Approved by:	**Supervisory Board**	
	Versions	**Date**
First version:	**V1**	**April, 2022**
Current version	**V4**	**July, 2025**
To be Updated:		**July, 2026**

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1.	1. **Content:** 2. Abbreviations and terms used; 3. Introduction; 4. Normative references; 5. Principles concerning the processing of personal data; 6. Purposes of personal data processing; 7. Grounds for processing personal data; 8. Conditions for processing; 9. Levels of personal data protection; 10. Processing of special category data; 11. Data Processing For Direct Marketing; 12. Automated processing and quantity, quality of personal data; 13. Modification and addition of personal data; 14. Rights of the data subject; 15. Cross-border transfer of personal data to third parties; 16. Security and Privacy requirements; 17. Responsibility; 18. Final provisions.	1. **Mundarija:** 2. Atama va ta'riflar; 3. Umumiy qoidalar; 4. Normativ havolalar; 5. Shaxsiy ma'lumotlarga ishlov berish tamoyillari; 6. Shaxsiy ma'lumotlarga ishlov berish maqsadlari; 7. Shaxsiy ma'lumotlarga ishlov berish asoslari; 8. Maxsus toifadagi ma'lumotlarga ishlov berish; 9. Bevosita marketing uchun ma'lumotlarga ishlov berish; 10. Shaxsiy ma'lumotlarga avtomatlashtirilgan tarzda ishlov berish hamda ularning miqdori va sifati; 11. Shaxsiy ma'lumotlarni o'zgartirish va to'ldirish; 12. Ma'lumotlar subyektining huquqlari; 13. Shaxsiy ma'lumotlarni uchinchi shaxslarga chegaralararo uzatish; 14. Xavfsizlik va maxfiylik talablari; 15. Mas'uliyat; 16. Yakuniy qoidalar.
2.	**The following abbreviations and terms are used in this document:** **Personal data** – any information relating to a specific individual or allowing their identification, recorded in electronic form, on paper and (or) on another material medium. **Special personal data** – data on racial or social origin, political, religious or ideological beliefs, membership in political parties and trade unions, as well as data concerning physical or mental (mental) health, information about private life and criminal record. **Biometric data** – personal data characterizing the anatomical and physiological characteristics of the subject. **Genetic data** – personal data related to the inherited or acquired characteristics of the subject, which are the result of the analysis of the biological sample of the subject or the analysis of another element that allows you to obtain equivalent information. **The subject of personal data** (hereinafter referred to as the "Subject") – an	**Ushbu hujjatda quyidagi qisqartma va atamalardan foydalaniladi:** **Shaxsga doir ma'lumotlar** – muayyan shaxsga taalluqli bo'lgan yoki uni identifikatsiya qilish imkonini beradigan, elektron shaklda, qog'ozda va (yoki) boshqa moddiy tashuvchida qayd etilgan har qanday axborot. **Maxsus shaxsga doir ma'lumotlar** – irqiy yoki ijtimoiy kelib chiqishi, siyosiy, diniy yoki mafkuraviy e'tiqodi, siyosiy partiyalar va kasaba uyushmalariga a'zoligi to'g'risidagi ma'lumotlar, shuningdek jismoniy yoki ruhiy (psixik) sog'lig'iga oid ma'lumotlar, shaxsiy hayoti va sudlanganligi to'g'risidagi ma'lumotlar. **Biometrik ma'lumotlar** – subyektning anatomik va fiziologik xususiyatlarini tavsiflovchi shaxsiy ma'lumotlar. **Genetik ma'lumotlar** – subyektning biologik namunasini tahlil qilish yoki ekvivalent ma'lumot olish imkonini beruvchi boshqa elementni tahlil qilish natijasi bo'lgan subyektning meros qilib olingan yoki orttirilgan xususiyatlariga tegishli shaxsiy ma'lumotlar. **Shaxsga doir ma'lumotlar subyekti (bundan buyon matnda "Subyekt" deb**

	individual to whom personal data relates. **Processing of personal data** – the implementation of one or a set of actions for the collection, systematization, storage, modification, addition, use, provision, distribution, transfer, depersonalization and destruction of personal data. **Personal data database operator** (operator) – a legal entity that processes personal data. **The owner of the personal data database** (owner) – a state body, an individual and (or) a legal entity that has the right to own, use and dispose of the personal data database. **Third party** – any person who is not a subject, owner and (or) operator, but is connected with them by circumstances or relations related to the processing of personal data. **Participants in the processing of personal data** are the subject and the operator, or the legal representative of the subject, the owner and third parties. **Soft opt-in** – an exception to the existing rules that allows direct advertising to existing customers who have not directly provided consent to this.	**yuritiladi)** – shaxsga doir ma'lumotlar tegishli bo'lgan jismoniy shaxs. **Shaxsga doir ma'lumotlar subyekti (bundan buyon matnda "Subyekt" deb yuritiladi)** – shaxsga doir ma'lumotlarni yig'ish, tizimlashtirish, saqlash, o'zgartirish, to'ldirish, ulardan foydalanish, ularni taqdim etish, tarqatish, uzatish, egasizlantirish va yo'q qilish bo'yicha bitta yoki jami harakatlarni amalga oshirish. **Shaxsga doir ma'lumotlar bazasi operatori (operatori)** – shaxsga doir ma'lumotlarga ishlov berishni amalga oshiruvchi yuridik shaxs. **Shaxsga doir ma'lumotlar bazasining mulkdori (mulkdor)** – shaxsga doir ma'lumotlar bazasiga egalik qilish, undan foydalanish va uni tasarruf etish huquqiga ega bo'lgan davlat organi, jismoniy va (yoki) yuridik shaxs. **Uchinchi shaxs** – subyekt, mulkdor va (yoki) operator bo'lmagan, lekin ular bilan shaxsga doir ma'lumotlarga ishlov berish bo'yicha holatlar yoki munosabatlar bilan bog'liq bo'lgan har qanday shaxs. **Shaxsga doir ma'lumotlarga ishlov berish ishtirokchilari** – subyekt va operator yoki subyektning qonuniy vakili, mulkdor va uchinchi shaxslar. **Soft opt-in** – mavjud qoidalardan istisno bo'lib, to'g'ridan-to'g'ri rozilik bermagan mijozlarga bevosita reklama yuborish imkonini beradi.
3.	**INTRODUCTION**	**KIRISH**
	1. This privacy Policy of JSCB "TBC Bank" (hereinafter referred to as the "Policy") has been developed in accordance with the regulatory legal acts of the Republic of Uzbekistan and the Global Data Protection Policy of "TBC BANK GROUP PLC" and defines the fundamental methods of JSCB "TBC Bank" (hereinafter referred to as the "Bank") processing of personal data. **2.** The Policy has been developed in order to determine the principles of personal data processing and applies to all personal data that the Bank processes, regardless of the medium on which this data is stored, or regardless of whether they relate to former or current employees,	**1.** "TBC Bank" ATBning ushbu shaxsga doir ma'lumotlarni himoya qilish siyosati (bundan keyin matnda "Siyosat" deb yuritiladi) O'zbekiston Respublikasining normativ-huquqiy hujjatlariga va "TBC BANK GROUP PLC" Global ma'lumotlarni himoya qilish siyosatiga muvofiq ishlab chiqilgan va "TBC Bank" ATB (bundan keyin matnda "Bank" deb yuritiladi) tomonidan shaxsga doir ma'lumotlarga ishlov berishning asosiy usullarini belgilaydi. **2.** Siyosat shaxsiy ma'lumotlarni qayta ishlash tamoyillarini belgilash maqsadida ishlab chiqilgan va Bank tomonidan qayta ishlanadigan barcha shaxsiy ma'lumotlarga nisbatan qo'llaniladi, bu ma'lumotlar qaysi tashuvchida saqlanishidan qat'i nazar yoki ular sobiq yoki hozirgi xodimlar, mijozlar yoki yetkazib beruvchilar,

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	customers or suppliers, shareholders, website users or any other to the data subject.	aksiyadorlar, veb-sayt foydalanuvchilari yoki boshqa ma'lumotlar subyektiga tegishli bo'lishidan qat'i nazar.

4.	NORMATIVE REFERENCES	NORMATIV HAVOLALAR
	1. This Policy has been developed in compliance with the following regulatory and corporate documents: – The Law "On Banks and Banking Activities" (Law No.580 of 05.11.2019) (Article 48); – The Law "On Personal Data" (Law No.547 of July 2,2019) (Article 51). – Resolution of the CM "On approval of certain regulatory legal acts in the field of personal data Processing (No.570 of October 5,.2022); – Order of the Minister of Justice " On approval Model Procedure for processing Personal Data" (№20-мх of November 15. 2023) – Order of the Minister of Justice "On approval Model Procedure for the Activities of the Structural Unit or Authorized Person" (№19-мх of November 14. 2023)	1. Mazkur Siyosat quyidagi me'yoriy va korporativ hujjatlarni bajarish maqsadida ishlab chiqilgan: – "Banklar va bank faoliyati to'g'risida"gi Qonun (O'RQ-580-son, 05.11.2019 y.) (48-modda); – "Shaxsga doir ma'lumotlar to'g'risida"gi Qonun (O'RQ-547-son, 2.07.2019 y.) (51-modda). – Vazirlar Mahkamasining "Shaxsga doir ma'lumotlarga ishlov berish sohasidagi ayrim normativ-huquqiy hujjatlarni tasdiqlash to'g'risida"gi qarori (570-son, 05.10.2022-y.); – Adliya vazirining "Shaxsga doir ma'lumotlarga ishlov berishning namunaviy tartibini tasdiqlash to'g'risida"gi buyrug'i (15-noyabrdagi 20-mh-son). 2023-yil) – Adliya vazirining "Tarkibiy bo'linma yoki vakolatli shaxs faoliyatining namunaviy tartibini tasdiqlash to'g'risida"gi buyrug'i (14-noyabrdagi 19-mh-son). 2023-yil)
5.	**PRINCIPLES CONCERNING THE PROCESSING OF PERSONAL DATA**	**SHAXSIY MA'LUMOTLARNI QAYTA ISHLASHGA OID TAMOYILLAR**
	1. The Bank is guided by the following principles in the processing of personal data: – **Legality and transparency** – personal data must be processed in a lawful, fair and transparent manner with respect to the subject. When processing personal data, the personal rights of the subject must be protected. – **Legality of the purpose of processing** – personal data must be collected for specific, explicit and legitimate purposes. – **Adequacy** – personal data must be obtained for processing in adequate amounts according to the relevant purposes.	1. Bank shaxsiy ma'lumotlarni qayta ishlashda quyidagi tamoyillarga amal qiladi: – **Qonuniylik va shaffoflik** - shaxsga doir ma'lumotlar subyektga nisbatan qonuniy, adolatli va shaffof tarzda qayta ishlanishi talab etiladi. Shaxsga doir ma'lumotlarga ishlov berishda subyektning shaxsiy huquqlari himoya qilinishi kerak. – **Qayta ishlash maqsadining qonuniyligi** - shaxsiy ma'lumotlar aniq, ochiq va qonuniy maqsadlar uchun to'planishi kerak. – **Muvofiqlik** - shaxsiy ma'lumotlar tegishli maqsadlarga muvofiq mos hajmlarda qayta ishlash uchun olinishi kerak. – **Aks ettirishning to'g'riligi** - shaxsiy ma'lumotlar imkon qadar aniq yozilishi

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– Correctness of reflection – personal data should be recorded/reflected as accurately as possible and, if necessary, updated to ensure compliance with the purpose for which they are processed. Appropriate measures should be taken to ensure that inaccurate or incomplete data is deleted, corrected, supplemented or updated.

– Possibility of identification – personal data must be stored in a form/format that allows identification of the data subject for a period not exceeding necessary for the purposes for which they are received and processed.

– Security – personal data must be processed using appropriate technical or organizational measures in such a way as to ensure proper data security, including protection against unauthorized or illegal processing and against accidental loss, destruction or damage.

– Respect for constitutional rights and freedoms – the processing of personal data must be carried out in strict compliance with the constitutional rights and freedoms of individuals and citizens.

– Equality of rights – subjects, owners and operators shall have equal rights in relations arising from the processing of personal data.

– Public safety – the processing of personal data must not pose a threat to the security of the individual, society or the state.

2. The Bank uses the “privacy by design” approach, which means the following:

– data protection and confidentiality issues are considered at all stages of the development and implementation of systems, services, products and business processes;

– data protection impact assessment is mandatory for new products
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va aks ettirilishi, zarur hollarda esa, ular qayta ishlanayotgan maqsadga muvofiqligini ta’minlash uchun yangilanishi lozim. Noaniq yoki to‘liq bo‘lmagan ma’lumotlarni o‘chirish, tuzatish, to‘ldirish yoki yangilash uchun tegishli choralar ko‘rilishi shart.

– Identifikatsiya qilish imkoniyati - shaxsiy ma’lumotlar olingan va qayta ishlangan maqsadlar uchun zarur bo‘lgan muddatdan oshmaydigan vaqt davomida ma’lumotlar subyektini identifikatsiya qilish imkonini beradigan ko‘rinishda/shaklda saqlanishi kerak.

– Himoyalanganlik - shaxsiy ma’lumotlar tegishli texnik yoki tashkiliy choralardan foydalangan holda qayta ishlanishi kerak, bu ma’lumotlarning tegishli xavfsizligini, shu jumladan ruxsatsiz yoki noqonuniy qayta ishlashdan va tasodifiy yo‘qotish, yo‘q qilish yoki shikastlanishdan himoya qilishni ta’minlaydi.

– Konstitutsiyaviy huquq va erkinliklarni hurmat qilish – shaxsga doir ma’lumotlarga ishlov berish shaxslar va fuqarolarning konstitutsiyaviy huquq va erkinliklariga qat’iy rioya etilgan holda amalga oshirilishi kerak.

– Teng huquqlilik – subyektlar, mulkdorlar va operatorlar shaxsga doir ma’lumotlarga ishlov berishdan kelib chiqadigan munosabatlarda teng huquqlarga egadirlar.

– Jamoat xavfsizligi - shaxsiy ma’lumotlarga ishlov berish shaxs, jamiyat yoki davlat xavfsizligiga tahdid solmasligi kerak.

2. Bank “dizayn bo‘yicha maxfiylik” yondashuvidan foydalanadi, bu quyidagilarni anglatadi:

– ma’lumotlarni himoya qilish va maxfiylik masalalari tizimlar, xizmatlar, mahsulotlar va biznes-jarayonlarni ishlab chiqish va joriy etishning barcha bosqichlarida ko‘rib chiqiladi;

– ma’lumotlarni himoya qilishga ta’sirni baholash shaxsiy ma’lumotlarni qayta ishlash bilan bog‘liq bo‘lgan yangi mahsulotlar va jarayonlar uchun majburiydir;
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	and processes that are related to the processing of personal data; – availability of user rights (access matrix) to ensure only authorized access to personal data and only for authorized users.	– faqat shaxsiy ma'lumotlarga ruxsat etilgan kirishni ta'minlash uchun va faqat ruxsat etilgan foydalanuvchilar uchun foydalanuvchi huquqlarining mavjudligi (kirish matritsasi).
6.	**PURPOSES OF PERSONAL DATA PROCESSING**	**SHAXSIY MA'LUMOTLARNI QAYTA ISHLASH MAQSADLARI**
	1. The Bank processes personal data on a fair and lawful basis and for specific purposes, such as: – carrying out banking operations and transactions in accordance with the bank's charter and the license issued to the bank for banking operations; – conclusion of any contracts with the subject of personal data and their further execution; – conducting marketing campaigns, surveys, research; – providing the subject of personal data with information about the services provided by the bank, about the development of new products and services by the bank, informing the subject about offers for products and services of the bank; – personnel management and record keeping, including recruitment and selection of candidates; – provision of reports to regulatory and other supervisory authorities; – implementation of administrative and economic activities by the bank; – regulation of labor and other directly related relations; – for other legitimate purposes and in a transparent manner with respect to the Data Subject.	**1.** Bank shaxsiy ma'lumotlarni adolatli va qonuniy asosda hamda quyidagi kabi muayyan maqsadlarda qayta ishlaydi: – bank operatsiyalari va bitimlarini bank ustaviga va bank operatsiyalarini amalga oshirish uchun bankka berilgan litsenziyaga muvofiq amalga oshirish; – shaxsga doir ma'lumotlar subyekti bilan har qanday shartnomalar tuzish va ularni kelgusida bajarish; – marketing aksiyalari, so'rovlar, tadqiqotlar o'tkazish; – shaxsga doir ma'lumotlar subyektiga bank tomonidan ko'rsatilayotgan xizmatlar, bank tomonidan yangi mahsulotlar va xizmatlar ishlab chiqilayotganligi to'g'risida axborot taqdim etish, bank mahsulotlari va xizmatlari bo'yicha takliflar to'g'risida subyektni xabardor qilish; – kadrlarni boshqarish va hisobini yuritish, shu jumladan nomzodlarni tanlash va saralash; – tartibga soluvchi va boshqa nazorat qiluvchi organlarga hisobotlar taqdim etish; – bank tomonidan ma'muriy-xo'jalik faoliyati amalga oshirilishi; – mehnatga oid va bevosita bog'liq bo'lgan boshqa munosabatlarni tartibga solish; – boshqa qonuniy maqsadlar uchun va ma'lumotlar subyektiga nisbatan shaffof tarzda.
7.	**GROUNDS FOR PROCESSING PERSONAL DATA**	**SHAXSIY MA'LUMOTLARNI QAYTA ISHLASH ASOSLARI**

	1. The Bank processes personal data under one of the following conditions: – the need to process this data in order to comply with the Bank's obligations defined by law; – the need to process this data in order to fulfill the contract to which the subject is a party, or to take measures at the request of the data subject prior to the conclusion of such a contract; – The data subject has consented to the processing of his personal data for one or more specific purposes. Consent cannot be implied and must always be given by written consent in accordance with the Application/ and/or in the form of an electronic document (by an action carried out in the bank's mobile application to accept the terms "acceptance" of the terms and conditions for the processing of personal data of the Subject); – processing is necessary for the purposes of legitimate interests pursued by the Bank or a third party, except in cases where such interests overlap with the interests or fundamental rights and freedoms of the data subject that require the protection of personal data, in particular when the data subject is a child; – support activities to protect and ensure the security and integrity of the Bank, and also to identify, prevent and investigate actions that may have a negative impact on the Bank, including, but not limited to: • misuse of the Bank's products and services; • (attempts) of illegal or other negative behavior; • violation of the requirements of regulatory legal acts; • non-compliance with industry legislative requirements regarding assistance in combating money laundering and terrorist financing • processing is carried out for historical, statistical, sociological	**1.** Bank quyidagi shartlardan birida shaxsiy ma'lumotlarni qayta ishlaydi: – qonun hujjatlarida belgilangan Bank majburiyatlariga rioya qilish uchun ushbu ma'lumotlarga ishlov berish zarurligi; – subyekt tomon bo'lgan shartnomani bajarish yoki bunday shartnoma tuzilgunga qadar ma'lumotlar subyektining iltimosiga ko'ra choralar ko'rish uchun ushbu ma'lumotlarni qayta ishlash zarurati; – ma'lumotlar subyekti o'zining shaxsiy ma'lumotlarini bir yoki bir nechta muayyan maqsadlarda qayta ishlashga rozilik bergan. Rozilik berilishi mumkin emas va har doim ariza/buyurtmanomaga muvofiq yozma rozilik orqali va/yoki elektron hujjat shaklida (subyektning shaxsiy ma'lumotlariga ishlov berish shartlari va qoidalarini "akseptlash" shartlarini qabul qilish bo'yicha bankning mobil ilovasida amalga oshirilgan harakat) berilishi kerak; – Bank yoki uchinchi tomon ko'zlagan qonuniy manfaatlar uchun ma'lumotlarni qayta ishlash zarur, agar bunday manfaatlar ma'lumotlar subyektining shaxsiy ma'lumotlarini himoya qilishni talab etadigan manfaatlari yoki asosiy huquq va erkinliklari bilan zid kelmasa. Bu, ayniqsa, ma'lumotlar subyekti bola bo'lgan hollarda e'tiborga olinadi; – Bankning xavfsizligi va yaxlitligini himoya qilish hamda ta'minlash, shuningdek, Bankka salbiy ta'sir ko'rsatishi mumkin bo'lgan xatti-harakatlarni aniqlash, oldini olish va tergov qilish bo'yicha faoliyatni qo'llab-quvvatlash, jumladan, ammo bular bilan cheklanmagan holda: • Bank mahsulotlari va xizmatlaridan noqonuniy foydalanish; • g'ayriqonuniy yoki boshqa salbiy xatti-harakatlar (urinishlar); • normativ-huquqiy hujjatlar talablarining buzilishi; • jinoiy faoliyatdan olingan daromadlarni legallashtirishga va terrorizmni moliyalashtirishga qarshi kurashishga ko'maklashish bo'yicha tarmoq qonunchiligi talablariga rioya qilmaslik. • qayta ishlash tarixiy, statistik, sotsiologik yoki ilmiy-tadqiqot maqsadlarida, shaxsiy ma'lumotlarni majburiy anonimlashtirish sharti bilan, aniq

	or scientific research purposes, subject to mandatory anonymization of personal data, so that it is impossible to identify a specific subject; • personal data has been obtained from publicly available sources, provided that the subject has not restricted access to such data.	subyektni identifikatsiya qilish imkoni bo'lmaydigan tarzda amalga oshiriladi; • shaxsga doir ma'lumotlar hamma foydalanishi mumkin bo'lgan manbalardan olingan bo'lsa, basharti subyekt bunday ma'lumotlardan foydalanishni cheklamagan bo'lsa.
8	**CONDITIONS FOR PROCESSING**	**MAXSUS TOIFADAGI MA'LUMOTLARGA ISHLOV BERISH**
	Processing of personal data must comply with the following requirements: – Purpose limitation – personal data must be collected and processed strictly for pre-defined, explicit and legitimate purposes and must not be processed in a manner incompatible with those purposes. – Database integrity – merging of databases with incompatible purposes of processing is not permitted. – Data quality – the Bank shall ensure the accuracy, reliability and integrity of personal data at all stages of processing. – Storage limitation – personal data must not be stored for longer than is necessary to achieve the purposes for which they were collected and processed. – Data destruction – upon achievement of the purpose of processing, personal data must be destroyed or anonymized, unless otherwise provided by applicable law.	Shaxsga doir ma'lumotlarga ishlov berishda quyidagi talablarga rioya etilishi shart: – Maqsadning cheklanganligi – shaxsga doir ma'lumotlar oldindan belgilangan, aniq va qonuniy maqsadlarda to'planishi hamda ishlanishi va bu maqsadlarga nomuvofiq tarzda ishlanmasligi lozim. – Ma'lumotlar bazasining yaxlitligi – ishlov berish maqsadlari bir-biriga mos kelmaydigan ma'lumotlar bazalarini birlashtirishga yo'l qo'yilmaydi. – Ma'lumotlar sifati – Bank shaxsga doir ma'lumotlarga ishlov berishning barcha bosqichlarida ularning aniqligi, ishonchliligi va butligini ta'minlashi lozim. – Saqlash muddatining cheklanganligi – shaxsga doir ma'lumotlar ular to'plangan va ishlangan maqsadlarga erishish uchun zarur bo'lgan muddatdan ortiq saqlanmasligi kerak. – Ma'lumotlarni yo'q qilish – agar amaldagi qonunchilikda boshqacha qoida nazarda tutilmagan bo'lsa, ishlov berish maqsadiga erishilgach, shaxsga doir ma'lumotlar yo'q qilinishi yoki shaxssizlantirilishi kerak.
9	**LEVELS OF PERSONAL DATA PROTECTION**	**BEVOSITA MARKETING UCHUN MA'LUMOTLARGA ISHLOV BERISH**
	In accordance with Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No.570 of 05.10.2022, the Bank shall determine and ensure the required level of protection of personal data based on the type of data processed and applicable security threats. The following four levels of protection apply:	O'zbekiston Respublikasi Vazirlar Mahkamasining 2022-yil 5-oktyabrdagi 570-sonli qaroriga muvofiq, Bank qayta ishlanadigan ma'lumotlarning turi va amaldagi xavfsizlik tahdidlaridan kelib chiqib, shaxsga doir ma'lumotlarning himoya qilinishining zarur darajasini belgilaydi va ta'minlaydi. Quyidagi to'rtta himoya darajasi qo'llaniladi:

	– Level 1 (Highest) – applicable where Type 1 threats exist and special, biometric and (or) genetic personal data are processed, or where Type 2 threats exist and special data of more than 50,000 subjects who are not employees are processed. – Level 2 – applicable where Type 2 threats exist and biometric and (or) genetic data are processed, or publicly available data of more than 50,000 subjects are processed. – Level 3 – applicable where Type 3 threats exist and special data of employees or less than 50,000 subjects are processed, or biometric and (or) genetic data are processed. – Level 4 (Baseline) – applicable where Type 3 threats exist and publicly available data are processed. The following cumulative requirements apply to each level of protection: – Level 4 requirements: - organize a physical security regime for premises where personal data is stored; - prevent unauthorized access to such premises; - approve a list of persons authorized to access personal data; - use certified information security tools to protect personal data against applicable threats. – Level 3 requirements (in addition to Level 4): - appoint a responsible official accountable for ensuring the security of personal data within the database. – Level 2 requirements (in addition to Level 3): - restrict access to the electronic event log of the database to authorized employees only, i.e. those who require such access in order to perform their official duties. – Level 1 requirements (in addition to Level 2): - ensure automatic registration in the electronic security log of any changes to employee access rights to personal data; - establish a dedicated structural unit or assign data protection functions to an existing unit responsible for ensuring the security of personal data.	– 1-daraja (eng yuqori) – 1-toifadagi tahdidlar mavjud bo‘lib, maxsus, biometrik va (yoki) genetik shaxsga doir ma’lumotlar qayta ishlanadigan yoki 2-toifadagi tahdidlar mavjud bo‘lib, Bank xodimi hisoblanmagan 50 000 dan ortiq subyektning maxsus ma’lumotlari qayta ishlanadigan hollarda qo‘llaniladi. – 2-daraja – 2-toifadagi tahdidlar mavjud bo‘lib, biometrik va (yoki) genetik ma’lumotlar qayta ishlanadigan yoki 50 000 dan ortiq subyektning umumiy foydalanishdagi ma’lumotlari qayta ishlanadigan hollarda qo‘llaniladi. – 3-daraja – 3-toifadagi tahdidlar mavjud bo‘lib, xodimlarning maxsus ma’lumotlari yoki 50 000 dan kam subyektning ma’lumotlari qayta ishlanadigan yoxud biometrik va (yoki) genetik ma’lumotlar qayta ishlanadigan hollarda qo‘llaniladi. – 4-daraja (boshlang‘ich) – 3-toifadagi tahdidlar mavjud bo‘lib, umumiy foydalanishdagi ma’lumotlar qayta ishlanadigan hollarda qo‘llaniladi. Har bir himoya darajasiga quyidagi jamlanma talablar qo‘llaniladi: – 4-daraja talablari: - shaxsga doir ma’lumotlar saqlanadigan binolarda jismoniy xavfsizlik rejimini tashkil etish; - bunday binolarga ruxsatsiz kirishning oldini olish; - shaxsga doir ma’lumotlardan foydalanishga ruxsat berilgan shaxslar ro‘yxatini tasdiqlash; - shaxsga doir ma’lumotlarni amaldagi tahdidlardan himoya qilish uchun sertifikatlangan axborot xavfsizligi vositalaridan foydalanish. – 3-daraja talablari (4-daraja talablariga qo‘shimcha ravishda): - ma’lumotlar bazasida shaxsga doir ma’lumotlarning xavfsizligini ta’minlash uchun javobgar bo‘lgan mas’ul mansabdor shaxsni tayinlash. – 2-daraja talablari (3-daraja talablariga qo‘shimcha ravishda): - ma’lumotlar bazasidagi hodisalarning elektron qaydlar jurnalidan faqat vakolatli xodimlar, ya’ni o‘z xizmat vazifalarini bajarish uchun shunday huquqqa muhtoj bo‘lgan xodimlarning foydalanishini cheklash. – 1-daraja talablari (2-daraja talablariga qo‘shimcha ravishda): - xodimlarning shaxsga doir ma’lumotlardan foydalanish huquqlariga kiritilgan har qanday o‘zgartirishlar elektron xavfsizlik jurnalida avtomatik tarzda qayd etilishini ta’minlash; - shaxsga doir ma’lumotlar xavfsizligini ta’minlash uchun mas’ul bo‘lgan maxsus tarkibiy bo‘linma tashkil etish yoki ma’lumotlarni himoya qilish

		vazifalarini mavjud bo'linmaga yuklash.
10.	**PROCESSING OF SPECIAL CATEGORY DATA**	**MAXSUS TOIFADAGI MA'LUMOTLARNI QAYTA ISHLASH**
	1. The Bank processes Data of a special category only if there are adequate guarantees of protection of the rights and interests of Data subjects and one of the grounds defined by the Law of the Republic of Uzbekistan on Personal Data. **2.** Biometric data may be processed only in cases where it is necessary to carry out activities, ensure security, protect property, as well as to prevent the disclosure of confidential information, and these goals cannot be achieved by other means or involve disproportionately large efforts. **3.** Regardless of the scenario, the processing of biometric data must always be proportionate, fair and reasonable. **4.** The Bank uses video surveillance if it is necessary to satisfy the legitimate interests pursued by the Bank as a controller or a third party. The purpose of protecting property from fraud, burglary, theft or vandalism may be of legitimate interest to video surveillance. The Bank should have a detailed procedure regarding video surveillance, which should cover at least the following: the retention period of records, access rights, protection of the rights of the data subject.	**1.** Bank alohida toifadagi ma'lumotlarni faqat ma'lumotlar subyektlarining huquq va manfaatlarini himoya qilishning tegishli kafolatlari mavjud bo'lganda va O'zbekiston Respublikasining Shaxsga doir ma'lumotlar to'g'risidagi qonunida belgilangan asoslardan biri mavjud bo'lgandagina qayta ishlaydi. **2.** Biometrik ma'lumotlar faqat faoliyatni amalga oshirish, xavfsizlikni ta'minlash, mulkni himoya qilish, shuningdek, maxfiy ma'lumotlarning oshkor etilishini oldini olish uchun zarur bo'lgan hollarda qayta ishlanishi mumkin va bu maqsadlarga boshqa vositalar bilan erishib bo'lmaydi yoki nomutanosib ravishda katta kuch sarflash bilan bog'liq. **3.** Ssenariydan qat'i nazar, biometrik ma'lumotlarni qayta ishlash har doim mutanosib, adolatli va asosli bo'lishi kerak. **4.** Bank nazoratchi yoki uchinchi tomon sifatida Bank tomonidan ko'zlangan qonuniy manfaatlarni qondirish uchun zarur bo'lsa, videokuzatuvdan foydalanadi. Videokuzatuv uchun mulkni firibgarlik, buzish yo'li bilan o'g'irlash, o'g'irlik yoki vandalizmdan himoya qilish maqsadi qonuniy qiziqish uyg'otishi mumkin. Bank videokuzatuvga nisbatan batafsil tartibga ega bo'lishi kerak, u kamida quyidagilarni qamrab olishi kerak: yozuvlarni saqlash muddati, kirish huquqi, ma'lumotlar subyektining huquqlarini himoya qilish.
11.	**DATA PROCESSING FOR DIRECT MARKETING**	**BEVOSITA MARKETING UCHUN MA'LUMOTLARNI QAYTA ISHLASH**
	1. The Bank is guided by the confidentiality requirements established by the legislation and this Policy when carrying out marketing actions in relation to the subject. In particular, electronic direct marketing requires the prior consent of the subject. **2.** A limited exception for existing customers, known as "soft registration", allows organizations to send marketing texts or emails if they received contact details during the sale to this person, they sell similar products or services, and they gave this person the opportunity to opt out of	**1.** Bank subyektga nisbatan marketing harakatlarini amalga oshirishda qonunchilikda belgilangan maxfiylik talablari va ushbu Siyosatga amal qiladi. Xususan, elektron bevosita marketing uchun subyektning oldindan roziligi talab etiladi. **2.** Mavjud mijozlar uchun "yumshoq ro'yxatdan o'tish" deb nomlanuvchi cheklangan istisno tashkilotlarga marketing matnlari yoki elektron pochta xabarlarini yuborish imkonini beradi, agar ular ushbu shaxsga sotish jarayonida aloqa ma'lumotlarini olgan bo'lsa, ular o'xshash mahsulot yoki xizmatlarni sotsa va ular ushbu shaxsga birinchi ma'lumot to'plashda va har bir keyingi xabarda marketingdan voz kechish

	marketing at the first collection of information and in each subsequent message. **3.** The right to object to direct marketing must be explicitly granted to the Subject in an understandable form so that it can be clearly distinguished from other information. **4.** The Subject's objection to direct marketing must be immediately satisfied. If the Subject/client refuses at any time, his data should be hidden as soon as possible. Suppression involves storing enough information to ensure that marketing preferences are respected in the future.	imkoniyatini bergan bo'lsa. **3.** To'g'ridan-to'g'ri marketingga e'tiroz bildirish huquqi subyektga tushunarli shaklda aniq berilishi kerak, shunda uni boshqa ma'lumotlardan aniq ajratib olish mumkin bo'ladi. **4.** Subyektning to'g'ridan-to'g'ri marketingga qarshi e'tirozi darhol qondirilishi kerak. Agar Subyekt/mijoz istalgan vaqtda rad etsa, uning ma'lumotlari imkon qadar tezroq yashirilishi kerak. Bostirish kelajakda marketing afzalliklariga rioya qilinishini kafolatlash uchun yetarli miqdordagi ma'lumotlarni saqlashni o'z ichiga oladi.
12.	**AUTOMATED PROCESSING AND QUANTITY, QUALITY OF PERSONAL DATA**	**SHAXSIY MA'LUMOTLARNING AVTOMATLASHTIRILGAN QAYTA ISHLANISHI, SONI VA SIFATI**
	1. The subject has the right not to be subjected to a decision based solely on automated processing of his personal data affecting his rights and legitimate interests, leading to legal consequences, except in the following cases: – the subject's consent; – if the decision is made in accordance with an agreement between the owner and the entity or the fulfillment of the terms of a previously concluded agreement; – the requirement of regulatory legal acts. **2.** The Bank is responsible for ensuring the accuracy, completeness and relevance of personal data. **3.** The Bank processes only those data that are reasonably adequate and relevant to the applicable legal purposes. **4.** The Bank also takes reasonable measures to safely delete Personal Data that is not required for these legitimate purposes.	**1.** Subyekt o'zining huquqlari va qonuniy manfaatlariga daxldor bo'lgan, huquqiy oqibatlarga olib keladigan, shaxsga doir ma'lumotlarga faqat avtomatlashtirilgan tarzda ishlov berish asosida qaror qabul qilinmaslikka haqli, bundan quyidagilar mustasno: – subyektning roziligi mavjudligi; – agar qaror mulkdor va subyekt o'rtasidagi kelishuvga yoki ilgari tuzilgan bitim shartlarini bajarishga muvofiq qabul qilingan bo'lsa; – normativ-huquqiy hujjatlar talabi. **2.** Bank shaxsga doir ma'lumotlarning aniqligi, to'liqligi va dolzarbligini ta'minlash uchun javobgardir. **3.** Bank faqat oqilona muvofiq va tegishli qonuniy maqsadlarga mos keladigan ma'lumotlarni qayta ishlaydi. **4.** Bank, shuningdek, ushbu qonuniy maqsadlar uchun talab qilinmaydigan shaxsiy ma'lumotlarni xavfsiz o'chirib tashlash uchun tegishli choralarni ko'radi.
13.	**MODIFICATION AND ADDITION OF PERSONAL DATA**	**SHAXSIY MA'LUMOTLARNI O'ZGARTIRISH VA TO'LDIRISH**

	1. Changes and additions to personal data are carried out by the Bank on the basis of the subject's request within three days from the date of such request. 2. Changes and additions to personal data that do not correspond to reality are made immediately from the moment such a discrepancy is established.	1. Shaxsga doir ma'lumotlarni o'zgartirish va to'ldirish Bank tomonidan subyektning murojaati asosida, bunday murojaatdan keyin uch kundan kechiktirmay amalga oshiriladi. 2. Haqiqatga to'g'ri kelmaydigan shaxsga doir ma'lumotlarni o'zgartirish va to'ldirish bunday nomuvofiqlik aniqlangan vaqtdan boshlab kechiktirmay amalga oshiriladi.
14.	**RIGHTS OF THE DATA SUBJECT**	**MA'LUMOTLAR SUBYEKTI HUQUQLARI**
	1. The personal data subject has the right to: – have information about the availability of their personal data from the owner and/or operator, as well as from a third party; – receive, upon request, information about the processing of his/her personal data by the Bank; – receive, upon request, information about the conditions for granting access to your personal data by the Bank; – receive on request information about the composition, terms of processing and storage of personal data, sources of their receipt; – receive, upon request, information about the trans-border transfer of personal data that has been carried out or is expected to be carried out; – provide consent to the processing of your personal data and withdraw such consent, except in cases provided for by regulatory legal acts; – provide consent to the Bank, as well as to a third party to distribute their personal data in publicly available sources; – request to temporarily suspend the processing of his/her personal data if the personal data is incomplete, outdated, inaccurate, illegally obtained or is not necessary for the purposes of processing.	1. Shaxsga doir ma'lumotlar subyekti quyidagi huquqlarga ega: – mulkdor va/yoki operatordan, shuningdek uchinchi shaxsdan o'zining shaxsiy ma'lumotlari mavjudligi to'g'risida ma'lumotga ega bo'lish; – so'rov bo'yicha Bank tomonidan o'zining shaxsiy ma'lumotlariga ishlov berilishi to'g'risida ma'lumot olish; – so'rov bo'yicha Bank tomonidan sizning shaxsiy ma'lumotlaringizga kirish huquqini berish shartlari to'g'risida ma'lumot olish; – so'rov bo'yicha shaxsga doir ma'lumotlarning tarkibi, ularga ishlov berish va ularni saqlash muddatlari hamda ularni olish manbalari to'g'risidagi ma'lumotni olish; – so'rov bo'yicha amalga oshirilgan yoki amalga oshirilishi kutilayotgan shaxsga doir ma'lumotlarning transchegaraviy uzatilishi to'g'risidagi ma'lumotni olish; – normativ-huquqiy hujjatlarda nazarda tutilgan hollar bundan mustasno, o'z shaxsiy ma'lumotlariga ishlov berishga rozilik berish va bunday rozilikni qaytarib olish; – Bankka, shuningdek uchinchi shaxsga o'z shaxsiy ma'lumotlarini umumfoydalanishdagi manbalarda tarqatishga rozilik berish; – agar shaxsiy ma'lumotlar to'liq bo'lmasa, eskirgan, noaniq, noqonuniy olingan bo'lsa yoki ishlov berish maqsadlari uchun zarur bo'lmasa, o'zining shaxsiy ma'lumotlariga ishlov berishni vaqtincha to'xtatib turishni talab qilish. Yuqoridagi huquqlarni amalga oshirishda quyidagi aniq muddatlar qo'llaniladi:

	In exercising the above rights, the following specific timeframes apply: – upon request of the data subject, the Bank shall provide information about the processing of their personal data within three (3) days from the date of such request; – upon withdrawal of consent to the processing of personal data, the Bank shall destroy the relevant personal data within three (3) days from the date of receipt of the withdrawal request; – in cases where personal data has been processed unlawfully, the Bank shall destroy such data within one (1) business day from the date of receipt of the request of the data subject, a court decision, or the demand of another authorized body. **2.** The disposal of personal data of a subject recognized as incapacitated or limited in legal capacity is carried out by his legal representative.	– ma'lumotlar subyektining so'roviga ko'ra, Bank uning shaxsiy ma'lumotlariga ishlov berish to'g'risidagi ma'lumotlarni bunday so'rov yuborilgan kundan boshlab uch (3) kun ichida taqdim etadi; – shaxsiy ma'lumotlarni qayta ishlashga rozilik bekor qilinganda, Bank tegishli shaxsiy ma'lumotlarni bekor qilish to'g'risidagi so'rovni olgan kundan boshlab uch (3) kun ichida yo'q qiladi; – shaxsga doir ma'lumotlarga qonunga xilof ravishda ishlov berilgan hollarda, Bank bunday ma'lumotlarni ma'lumotlar subyektining so'rovi, sud qarori yoki boshqa vakolatli organning talabi olingan kundan boshlab bir (1) ish kuni ichida yo'q qiladi. **2.** Muomalaga layoqatsiz yoki muomala layoqati cheklangan deb topilgan subyektning shaxsga doir ma'lumotlarini tasarruf etish uning qonuniy vakili tomonidan amalga oshiriladi.
15.	**CROSS-BORDER TRANSFER OF PERSONAL DATA**	**SHAXSIY MA'LUMOTLARNI TRANSCHEGARAVIY UZATISH**
	1. The Bank may carry out cross-border transfer of Personal Data: – with the consent of the subject; – if the decision is made in fulfillment of the contract between the owner and the subject or fulfillment of the terms of the previously concluded contract; – under the conditions stipulated by the legislation.	**1.** Bank shaxsiy ma'lumotlarning transchegaraviy uzatilishini ta'minlashi mumkin: – subyektning roziligi mavjud bo'lganda; – agar qaror mulkdor va subyekt o'rtasidagi shartnomani bajarish yoki ilgari tuzilgan shartnoma shartlarini bajarish uchun qabul qilinayotgan bo'lsa; – qonun hujjatlarida nazarda tutilgan shartlarda.
16.	**SECURITY AND PRIVACY REQUIREMENTS**	**XAVFSIZLIK VA MAXFIYLIK TALABLARI**
	1. The Bank processes personal data properly and takes appropriate security measures to prevent unauthorized access, disclosure, modification or unauthorized destruction of personal data, as described in the policy. **2.** The Bank shall implement the following specific security measures: - classify all personal data into publicly available and restricted access	**1.** Bank shaxsiy ma'lumotlarni tegishli tarzda qayta ishlaydi va siyosatda tavsiflanganidek, shaxsiy ma'lumotlarga ruxsatsiz kirish, oshkor qilish, o'zgartirish yoki ruxsatsiz yo'q qilishning oldini olish uchun tegishli xavfsizlik choralarini ko'radi. **2.** Bank quyidagi maxsus xavfsizlik choralarini amalga oshiradi:

	categories; - establish internal procedures governing the processing and use of personal data; - identify and approve the list of persons authorized to access personal data; - install information security tools and maintain updated software for systems processing restricted personal data; - maintain event logs of all database management systems; - register all actions performed by users with access to restricted personal data; - apply integrity control tools to restricted personal data; - transfer restricted personal data exclusively through secure channels and (or) using encryption tools; - use cryptographic tools for secure storage of restricted personal data; - use identification and (or) authentication tools for all users working with restricted personal data; - appoint an authorized person or establish a dedicated structural unit for personal data protection; - develop and approve internal documents defining the policy for processing and protecting personal data; - establish a procedure for blocking and destroying personal data upon request of the data subject.	– barcha shaxsiy ma'lumotlarni hammabop va foydalanishi cheklangan toifalarga ajratadi; – shaxsga doir ma'lumotlarga ishlov berish va ulardan foydalanishni tartibga soluvchi ichki qoidalarni joriy etadi; – shaxsga doir ma'lumotlardan foydalanishga vakolatli shaxslar ro'yxatini belgilaydi va tasdiqlaydi; – axborot xavfsizligi vositalarini o'rnatadi hamda foydalanishi cheklangan shaxsiy ma'lumotlarga ishlov beruvchi tizimlarning dasturiy ta'minotini yangilab boradi; – barcha ma'lumotlar bazalarini boshqarish tizimlarining voqealar jurnalini yuritadi; – foydalanishi cheklangan shaxsiy ma'lumotlardan foydalana oladigan foydalanuvchilarning barcha harakatlarini qayd etib boradi; – foydalanishi cheklangan shaxsiy ma'lumotlarga nisbatan yaxlitlikni nazorat qilish vositalarini qo'llaydi; – foydalanishi cheklangan shaxsiy ma'lumotlarni faqat himoyalangan kanallar orqali va (yoki) shifrlash vositalaridan foydalangan holda uzatadi; – foydalanishi cheklangan shaxsiy ma'lumotlarni xavfsiz saqlash uchun kriptografik vositalardan foydalanadi; – foydalanishi cheklangan shaxsiy ma'lumotlar bilan ishlovchi barcha foydalanuvchilar uchun identifikatsiya va (yoki) autentifikatsiya vositalarini qo'llaydi; – shaxsga doir ma'lumotlarni himoya qilish bo'yicha mas'ul shaxsni tayinlaydi yoki maxsus tarkibiy bo'linma tashkil etadi; – shaxsga doir ma'lumotlarga ishlov berish va ularni himoya qilish siyosatini belgilovchi ichki hujjatlarni ishlab chiqadi va tasdiqlaydi; – ma'lumotlar subyektining talabiga binoan shaxsga doir ma'lumotlarni bloklash

		va yo‘q qilish tartibini belgilaydi.

17	RESPONSIBILITY	MAS'ULIYAT
	1. **Responsibility of the Management Board of the Bank.** The Management Board of the Bank is responsible for the following: – assistance in identifying, assessing and managing privacy risks; – ensuring the availability of appropriate policies and procedures governing the confidentiality of personal data; – serve as an example for the entire team of the bank and a model in terms of ensuring the confidentiality of personal data; – appointment of responsible divisions of the Bank for ensuring compliance with regulatory requirements regarding the rules of personal data protection.	1. **Bank Boshqaruvining majburiyatlari.** Bank Boshqaruvi quyidagilar uchun mas'uldir: – maxfiylikka oid tavakkalchiliklarni aniqlash, baholash va boshqarishga ko‘maklashish; – shaxsga doir ma'lumotlarning maxfiyligini tartibga soluvchi tegishli siyosat va tartib-qoidalarning mavjudligini ta'minlash; – shaxsga doir ma'lumotlarning maxfiyligini ta'minlash borasida bankning butun jamoasiga o‘rnak bo‘lish; – shaxsga doir ma'lumotlarni himoya qilish qoidalariga oid me'yoriy talablarga rioya etilishini ta'minlash uchun Bankning mas'ul bo‘linmalarini tayinlash.
	2. **Risk Committee.** The Bank's Risk Committee is responsible for the forward-looking vision and preventive measures in relation to the operational application of personal data protection tools and controls, including the identification of areas exposed to risks and the presence of weak controls. The Committee is also responsible for timely escalation of decisions to the Management Board of the Bank.	2. **Tavakkalchiliklarni boshqarish qo‘mitasi**. Bankning Tavakkalchiliklarni boshqarish qo‘mitasi shaxsga doir ma'lumotlarni himoya qilish vositalari va nazorat choralarini operativ qo‘llash bo‘yicha istiqbolli yondashuv hamda profilaktik choralar uchun, jumladan, tavakkalchiliklarga duchor bo‘lgan sohalarni aniqlash va zaif nazorat mexanizmlarini bartaraf etish uchun mas'uldir. Qo‘mita, shuningdek, qabul qilingan qarorlarni Bank Boshqaruviga o‘z vaqtida taqdim etish uchun ham javobgardir.
	3. **Information Security Department** The Information Security Department is responsible for ensuring effective management of personal data in accordance with best practices. In order to achieve this goal, the Information Security Department is also responsible for the implementation of the following tasks: – carrying out internal control over compliance by employees with personal data legislation and this Policy; – conducting periodic audits of databases and the activities of employees working with personal data;	3. **Axborot xavfsizligi departamenti.** Axborot xavfsizligi departamenti shaxsga doir ma'lumotlarning ilg‘or amaliyotlarga muvofiq samarali boshqarilishini ta'minlash uchun mas'uldir. Ushbu maqsadga erishish uchun Axborot xavfsizligi departamenti zimmasiga quyidagi vazifalarni bajarish ham yuklatiladi: – xodimlar tomonidan shaxsga doir ma'lumotlar to‘g‘risidagi qonunchilikka va mazkur Siyosatga rioya etilishi ustidan ichki nazoratni amalga oshirish; – ma'lumotlar bazalarini hamda shaxsga doir ma'lumotlar bilan ishlovchi

	– organizing timely destruction of data upon expiry of retention periods or upon achievement of the purpose of processing; – maintaining and analyzing electronic access logs in respect of all personal data databases; – ensuring data recovery capabilities in the event of unauthorized access, modification or destruction; – dissemination and familiarization with relevant practices and cases of personal data management among the Bank's staff; – informing the heads of all structural divisions of the Bank about the current progress and issues in relation to personal data protection initiatives; – reviewing this Policy at least on an annual basis to ensure it remains up to date with regulatory requirements. 4. **Staff.** The staff must follow all procedures and technologies used by the Bank to ensure the security of all Personal Data from the moment of collection to the moment of destruction. 5. **Compliance** by employees with this policy is mandatory. Any violation of this policy may result in disciplinary action.	xodimlar faoliyatini muntazam ravishda auditdan o'tkazish; – saqlash muddatlari tugaganidan so'ng yoki qayta ishlash maqsadiga erishilgach, ma'lumotlarni o'z vaqtida yo'q qilishni tashkil etish; – shaxsga doir ma'lumotlarning barcha bazalariga elektron kirish qaydlarini yuritish va tahlil qilish; – ma'lumotlarga ruxsatsiz kirilgan, o'zgartirish kiritilgan yoki ular yo'q qilingan taqdirda, ularni tiklash imkoniyatini ta'minlash; – Bank xodimlari o'rtasida shaxsga doir ma'lumotlarni boshqarish bo'yicha tegishli amaliyot va holatlarni yoyish hamda xodimlarni ular bilan tanishtirish; – Bankning barcha tarkibiy bo'linmalari rahbarlarini shaxsga doir ma'lumotlarni himoya qilish bo'yicha tashabbuslarning borishi va mavjud masalalar to'g'risida xabardor qilib borish; – mazkur Siyosatning me'yoriy talablarga muvofiq holda dolzarbligini ta'minlash maqsadida uni kamida yilda bir marta qayta ko'rib chiqish. 4. Xodimlar. Xodimlar barcha shaxsga doir ma'lumotlarni yig'ishdan tortib to yo'q qilinguniga qadar ularning xavfsizligini ta'minlash uchun Bank tomonidan qo'llaniladigan barcha tartib-qoidalar va texnologiyalarga rioya qilishlari shart. 5. Xodimlarning ushbu Siyosatga rioya qilishi majburiydir. Mazkur Siyosatning har qanday tarzda buzilishi intizomiy jazo chorasi qo'llanilishiga olib kelishi mumkin.
18.	**FINAL PROVISIONS**	**YAKUNIY QOIDALAR**
	1. This Policy comes into force from the moment of its approval by the Bank's Board and registration in accordance with the established procedure by the Methodology department. 2. In case of different interpretation of the English and Uzbek versions, the English version should be considered as the primary one. 3. This Policy is subject to annual revision and, if necessary, updating in accordance with changes in the legislation of the Republic of Uzbekistan	1. Ushbu siyosat Bank Kuzatuv Kengashi tomonidan tasdiqlangan va Metodologiya bo'limi tomonidan belgilangan tartibda ro'yxatga olingan vaqtdan boshlab kuchga kiradi. 2. Ingliz va o'zbek tillaridagi matnlar turlicha talqin qilingan taqdirda, ingliz tilidagi matn unstunlikka ega.

	and the requirements of TBC Bank Group PLC.	**3.** Ushbu Siyosat har yili qayta ko'rib chiqilishi va zarur hollarda O'zbekiston Respublikasi qonunchiligidagi o'zgarishlarga va TBC Bank Group PLC talablariga muvofiq yangilanishi lozim.

Kelishilgan:

Yuridik departament boshlig'I v.v.b.

Namazova R.