

«ODAT» DEPOSIT AGREEMENT (DEMAND DEPOSIT)

«SavingId»

Tashkent

«Date».

JSCB “TBC Bank”, hereinafter referred to as the “Bank”, «DisbursementResponsiblePerson», acting on the basis of the Charter, on the one hand and «FullName», hereinafter referred to as «Client» (PINI: «PINFL», Birthdate: «birthdate») on the other hand, together referred to as the «Parties» concluded this Agreement (hereinafter «Agreement») as follows:

1. SUBJECT OF THE AGREEMENT

- 1.1. The Saving Account agreement (demand deposit) (hereinafter - the Saving Account Agreement and the Saving Account, respectively) is concluded by the Client's acceptance of the General Terms and Conditions for provision of bank products and services by the JSCB «TBC Bank» (hereinafter referred to as the «GTC»), conditions of the present Agreement and signing/acceptance of the Application/Request for opening, maintenance of bank accounts and provision of other bank services and products (hereinafter referred to as the « Application/Request»). Acceptance is expressed in remote opening of a Demand Deposit (provided that the Bank receives the necessary documents for opening it) and deposits the Client's funds to it. The Agreement is considered to be concluded on the date when funds are credited to the Demand Deposit in an amount not less than the minimum specified in the Bank's Tariffs, as specified in Clause 2.2.1.
- 1.2. This Agreement is an integral part of the GTC and the Application/Request.
- 1.3. The Terms and definitions used in this Agreement are specified in the GTC.

2. TERMS, INVESTMENT AND REFUND OF FUNDS

- 2.1. The Client deposits and the Bank accepts funds from the Client on the terms of the Saving Account Agreement via using the remote banking system and the Bank undertakes to return the funds and accrued interests in the order and on the terms specified in this Agreement.
- 2.2. Terms of the Saving Account Agreement:
 - 2.2.1. Interest rate: in accordance with the Bank's Tariffs for this type of deposit, published on the Bank's website at www.tbcbank.uz;
 - 2.2.2. term: unlimited;

- 2.2.3. Minimum amount for opening a term deposit: According to the Bank's Tariffs for this type of deposit;
- 2.2.4. Maximum amount: According to the Bank's Tariffs for this deposit type;
- 2.2.5. Partial withdrawal: According to the Bank's Tariffs for this type of deposit;
- 2.2.6. Additional deposits: are provided within the limits to the total deposit amount according to the Tariffs;
- 2.2.7. Deposit operations may not be accessible in the following cases:
 - if the remote banking system is not temporarily functioning due to technical reasons of one of the participants in the transaction process;
 - during the closing of the operation day.
- 2.2.8. Interest capitalization is provided on a monthly basis, at the end of each month, by automatically crediting the accrued interests to demand account.
- 2.2.9. Interests are accrued on Saving Account based on the Bank tariffs published in the official website: www.tbcbank.uz.
- 2.3. By accepting this agreement through remote banking services, the Client agrees to the rates and conditions offered by the Bank for this banking product.
- 2.4. The funds are placed on the Saving Account exclusively in non-cash form, in the ways specified by the legislation of the Republic of Uzbekistan.
- 2.5. Funds received for replenishment of the Saving Account are credited no later than the day following the day of funds crediting.
- 2.6. Full or partial withdrawing of funds at the request of the Client from the Saving Account is carried out exclusively in a non-cash form by transferring funds to any account opened in the Bank or bank cards or virtual card opened in the Bank no later than the next business day.
- 2.7. At the Client's request the Saving Account can be closed at any time by transferring all funds to the Client's current account opened in the Bank or to a bank card issued by JSCB «TBC Bank».
- 2.8. According to the requirements of the tax legislation of the Republic of Uzbekistan the Bank withholds a tax from the source of payments with subsequent transfer to the budget from the amount of deposit interest (income) without acceptance from any accounts and from Depositors - non-residents of the Republic of Uzbekistan who do not have a tax resident status.
- 2.9. The Bank may charge a commission fee for opening and servicing a Saving Account, as well as for operations, the amount and procedure of which are set by the Bank's Tariffs.

3. ACCRUALS AND PAYMENTS OF INTERESTS

- 3.1. Interests are accrued on the Saving Account from the day following the day when funds are credited and are calculated until the day they are debited from the Saving Account for other reasons.
- 3.2. Interests paid: According to the Bank's Tariffs for this type of deposit.
- 3.3. Changes to the Tariffs in terms of changing the interest rate on the Saving Account can be made by informing the Client via posting relevant information on the Bank's website at www.tbcbank.uz, in the mobile application and / or branches of JSCB «TBC Bank» within at least 10 (ten) calendar days. After 10 (ten) calendar days, the change in the Tariffs on interest rates is applied in the new edition taking into account the changes made.
- 3.4. If the Client does not agree with the changes in the Tariffs regarding the change in the interest rate on the Saving Account, the Client has the right to require all funds and accrued interests, as well as close the Saving Account in accordance with the current legislation.
- 3.5. According to Regulation on the procedure of interest accrual in commercial banks (Reg. No. 3460 dated September 29, 2023) the base is taken as the actual number of calendar days when deposit amount is on the Client's account. At the same time, 365 days are taken as the estimated number of days per year.
- 3.6. Return of funds received to a Saving Account in the amount of up to 200,000,000 (two hundred million) sum is guaranteed by the Fund for guaranteeing deposits of citizens in banks of the Republic of Uzbekistan in accordance with the Law of the Republic of Uzbekistan «On guarantees for protection of citizens' deposits in banks» No. ZRU-1031 dated 18.02.2025.

4. 4. RIGHTS AND OBLIGATIONS OF THE PARTIES

4.1. The Client has the right to:

- 4.1.1. Open the maximum count of term accounts according to the Bank's Tariffs for this type of deposits;
- 4.1.2. Submit a requirement to the Bank for full or partial withdrawal of the Deposit/Saving Account via the remote banking services;
- 4.1.3. Additional funds to the Saving Account are credited, if this option is set by the terms of the Saving Account Agreement via remote banking services under the conditions stipulated by the Bank's Tariffs;

4.2. The Client is obliged:

- 4.2.1. Read the terms of the Saving Account Agreement;
- 4.2.2. Conduct operations on accounts in strict accordance with the current legislation of the Republic of Uzbekistan, regulations of the Central Bank of the Republic of Uzbekistan and other authorized bodies. The Client is responsible for the accuracy

of the submitted documents and data for opening accounts and performing operations on accounts;

- 4.2.3. In case of detection of funds mistakenly credited to the accounts and/or debited from the accounts, immediately notify the Bank of this in any available way.
- 4.2.4. Within 3 calendar days, via the communication channels specified in the GTC, inform the Bank about changes of his/her address and / or phone number, including mobile phone number, last name, first name or patronymic, replacement of his/her identity document or other documents that may affect the performance of this Agreement.

4.3. The Bank has the right to:

- 4.3.1. In case of receipt of enforcement documents from the relevant state bodies, regardless of the Client's objections, take measures (seizure of funds, non-acceptance debiting of funds, suspension of operations on the account, etc.) in accordance with the procedure established by the legislation of the Republic of Uzbekistan, as well as accrued and paid remuneration for the Saving Account, for a refund if it is established that the acceptance (crediting) of funds on the Saving Accounts is made mistakenly;
- 4.3.2. Send the Bank's news, as well as information on transactions made from the Client's Saving Account to the Client's mobile phone number specified hereto and the application in the form of SMS messages or to the specified e-mail address as mailing lists;
- 4.3.3. In order to counteract the legalization of proceeds from crime and the financing of terrorism, the Bank has the right to require the Client to submit information and documents confirming the legality of operations performed on the Saving Account;
- 4.3.4. Suspend operations on the Saving Account or refuse to perform them in cases stipulated by the current legislation of the Republic of Uzbekistan and legislation on countering the legalization of income derived from criminal activities and the financing of terrorism.

4.4. The Bank is obligated:

- 4.4.1. Return funds from the Saving Account and accrued interests at the Client's request exclusively in non-cash form to the Debit Card or the Client's current account opened with the Bank.
- 4.4.2. Ensure safety and inviolability of funds on the accounts. Seizure of funds held in accounts or suspension of operations on accounts may take place only in cases stipulated by the current legislation of the Republic of Uzbekistan.

5. BANK SECRECY

- 5.1. The Bank guarantees the confidentiality of information and security of information about the Client that constitutes a Bank secret in accordance with the Law of the Republic of Uzbekistan «On Bank secrecy», the GTC and other legislative acts of the Republic of Uzbekistan.
- 5.2. Information constituting a Bank secrecy may be provided by the Bank to the Client or its representative on the basis of its request (in writing or electronically)
- 5.3. Information about the Client that constitutes a Bank secrecy is provided to the third parties in accordance with the current legislation of the Republic of Uzbekistan.

6. RESPONSIBILITY OF PARTIES.

- 6.1. The Party which violates the GTC and this Agreement is responsible for non-fulfillment or improper fulfillment of the obligations assumed by the parties in accordance with the current legislation of the Republic of Uzbekistan.

7. SPECIAL PROVISIONS

- 7.1. Personal data received by the Bank is used and can be used for:
 - 7.1.1. Conclusion and execution of agreements to which the Client is a party, beneficiary or interested party;
 - 7.1.2. Ensuring proper implementation of the Client's rights and obligations;
 - 7.1.3. Verification of information, including for the purpose of preventing fraudulent transactions;
 - 7.1.4. Communicating to the Client information related to execution of contracts, information of third parties participating in joint programs of third parties (loyalty programs);
 - 7.1.5. Transfers to insurance, postal and communication organizations;
 - 7.1.6. Conducting statistical and / or marketing research by the Bank and / or informing the Client about new products/services of the Bank and its partners;
 - 7.1.7. Transfers to state and other organizations, as well as individuals for collection of overdue Debts.
- 7.2. The Client independently disposes its own funds held in the Saving Account at its own discretion, except in cases provided for by the GTC, this Agreement and current legislation.
- 7.3. The Bank is not entitled to determine and control the form of use of the Client's funds, as well as to impose restrictions on the Client's rights to use and dispose of funds.

- 7.4. The relationship between the Bank and the Client not specified in the Agreement is regulated in accordance with the GTC and requirements of the current legislation of the Republic of Uzbekistan.
- 7.5. The procedure for operations on the Client's account for the parties is established by the normative legal acts of the Central Bank of the Republic of Uzbekistan, and they are mandatory for both Parties.

8. PROCEDURE FOR CLOSING AND TERMINATION OF THE AGREEMENT.

- 8.1. The Saving Account may be closed and the Agreement may be terminated in the prescribed manner, in cases and order stipulated by the legislation via remote banking services, with repayment of all existing debt to the Bank associated with the provision of banking services (provided that the amount from the Saving Account and accrued interest are returned to the Client in accordance with the terms of this agreement and closing Saving Account).
- 8.2. The basis for closing a Saving Account is the termination of the Saving Account Agreement at the Client's request through the use of remote banking services or in accordance with the current legislation of the Republic of Uzbekistan
- 8.3. The Agreement comes into force from the moment of its acceptance, it is concluded for an indefinite period of time and is valid until its termination at the initiative of the Client at any time, or by court at the request of the Bank, on the grounds of non-fulfillment of contractual obligations undertaken by the Client, or in other cases stipulated by the current legislation of the Republic of Uzbekistan.
- 8.4. In case of the Client's disagreement with the changes in the Rates regarding the change in the interest rate on the demand deposit account specified in Clause 3.2. hereto, this disagreement and/or refusal of the Client received through remote communication channels to the Bank is equivalent to an application for closing a Saving Account, which gives the Bank the right to close a Saving Account.
- 8.5. All changes and additions to this Agreement are made in accordance with the procedure provided in the GTC.