

**AGREEMENT ON COMPREHENSIVE BANKING SERVICES FOR INDIVIDUALS IN DOS-
CREDOBANK OJSC**

(Public offer)

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1. GENERAL PROVISIONS

1.1. This Agreement on comprehensive banking services for individuals in Dos-Credobank OJSC, published on the website at <https://www.dcb.kg/> hereinafter referred to as the Agreement, is a public offer on the terms and conditions provided for in this Agreement.

1.2. The Agreement is considered concluded upon the Bank's receipt by the Client of a duly completed Application for Banking Services and an Individual Questionnaire (resident and non-resident) in person, in accordance with the forms established by the Bank. The signature of these documents is deemed by the Parties to constitute acceptance by the Client. These documents must be signed by the Client in person, upon presentation of an identity document, and upon successful completion of the Client's due diligence process. The Agreement may also be concluded using the Bank's electronic document management system, as well as an equivalent of the Client's handwritten signature/electronic signature by expressing consent to the terms of the Agreement, including through the Bank's Mobile App.

1.3. The Agreement defines the terms and conditions for providing the Client with comprehensive banking services.

Comprehensive customer service is provided in accordance with the legislation of the Kyrgyz Republic, internal regulations, and the Agreement.

As part of the comprehensive service, the Client is provided with the following types of services:

- 1) issuance of bank cards, opening and servicing of bank card accounts (hereinafter referred to as “Card accounts”);
- 2) opening and servicing of bank deposit accounts (hereinafter referred to as the “Account”);
- 3) provision of an individual bank safe deposit box (safe) for rent;
- 4) opening and maintenance of an electronic wallet;
- 5) conducting transactions and/or receiving information on Accounts, electronic wallets and other Bank products through remote service channels (Internet banking/Mobile banking).

1.4. The Client undertakes to:

- 1) not to use the services provided by the Bank, the Account, or the electronic wallet for the purpose of carrying out entrepreneurial activities, as well as for the purpose of financing terrorist activities and legalization (laundering) of criminal proceeds.
- 2) In the event of changes in identification (personal) data, details and data in documents submitted for identification and verification, data for sending notifications, promptly inform the Bank about this.
- 3) provide the Bank with information and documents required and requested by the Bank under this Agreement.
- 4) at the Bank's request, provide information and documents confirming the source of funds to confirm the basis for the transaction.
- 5) The Client is obliged to properly fulfill all established terms and requirements of this Agreement, as well as strictly observe and comply with all requirements of the legislation of the Kyrgyz Republic, including the Law of the Kyrgyz Republic "On Combating the Financing of Terrorist Activities and the Legalization (Laundering) of Criminal Proceeds."
- 6) In the event that the Bank suffers damage or penalties are applied to the Bank due to the Client's violation of the terms and requirements of this Agreement or the requirements of the law, the Client undertakes to compensate the Bank for damages, penalties and lost profits within 10 (ten) business days from the date of receipt of the relevant request from the Bank.

1.5. The Bank has the right to:

- 1.5.1. Not to enter into an Agreement, not to issue or reissue bank cards to Clients, not to accept Client orders for execution if:
 - 1) the Client's data or any of the participants in the transaction are included in the current lists of individuals and legal entities, groups and organizations with respect to which there is information about their participation in terrorist and extremist activities, the proliferation of weapons of mass destruction and the legalization (laundering) of criminal proceeds and other illegal actions;
 - 2) The Client or any of the participants in the transaction is registered in a high-risk country (state/territory) that does not comply with FATF recommendations and/or provides a preferential tax regime and/or does not require full disclosure and presentation of information when conducting financial transactions, or is subject to international sanctions.
- 1.5.2. Change the composition of services and establish restrictions on the provision of services provided through remote service channels (Internet banking/Mobile banking), including, but not limited to, in the absence of technical capability to provide them, the presence of grounds to suspect access of third parties to the funds, Authentication data and/or Access Codes of the Client, when the Client undergoes the procedure of due diligence of the Client remotely, as well as in cases stipulated by internal regulatory documents for the purpose of countering the financing of terrorist activities and the legalization (laundering) of criminal proceeds.
- 1.5.3. Unilaterally make changes to the Agreement and Rules by posting this information in the Bank's operating rooms and on the Official Website <http://www.dcb.kg>. If the Client disagrees with the amendment to the Agreement, the Client has the right to terminate the Agreement by notifying the

Bank in writing by submitting a termination notice in the form established by the Bank. If the Bank does not receive written notice of termination before the new terms of the Agreement take effect, the Bank will consider this to be the Client's consent to the amendments to the Agreement.

- 1.5.4. Unilaterally terminate the execution of this Agreement in the event of non-fulfillment or improper fulfillment by the Client of the terms of this Agreement.
- 1.5.5. Provide third parties (including the National Bank of the Kyrgyz Republic, the financial intelligence agency, the court, the authorized state tax authority, the credit bureau, the heirs (legal successors) of the Client) with information about the Client and its transactions in the cases and in the manner stipulated by this Agreement, other Agreements with the Client and the legislation of the Kyrgyz Republic.
- 1.6.** The Bank undertakes to inform the Client about changes in the terms of the Agreement and the Rules by posting information on the notice board, the official website <http://www.dcb.kg> // before the introduction of the specified changes:
 - 1.6.1. Agreements, rules, tariffs, customer service procedures, including the Bank's working hours and conditions for accepting and verifying clients' documents no later than 10 working days in advance;
- 1.7.** Before concluding the Agreement, the Client has the right to review the draft Agreement and all documents attached thereto within 3 days.
- 1.8.** The Client who has entered into an Agreement with the Bank assumes all rights and obligations provided for by this Agreement.
- 1.9.** This Agreement shall remain in effect until terminated by the Parties or until a new Agreement is published on the Bank's official website. <http://www.dcb.kg>. In this case, the Agreement is considered to be no longer in force and the terms of the new Agreement shall apply.
- 1.10.** The Bank is permitted to use an electronic signature in the manner and under the conditions stipulated by the legislation of the Kyrgyz Republic.
- 1.11.** The Client confirms that:
 - 1) at the time of signing the Application, he is fully aware of and agrees with the provisions of this Agreement;
 - 2) is fully familiar with the Bank's Tariffs for the services provided, undertakes to comply with them and monitor changes to the Bank's Tariffs on the website <http://www.dcb.kg>;
 - 3) is familiar with and undertakes to comply with the security requirements when using remote service channels provided for in this Agreement.
- 1.12.** The Client gives his unconditional consent to the use of electronic document management and electronic signature in relations with the Bank when signing various electronic documents, including letters, applications, questionnaires, agreements, contracts, additional agreements thereto, as well as other documents stipulated in the Regulation on electronic document management and the use of electronic digital signatures in Dos-Credobank OJSC (hereinafter referred to as the Regulation) and in the Bank's regulatory documents adopted in accordance with it, as well as documents stipulated in public agreements (Offers) posted by the Bank on its official website: <http://www.dcb.kg>/ (hereinafter referred to as the Bank Website).

2. TERMS AND DEFINITIONS

- 2.1. Client Authentication** is the procedure of establishing the authenticity of the user's identity by checking and comparing the characteristics of the presented identifier (PIN code, password, login, etc.).
- 2.2. Bank** - "Dos-Credobank" Open Joint-Stock Company.
- 2.3. Banking operation** - any operation carried out by the Bank on the instructions of the Client.
- 2.4. ATM** (Automated teller machine) - a hardware and software complex designed for issuing and/or receiving cash, obtaining information on completed transactions and performing other operations using a card or other remote service tools.

- 2.5. Contactless payment** is a transaction carried out by reading information from a card or other remote service tool at a close distance using a peripheral device using wireless data transmission technology (NFC). field communication) or others.
- 2.6. Card account** - a bank account opened by the Bank for the Client to record the movement of the client's funds and card transactions, in accordance with the legislation of the Kyrgyz Republic and this agreement.
- 2.7. Cardholder** - a bank client, an individual, including one authorized by a legal entity/individual entrepreneur who is the account owner, who has the right to perform transactions using the card on the basis of a concluded agreement.
- 2.8. A PIN code** is a personal identification number, a four-digit secret number assigned to the Cardholder and used to identify the Cardholder when conducting card transactions through electronic devices. The PIN code is known only to the Cardholder and is issued once, along with the card.
- 2.9. PIN envelope** - a special sealed envelope issued to the Cardholder, containing an insert on which the PIN code is printed.
- 2.10. Elkart payment system** (hereinafter referred to as Elkart) – the Elkart National Payment System, a collection of software and hardware tools, documentation, and organizational and technical measures that facilitate payments using Elkart payment cards in accordance with the system's internal rules. The Elkart National Payment System establishes operating rules and carries out clearing settlements for card transactions between System members using the appropriate currency conversion.
- 2.11. A pre-issued card** is a card issued instantly at a Bank branch without the cardholder's first and last name indicated on the card surface and valid for no more than 3 (three) years, providing access to an account opened for a specific client and intended for receiving money transfers, withdrawing cash through peripheral devices, paying for purchases at retail outlets by cashless means, and conducting transactions via the Internet in accordance with the requirements of legislation on combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds.
- 2.12. A debit card** is a card designed for transactions using funds held in a bank account and/or credit provided by the issuing bank to the client when there are insufficient or no funds in the bank account (overdraft). Overdraft services are available only on debit cards.
- 2.13. A credit card** is a card intended for transactions, settlements for which are carried out using funds provided by the bank to the cardholder within the established limit in accordance with the terms of the credit agreement.
- 2.14. A POS terminal** is a terminal for accepting payments for goods and services at a retail and service establishment using a card and other remote service tools, as well as issuing cash from bank cards.
- 2.15. SMS notification/ Push notification** are notifications, messages about the movement of funds on the card, payment codes and other information on the Client's card/card account, differing in the delivery channel: SMS message or a pop-up notification on the mobile phone screen.
- 2.16. The International Payment System for Settlements Using Bank Cards (hereinafter referred to as the International Payment System)** is a system of settlements using international cards issued and maintained in accordance with the requirements of the operators of these systems and the legislation of the Kyrgyz Republic. The system establishes specific rules for mutual settlements in foreign currency for card payments between system participants.
- 2.17. Biometric data** is a fingerprint/face ID scanned and processed by a mobile phone, used to authenticate the Client. It is an optional replacement for a PIN code, available if the Client's mobile phone supports this functionality.
- 2.18. A temporary password** is a character sequence generated by the Bank for the User to access online banking until the User creates a password. It is issued once, along with the login and certificate. The temporary password must be changed the first time the Client logs into online banking.
- 2.19. Remote banking services** (internet banking, mobile banking) are a set of services that provide remote client access to the Bank's products and services. These services also allow the client to manage their accounts and funds based on their instructions, and receive information about completed transactions

and cash balances. Remote banking services include:

- 1) **Internet banking** is a remote management of a client's bank accounts via the Internet using a web browser.

Banking operations (payments and opening of banking products) using Internet banking are carried out using publicly available Internet channels.

- 2) **Mobile Banking** is a remote service channel that provides the Client with access to the Bank's products and services, and the management of their own accounts, via the Internet using a mobile application.

2.11. Viewing access – informative access of the Client to Internet banking/Mobile banking with the right to view all of their accounts, balances and transactions on them in real time.

With full access by the Client, banking transactions are carried out taking into account the existing limits on all banking transactions:

2.11.1. **Basic banking limits** are the basic banking limits approved by the Asset and Liability Management Committee for all types of banking transactions for Clients. Limits can be one-time, daily, or monthly, within specific monetary limits. They are set in national currency, and in certain cases, in foreign currency, and apply to all currencies and types of banking transactions.

2.11.2. **The Client's assigned limits** are the limits on all types of banking transactions determined by the Client themselves, within the framework of the relevant contracts and agreements concluded between the Bank and the Client:

- 1) **above the basic bank limits.** If one or more parameters of these limits may be higher than the approved basic bank limits;
- 2) **below the basic bank limits.** If one or more parameters of these limits cannot be higher than the approved basic bank limits;

2.11.3. **Unlimited** - implementation of all types of banking operations of the Client without restrictions and limits, within the framework of the relevant contracts and agreements concluded between the Bank and the Client.

2.20. Application - An application to open an account, deposit, bank card, and to connect to remote banking services, which can be submitted either in paper form or as an electronic request via remote channels.

2.21. Username (Login) is a unique sequence of alphabetic characters used to authenticate the Client in the system. The username (Login) is initially generated by the Bank when connecting to the remote banking service and can then be changed by the Client.

2.22. Information security is security related to threats in the information sphere. The system is a software and hardware complex that ensures the provision of Remote Banking services to Clients.

2.23. Personal Account – an Internet/Mobile Banking service personalized for the Client, which allows the Client to access data on the status of all open accounts (loans, deposits, settlement and cash services, cards, etc.) and cash flows, submit requests, confirmations, and instructions, and also includes a system of internal messages, the creation of banking transaction templates, payment history, etc.

2.24. One-time digital password (One-Time Password) (OTP code) is a unique sequence of numbers sent to the Client's mobile phone via SMS message.

2.25. Payment System Partner - A foreign (national) payment system that enters into an agreement with JSC NSPK on the interaction of payment systems in terms of organizing the maintenance of payment systems.

2.26. A password is a unique character sequence used to authenticate the Client in the System. A password is reusable and has a limited validity period set by the Bank, after which the Client is required to change the password.

2.27. A PIN (personal identification number) is a unique sequence of characters used to authenticate a client in the Mobile Banking service. After the first successful authentication, the PIN replaces the login and password.

2.28. Full access – Client access to Internet banking/Mobile banking with the right to view all of their accounts, create banking transactions (banking transaction templates) and perform banking transactions.

- 2.29. Business day** - a period of time during which the Bank carries out banking operations, except for weekends and official holidays in force in the Kyrgyz Republic. Client's Order - an electronic payment document containing the Client's instruction to the Bank to carry out banking operations stipulated by these Terms.
- 2.30. The Sanctions List** is a list of individuals, legal entities, groups, and organizations known to be involved in terrorist or extremist activities and the proliferation of weapons of mass destruction. The Sanctions List is provided by the financial intelligence unit and includes the Consolidated Sanctions List of the Kyrgyz Republic, the Consolidated Sanctions List of the UN Security Council, and the List of Individuals, Groups, and Organizations Known to Be Involved in Money Laundering.
- 2.31. Account** - any bank account opened for the Client on the basis of an Agreement concluded between the Bank and the Client.
- 2.32. Tariffs** are a list of services established by the Bank and the amount of remuneration (commissions) charged for the services.
- 2.33. A token (E - Token)** is a compact device in the form of a USB key fob that serves for user authorization, protection of electronic correspondence, secure remote access to information resources, and the reliable storage of any personal data; it is also called a "key" and is transferred to the Client through the corresponding registration log.
- 2.34. Access level** - the level of the Client's access to banking products on the Internet/Mobile banking, determined depending on the status of his identification within the framework of the relevant applications and agreements concluded between the Bank and the Client.
- 2.35. An electronic wallet** is a storage facility for electronic money, which is software or another hardware device that contains a record of the amount of electronic money and its ownership by the holder.

3. CUSTOMER DUE DILIGENCE

(Identification/Authentication and Verification)

- 3.1.** The Bank provides services under the Agreement only upon successful completion by the Client of the Client due diligence procedure (identification/authentication and verification).
- 3.2.** When first contacting the Bank's office to conclude this Agreement, the Client fills out the Individual Questionnaire and presents an identity document and other documents, the list of which is determined by the Bank in accordance with the requirements of the legislation of the Kyrgyz Republic and can be found on the Bank's official website. www.dcb.kg.
- 3.3.** When contacting the Bank to conclude an Agreement remotely, the Client undergoes identification and verification via video communication through the Bank's Mobile Application.
- 3.3.1. Remote identification and verification via videoconferencing is available only to citizens of the Kyrgyz Republic.
- 3.3.2. Payments and transfers from Clients who have completed the Client Due Diligence procedure remotely via video link to high-risk legal entities and individuals (non-profit and charitable organizations; persons related to public officials; persons registered in high-risk countries, etc.) are prohibited.
- 3.3.3. Information on the conditions for conducting transactions by Clients who have undergone proper Client verification remotely via video link is posted on the Bank's official website and in Appendix 1.
- 3.4.** Identification and authentication of the Client within the framework of the Internet banking/Mobile banking service is carried out by the mobile phone number using a One-Time Password.
- 3.5.** The Bank verifies the Client within a period not exceeding 5 working days using state information systems and other available data sources.
- 3.6.** The Bank has the right to re-identify/verify the Client if doubts arise regarding the authenticity of the documents and information provided by the Client, including in his/her Personal Information Form.
- 3.7.** In the event of changes to passport, address, contact (phone number, e - mail) data, information contained

in the Questionnaire, data for sending notifications, the Client is obliged to provide updated information and documents no later than **five** working days from the date of the changes.

4. OPENING AND MAINTENANCE OF BANK ACCOUNTS FOR DEPOSITS

- 4.1.** Under the Agreement, the Client has the right to open bank accounts for deposits (hereinafter referred to as the Deposit Account).
- 4.2.** Deposit accounts are intended for purposes unrelated to business activities: for saving and accumulating funds, as well as for making payments and settlements. Deposit accounts can be interest-bearing or non-interest-bearing, and are subdivided into demand accounts and time deposit accounts.
- 4.3.** The Bank may open a deposit account for the Client without their personal presence based on an electronic request sent via remote channels (Internet banking/mobile banking, etc.) and having previously passed the proper Client check (identification and verification), or remotely (Photo/Video identification).
- 4.4.** Opening a Deposit Account through remote channels (Internet banking/mobile banking) is carried out only in the name of the Client.
- 4.5.** When opening a term deposit (deposit) at the Bank's branches, a Bank Deposit Agreement may be concluded, printed and signed by the parties.
- 4.6.** An Agreement concluded in the form of an electronic document using the Internet banking/Mobile banking system and signed with an electronic signature is considered valid and all conditions specified in Section 4 of this Agreement shall apply to it.
- 4.7.** If a Deposit Account exists at the time of the Agreement, the relationship between the Parties regarding the servicing of such account may be governed by a previously signed Agreement, as well as this Agreement (public offer). In the event of any disagreement, the previously signed Agreement shall prevail.

4.8. Maintenance of Demand Deposit Account.

- 4.8.1. The demand deposit account is multi-currency and can be opened in 5 currencies (som, Russian ruble, US dollar, euro, Kazakh tenge).
- 4.8.2. Demand deposit account transactions:
- 1) acceptance and crediting of funds received into the account in cash or by bank transfer;
 - 2) payment for goods and services;
 - 3) execution of the Client's instructions to transfer and issue the corresponding amounts from the account.
 - 4) Interest on the Demand Deposit Account is not accrued.
- 4.8.3. All payments and transactions on a foreign currency account are processed in the currency in which it is opened. When making foreign currency payments, conversion is performed in accordance with the current legislation of the Kyrgyz Republic at the rates set by the Bank. After conversion is completed at the Client's request, the Client cannot make any claims or demands against the Bank.
- 4.8.4. The client may also conduct other transactions unrelated to business activities. The list of possible receipts and payments, as well as the forms of payment and services provided by the Bank, are determined by the current legislation of the Kyrgyz Republic.
- 4.8.5. The basis for termination of this section of the Agreement and closure of the demand account is the Client's signed application, including an electronic signature, in the form established by the Bank, as well as the grounds and requirements established by the current legislation of the Kyrgyz Republic. The remaining funds in the account will be released to the Client or, upon their written instruction, transferred to another account no later than five business days.

4.9. Opening and servicing of a fixed-term deposit account opened through remote channels.

- 4.9.1. The terms and conditions for placing a term deposit is posted in the relevant sections on the Bank's official website <https://www.dcb.kg> and in Appendix 3 to the Agreement, which is an integral part of this Agreement.

4.9.2. The terms of the term deposit (type of term deposit, amount, currency, term and nominal interest rate) are selected by the Client when opening a deposit on the relevant pages of the Internet banking/Mobile banking system from the proposed general terms of the term deposit, and are subsequently specified in the Deposit Information.

4.9.3. If a term deposit is opened on a weekend/holiday, it is considered accepted on the next business day.

4.9.4. If, in accordance with the requirements of the legislation of the Kyrgyz Republic, tax withholding is provided for from the amount of interest received under the Term Deposit Agreement, the Bank withholds taxes from the amount of interest paid.

4.9.5. Other terms of the Agreement regarding the term deposit, not provided for in this section, are governed by the General Terms and Conditions for the Placement of a Term Deposit (Appendix 3 to the Agreement) to the extent applicable.

4.10. The Client cannot make claims against the Bank regarding transactions executed in accordance with the provisions and requirements of the Kyrgyz Republic's regulations on the protection of the national currency, or provisions related to any actions or orders of the government or the laws of foreign countries in which transactions are conducted on the Client's behalf. In such cases, the Client is solely responsible for any consequences that arise.

4.11. A properly completed and signed transfer application/request and payment order received by the Bank and verified for accuracy will be executed by the Bank through its network of correspondent banks. The Bank, with the client's consent, may transfer funds in currencies other than those held in the client's account.

4.12.1. Provide, upon the Bank's request, additional documents confirming the origin of funds (agreements/contracts, account statements, documents confirming inheritance rights, etc.). The Bank reserves the right to refuse the Client's application to open a bank account or conduct a transaction on a bank account if the relevant documents necessary to meet the requirements for opening a bank account, identifying and verifying the client, and conducting account transactions are not provided, or if the documents provided are inaccurate.

4.12.2. For transactions on the Account, pay the Bank a commission fee in accordance with the tariffs in effect at the Bank on the day the transaction is performed.

4.12.3. Inform the Bank one business day in advance when a cash expenditure transaction is carried out on the Account in an amount equivalent to more than that approved by the Bank's internal documents.

4.12.4. Return erroneously credited amounts within 3 (three) banking days from the date of discovery of such erroneous crediting or from the date of the corresponding notification to the Bank.

4.12.5. On the day of opening the Term Deposit Account, transfer funds in the amount selected in accordance with paragraph e 4.9.2 of this Agreement to the deposit account opened for him in the Bank.

The bank is obliged to:

4.12.6. Ensure the complete safety of funds in the Account.

4.12.7. Maintain confidentiality regarding transactions carried out on the Account and provide information on it only in cases stipulated by the current legislation of the Kyrgyz Republic.

4.12.8. Accrue and pay interest on the Term Deposit Account in accordance with Appendix 3 of this Agreement.

4.12.9. Return funds to the Depositor upon expiration of the Agreement. If the Agreement expires on a non-business day, the deposit and interest will be paid on the first business day following the non-business day.

4.12.10. During the term of the Agreement, store the Client's funds in his Account, accept and credit amounts received in the Account, and execute the Client's instructions to transfer funds from the Account in compliance with the conditions stipulated by current legislation, internal regulations, and the

Agreement.

- 4.12.11. Issue statements of the Account upon the Client's first request.
- 4.12.12. If a Client's payment document is received during business hours, debit funds from the Client's account on the day the payment document is received. If a payment document is received after business hours, debit funds from the Client's account no later than the next business day.
- 4.12.13. Carry out the Client's instructions regarding the transfer and/or withdrawal of funds in cash from accounts, and the performance of other banking operations stipulated by internal regulatory documents and the Agreement, during the submission of payment documents and applications by the Client and within the limits of the funds available in the Client's accounts.
- 4.12.14. Issue cash from the demand account in an amount exceeding that approved by the Bank's internal document on the day following the Client's preliminary request, or in other cases, on the day the Client applies to the Bank.

The client has the right to:

- 4.12.15. Manage funds in the Account within the limits of funds in the Client's account in accordance with the procedure established by the current legislation of the Kyrgyz Republic.
- 4.12.16. Submit inquiries to the Bank regarding confirmation of the Account's existence, information on payments made, and documents confirming payment. Certificates are issued to the Client no later than the next business day after the request to the Bank.
- 4.12.17. Request account statements as transactions occur.
- 4.12.18. Grant another individual (representative) the right to manage funds in the Account, based on a power of attorney drawn up in accordance with the requirements of current legislation.
The power of attorney for the right to dispose of funds is certified by a notary.

The Bank has the right to:

- 4.12.19. Unilaterally amend the Bank's current tariffs and customer service procedures, including the Bank's business hours and the terms for accepting and verifying Client documents. Debit the Account within the available balance at the time of the debit transaction.
- 4.12.20. Not to execute the Client's orders if the balance of funds in the Account is insufficient to write off the commission established by the Bank's tariffs.
- 4.12.21. Suspend transactions on the Account in cases stipulated by the current legislation of the Kyrgyz Republic. The Bank has the right to temporarily, pending clarification of the circumstances and at the request of the relevant government authorities, suspend transactions on the Client's accounts in accordance with current legislation, internal regulations, and this Agreement.
- 4.12.22. Conduct a review, suspend the transaction if the documents requested by the Bank are not provided, unilaterally terminate the agreement by notifying the Client at the last known address, either by SMS or by email, at least one month before closing the account, if there are no transactions on the Client's account for more than 12 months.
- 4.12.23. If the Client's account is closed, do not accept cash payments from third parties, and return non-cash payments from third parties the next day with a note about the account closure.
- 4.12.24. Write off erroneously credited funds from the Client's Account without acceptance and make corrections to erroneous entries in the Client's Account.
- 4.12.25. Not to execute the Client's order to write off funds in the event of an incorrectly executed payment document, or in the absence of the necessary payment details.

5. PROVIDING INTERNET BANKING / MOBILE BANKING SERVICES

- 5.1.** The Bank provides the Client with the Internet subject to technical capabilities and software: Mozilla web browsers Firefox and Google Chrome.
- 5.2.** Internet banking/Mobile banking is available to the Client 24/7, but servicing of accounts for transactions completed after 4:00 PM of a banking day will be carried out on the following business day.

5.3. Information on Internet/Mobile Banking login statistics and transactions completed by the Client within the Internet/Mobile Banking system are automatically reflected and stored in the Bank's system. The Client should remember that banking transactions completed within the Internet/Mobile Banking system are legally equivalent to transactions completed directly at the Bank using original paper documents.

5.4. Notification of changes in the list of services provided in the Internet banking/Mobile banking system is carried out through the corresponding posting of information about this and the Bank's tariffs in effect for these services on the Bank's website. www.dcb.kg.

5.5. Access to the Internet Banking system:

5.5.1. Access to the Internet Banking system is provided to the Client based on an application duly completed and signed by the Client. Access to Internet Banking is accompanied by the issuance of a username and password to the Client for logging into the system.

5.5.2. To maintain security from unauthorized access and use of Internet banking software, the Client is identified by login, password, and a temporary one-time password sent via SMS message.

5.6. Access to the Mobile Banking system:

5.6.1. THE Client gains access to the Mobile Banking system remotely by installing the Bank's mobile application on their device, entering the data requested by the Bank and accepting the terms (acceptance) of this Agreement.

5.6.2. To maintain security from unauthorized access and use of the Mobile Banking system, the Client is identified by login, password or special access code, as well as using the Client's biometric data.

5.6.3. The access code is a Simple Electronic Signature and is recognized as equivalent to a handwritten signature.

All electronic documents sent by the Client, signed with the Access Code and received by the Bank via Mobile Banking are genuine, identical and complete documents originating from the Client and are the basis for performing legally significant actions.

5.7. Transactions carried out via Internet banking/Mobile banking:

5.7.1. Depending on the client's access level, identification form, and connected services, Internet banking/Mobile banking allows the following operations:

- 1) view the status of existing accounts in the Bank: card accounts (off - line), current accounts, loans and term deposits, in real time;
- 2) make payments (intra-bank transfers, clearing, gross, Swift, payment through a provider) from the Client's accounts;
- 3) carry out conversion operations with non-cash currency;
- 4) create/correct payment templates (intra-bank transfers, clearing, gross, SWIFT, payment via provider) from the Client's accounts, including automatic payments;
- 5) viewing available information on credit accounts, loan repayment schedule;
- 6) Opening deposit accounts and other services implemented in the system.

5.7.2. The list of services specified above is not exhaustive, and the Bank reserves the right to supplement/amend this list at its sole discretion within the framework of the legislation of the Kyrgyz Republic. Notification of changes to the list of services provided in the Internet banking software is made by posting information about this and the Bank's current tariffs for these services on the Bank's website. www.doscredobank.kg.

5.7.3. The Client's procedure for carrying out a transaction in the Internet banking system is provided in the User Guide, which is available in the Client's personal account or is provided to him upon request.

5.7.4. The Client's procedure for conducting a transaction in the Mobile Banking system is posted in the Client's profile of the Mobile Application.

5.7.5. Confirmation of sending and/or receiving an electronic payment document is carried out electronically within the framework of the Internet banking/Mobile banking system by displaying a statement of the completed transaction in electronic form.

5.7.6. The operation cannot be performed in the following cases:

- 1) exceeding the limits and violating the restrictions provided for by this Agreement, the legislation of the Kyrgyz Republic and internal regulatory documents;
- 2) insufficient funds in the Client's account to carry out the transaction and pay the Bank's commission;
- 3) error in specifying payment and/or other details;
- 4) failure to provide or provision of an incomplete set of documents (details) of the Client/User required by the Bank in accordance with the legislation of the Kyrgyz Republic; execution of a transaction that is contrary to the legislation of the Kyrgyz Republic.

5.8. Obligations and Rights of the Parties.

Mutual responsibilities and rights:

5.8.1. Each party is obliged, at its own expense, to maintain in working order its technical and software equipment used when conducting transactions in the Internet Banking/Mobile Banking system.

5.8.2. The Parties undertake not to disclose to third parties (except in cases stipulated by current legislation) the information protection methods implemented in the Internet banking/Mobile banking software used, which allows access to the Internet banking/Mobile banking system.

The client is obliged to:

5.8.3. Do not disclose or transfer your login credentials to others: login, password, access code, and passphrase. If the Bank discovers that such information has been transferred to others, it reserves the right to cancel the Client's current registration and will not be held liable for any transactions performed by the Client.

5.8.4. After the Bank provides a temporary password, immediately change the password at your own discretion, taking into account the security recommended by the system

5.8.5. Make payments for Internet banking/Mobile banking system services in accordance with the Bank's current tariffs.

5.8.6. Immediately inform the Bank in the following cases:

1) if unauthorized access is detected,

2) if there is a suspicion of unauthorized access to the Client's account via the Internet banking/Mobile banking system.

5.8.7. Regularly monitor the status of their accounts—at least once a month. If the Client does not dispute payments made from their account no later than the next business day after the transaction, the Client will be deemed to have agreed to all debit transactions made on their account and all payments made from their account will be deemed authorized.

5.8.8. If a payment needs to be made, ensure that there is a sufficient amount of money to cover the payment and the commission fee in accordance with the Bank's current Tariffs.

5.8.9. Observe security rules and after each work session ensure that all Internet connection sessions opened for work with the Internet banking/Mobile banking system are closed.

5.8.10. If a payment needs to be made, ensure that there is a sufficient amount of money to cover the payment and the commission fee in accordance with the Bank's current Tariffs.

The bank is obliged to:

5.8.11. Register the Client in the Internet banking system by assigning him an account (login), temporary password and certificate.

5.8.12. Provide authorization and authentication of the Client using a password when servicing in the Internet banking/Mobile banking system.

5.8.13. Notify the Client of ongoing technical work that may interrupt access and hinder the use of services provided by the Internet banking/Mobile banking system by posting this information on the Bank's website.

5.8.14. Execute the Client's electronic documents, subject to the Client's compliance with the terms of this Agreement and other agreements concluded between the Bank and the Client, as well as the requirements of the legislation of the Kyrgyz Republic.

5.8.15. Place the User Manual for the Client to familiarize themselves with in the Internet banking/Mobile banking software in the Client's personal account.

- 5.8.16. Inform the Client about changes to the Agreement, Rules and Tariffs by posting this information in the Bank's Operations Hall or on the Bank's website.
- 5.8.17. Provide servicing of Internet banking/Mobile banking systems in accordance with the terms of this agreement and the Bank's Tariffs.

The client has the right to:

- 5.8.18. Carry out banking operations provided by the Bank through the Internet banking system.
- 5.8.19. To demand from the Bank the proper fulfillment of obligations under this Agreement.
- 5.8.20. Perform an operation to change the password and access code.
- 5.8.21. Manage funds in his accounts personally or through persons authorized by him.

The bank has the right to:

- 5.8.22. Unilaterally change the Bank's Rules and Tariffs by posting this information in the Bank's operating room or on the Bank's website;
- 5.8.23. Carry out a direct debit (without the consent of the Client) from any of the Client's accounts opened with the Bank of the amounts of the Bank's remuneration for the services provided at the time of the transaction in the Internet banking/Mobile Banking system, as well as the debit of erroneously credited amounts, in cases where it is established that funds were erroneously credited to the Client's accounts, the amounts of any debt of the Client to the Bank, as well as in other cases established by the legislation of the Kyrgyz Republic.
- 5.8.24. Refuse the Client to perform a transaction in the Internet banking/Mobile Banking system in the event of incomplete (incorrect) indication by the Client of the details of the transaction being performed, violation of the terms of its execution, non-compliance of the transaction being performed with the current legislation of the Kyrgyz Republic, as well as in cases of insufficient funds in the Client's account to perform the transaction and/or to pay the Bank's fee for the transaction being performed.
- 5.8.25. Block the Client's access in cases where, in the Bank's opinion, there is a violation or attempt to violate the security procedures of the Internet Banking/Mobile Banking system.
- 5.8.26. If necessary, reduce the daily limit on banking transactions carried out by the Client through the Internet Banking system, as well as the one-time limit per transaction without prior notice to the Client.
- 5.8.27. Make corrections to transaction records in the event of a System failure, and also perform all necessary actions to restore information about transactions performed by the Client.
- 5.8.28. Refuse to refund the Client's claim amount if such refund is impossible on the part of the supplier of the goods or services paid for by the Client and/or on the basis of the current requirements of the legislation of the Kyrgyz Republic.
- 5.8.29. Consider 3 (three) or more attempts to enter (depending on the Bank's system settings) an incorrect username (login) and/or password from one IP addresses as a security breach, which will result in blocking the Client's access to the Internet banking/Mobile banking system.
- 5.8.30. Conduct a temporary shutdown of the Internet banking/Mobile Banking system to carry out the "End of the operating day" procedure, change the software and carry out preventive maintenance.
- 5.8.31. Temporarily or completely suspend user access and/or block the relevant provision of banking services via Internet banking/Mobile banking without appropriate notice to the Client, if, in the opinion of the Bank, such a measure is necessary in order to comply with the requirements of the legislation of the Kyrgyz Republic, to ensure the security of the Internet banking system, as well as in the event of late deposit of funds by the Client into his/her account for the purpose of paying the commission fee and/or the presence of another debt of the Client to the Bank.

5.9. Procedure for payment for services

- 5.9.1. For connecting the Client to the Internet banking/Mobile Banking system, the Client's use of the Internet banking/Mobile Banking system and the execution of transactions, the Client shall pay the Bank a Commission in accordance with the Bank's Tariffs at the time of the execution of the relevant transactions (provision of the relevant services by the Bank), unless otherwise provided by this Agreement, the terms of the Internet banking/Mobile Banking system and the Tariff Plan.

5.9.2. For the Client's use of the Internet Banking system, the Client shall pay the Bank a monthly fee for subscription services in the Internet Banking system (subscription fee) in the amount established in the Bank's Tariffs.

5.10. Procedure for interaction and consideration of claims

5.10.1. The Bank shall notify/inform the Client in one of the following ways:

- 1) by posting information on the Bank's official website;
- 2) by SMS sending to the mobile phone number specified by the Client;
- 3) by sending a push notification;
- 4) by calling the Client's phone;
- 5) by sending a letter to the address specified by the Client;
- 6) by sending an email to the email address specified by the Client.

5.10.2. In case of loss of login and password/access code, loss of mobile phone, or suspicion of unauthorized access to the Internet Banking/Mobile Banking System, the Client is obliged to immediately contact the Bank with a corresponding statement in written, electronic or oral form, or by calling the Customer Service Center: 8686, for subscribers of mobile operators: 8686. The Bank will review this statement and block Internet Banking/Mobile Banking.

5.10.3. All claims (complaints) and other requests from the Client are considered by the Bank in the manner and within the timeframes stipulated by the regulatory legal acts of the National Bank of the Kyrgyz Republic and the Rules of the Bank.

6. ISSUE AND MAINTENANCE OF THE ELKART BANK PAYMENT CARD

6.1. Issuance and servicing of payment cards.

6.1.1. Based on the Client's application and upon successful completion of the Client's due diligence process, the Bank opens a card account in the Client's name, which records all transactions made using the Client's Card. The Bank issues the Client a chip (contactless) Card for card transactions for a fee, the amount of which is set forth in the Bank's Tariffs.

6.1.2. The Bank issues the manufactured Card and PIN envelope to the Client or his authorized representative acting on the basis of a notarized power of attorney.

6.1.3. Delivery of the Card (including PIN envelopes) is carried out in accordance with the conditions specified in the Bank's Tariffs.

6.1.4. Upon receipt of the Card, the Client signs in the designated field on the back of the Card. It is recommended that the PIN envelope be opened immediately upon receipt, the PIN code noted, and the insert and envelope destroyed.

6.1.5. The PIN code is not known to Bank employees and must be kept secret by the Cardholder for the entire period of use of the Card.

6.1.6. To obtain a Supplementary Card, the Cardholder completes an Application in the prescribed form and submits it to the Bank for review. The Supplementary Card holder may be either the Cardholder or an authorized representative. The Bank issues the Supplementary Card and PIN envelope with the code within 5-10 (five to ten) business days of submitting the Supplementary Card application. In the case of urgent processing, the Card and PIN envelope are issued within 2-5 (two to five) business days, subject to the Primary Cardholder paying a fee in accordance with the Bank's Tariffs. A separate account is not opened for the Supplementary Card; the Supplementary Card uses funds from the Primary Card account, within the limits set by the Primary Cardholder.

6.1.7. Upon receipt of the Card, the Additional Card Holder must sign the signature field on the back of the Card.

6.1.8. In the event of the issuance of an Additional Card, all provisions of these Rules and the Agreement shall apply equally to the issued Additional Card.

6.1.9. The cardholder has the right to close the card by submitting an Application to the Bank, provided

there is no outstanding balance on the card account. When the card is closed, all transactions are suspended. The remaining funds in the account are available for cash withdrawal or transfer to another account at the cardholder's discretion.

- 6.1.10. In the event of the card expiration and failure to receive a reissue application from the Cardholder, the card is subject to automatic closure.
- 6.1.11. The Bank reserves the right to unilaterally close a card in cases stipulated by the legislation of the Kyrgyz Republic, as well as in the event of detection of fraudulent activity or violation of the terms of the agreement.
- 6.1.12. All basic card operations, maintenance, blocking, and closure are described in the Rules for Using Payment Cards (Appendix No. 5).

6.2. Bank Responsibilities

- 6.2.1. Provide services to the Cardholder in accordance with the legislation of the Kyrgyz Republic, regulations of the National Bank of the Kyrgyz Republic, this Agreement and the Rules.
- 6.2.2. Open an Account for the Cardholder upon provision by the Cardholder to the Bank of the documents required to open the Account.
- 6.2.3. Ensure the confidentiality of the Account, transactions on the Account and information about the Cardholder in accordance with the current legislation of the Kyrgyz Republic.
- 6.2.4. Issue a Card and PIN envelope and transfer them to the Cardholder, subject to the Cardholder paying a commission in accordance with the Bank's tariffs.
- 6.2.5. Credit funds received in favor of the Cardholder to the Cardholder's Account no later than the banking day following the Bank's receipt of all required documents. The Bank reserves the right to delay crediting the received amount to the Account until it receives a document containing the required information. If supporting documents are not received within 30 (thirty) calendar days, the blocked amount will be unblocked.
- 6.2.6. The Bank also has the right to return the amount to the sender if the document serving as the basis for crediting funds does not contain information necessary to identify the Cardholder or if the information is incorrect.
- 6.2.7. Within one banking day upon receipt of the Cardholder's Application to block/unblock the Card/Additional Card, make the request.
- 6.2.8. Notify the Cardholder of the formation of a Technical Overdraft no later than 3 (three) banking days from the date of formation of such Overdraft, in order to pay off the Cardholder's Debt to the Bank.
- 6.2.9. Notify the Cardholder in case of blocking of the Card by the Bank within 5 (five) banking days, indicating the reason for blocking.
- 6.2.10. Based on the received application, provide the Account Statement to the Cardholder or his authorized representative on a monthly basis.
- 6.2.11. Based on the Client's request, close the Account and the remaining funds, after deducting the relevant fees/debts to the Bank, transfer them according to the details specified in the Request, or issue them in cash. If there are no or insufficient funds in the account on the date of payment or transfer, the request will not be executed.
- 6.2.12. Accrue remuneration on the account balance, subject to the Tariff Plan, at the rate set in the Tariff Plan. The Bank credits the remuneration to the account monthly.
- 6.2.13. In the absence of debts to the Bank, return to the Cardholder the amount of the minimum balance after 45 (forty-five) calendar days from the date of cancellation of the Card and closure of the account.
- 6.2.14. The bank must inform cardholders of high-risk transactions for which, according to the System's rules, refunds are not possible and/or claims processing is not provided. Such transactions must be blocked by default and only available upon request from the cardholder.

6.3. Bank Rights

- 6.3.1. Unilaterally change or supplement the rules of this Agreement and change or establish new Tariffs, interest scheme and interest rates on the account by posting the relevant changes and additions, with

notification of the Cardholder about this in accordance with this Agreement.

- 6.3.2. Require the Cardholder to comply with these rules of the Agreement.
- 6.3.3. Distribute funds received into the account to pay off the total amount of debt as of the current date in accordance with the following order:
 - Penalty for late repayment of debt by the Cardholder;
 - Technical Overdraft and Overdraft;
 - For making a payment, if the Cardholder or the Additional Cardholder has violated the terms of the Agreement and transferred the Card and disclosed the PIN code to a third party;
 - For completed Card transactions, including those completed by third parties using the Card, its equivalent, or Card details.
 - Other obligations of the Cardholder to the Bank.
- 6.3.4. Terminate servicing of the Card/refuse to carry out a transaction on the Account/refuse to extend the validity period of the Card/block or confiscate the Card in the event of non-compliance by the Cardholder with these Rules upon termination of the Agreement, including the Cardholder's refusal to use the Card, as well as in other cases stipulated by the legislation of the Kyrgyz Republic.
- 6.3.5. funds from the Cardholder's Account or from any other accounts of the Cardholder opened with the Bank without further authorization (without the additional consent of the Cardholder) in the event of insufficient funds in the Cardholder's Account.
- 6.3.6. If the currency of the account from which funds are debited differs from the currency of the Cardholder's obligation and/or expenses related to servicing the Card, account, and performing transactions under this Agreement, the Bank has the right to convert the debited amount at the non-cash exchange rates established by the Bank at the time of conversion, with a direct charge from the Cardholder's account of a conversion fee established by the Bank's Tariffs. The Bank may refuse to satisfy the Cardholder's claims regarding shortages upon receipt of funds from an ATM in the event of an insufficient amount in the ATM, as well as in the event of a successful receipt of funds recorded in the ATM's electronic journal and/or if the receipt of funds is recorded by the ATM's CCTV camera.
- 6.3.7. Without acceptance, in the event of insufficient funds in the Account, including the amount of the permitted Overdraft, penalties on it and remuneration in accordance with the Tariffs, write off funds from the Cardholder's minimum balance to pay for expenses and payments arising from these Rules.
- 6.3.8. Request information from the Cardholder, at its sole discretion, including documents related to transactions carried out on the Account (agreements, contracts, invoices issued to the Cardholder, etc.).
- 6.3.9. Block the Card with subsequent cancellation at its own discretion and require the Cardholder to return the Card within 5 (five) banking days in the following cases:
 - repeated occurrence of cases of Technical Overdraft;
 - failure of the Cardholder to replenish the amount of the spent minimum balance;
 - in case of violation of the terms of repayment of the Cardholder's debt to the Bank Agreement and these Rules;
 - failure of the Cardholder to fulfill obligations under the Agreement and these Rules;
 - seizure, suspension of transactions on the Account or other encumbrance of the Account in accordance with the legislation of the Kyrgyz Republic;
 - upon receipt of a notification or Application from the Cardholder to block the Card;
 - notification by the Bank to the Cardholder of termination of the Agreement;
 - in other cases stipulated by the Agreement, the rules of payment systems and the legislation of the Kyrgyz Republic.

Blocking and cancellation of the Card for the reasons specified in paragraph 6.3.9 of these Rules shall be carried out within the timeframes determined by the Bank. The Bank shall make final payment to the Cardholder on the same day after the Card is blocked due to account closure.

- 6.3.10. Do not accept for consideration a claim regarding a Card Transaction submitted by the Cardholder after 120 (one hundred twenty) calendar days from the date of its execution.
- 6.3.11. Discard any Cardholder's claim for transaction cancellation if it is established that the correct PIN was

entered during the transaction. Unilaterally suspend the Card transaction if, in the Bank's opinion, the transaction falls under the criteria of suspicious transactions aimed at financing terrorism (extremism) and legalization (laundering) of proceeds from crime, in accordance with the legislation of the Kyrgyz Republic.

- 6.3.12. Without prior notice, suspend transactions on the Client's card account or unilaterally terminate the Agreement with one calendar month's notice to the Client and close the account in the event of the Client's failure to provide the information stipulated in this Agreement (documents on request) within the requested period, the Cardholder's violation of the terms of the Agreement, or in other cases stipulated by the Legislation of the Kyrgyz Republic.
- 6.3.13. Based on the Cardholder's Application, establish restrictions and limits on Primary/Additional Cards within the framework of the restrictions and limits established by the Bank itself and the Legislation of the Kyrgyz Republic.
- 6.3.14. Change the number and amount of transactions conducted without a PIN code and via NFC technology (contactless payments). Unilaterally terminate the Agreement, cancel the Card, physically destroy the Card, and withhold the Cardholder's fee in the following cases:
 - issuance of the Card, but the Cardholder's failure to appear at the Bank to receive the Card within 3 (three) calendar months from the date of submission of the Application;
 - If there is no activity on the account for 1 year, the funds in the account will be transferred to the Bank's liability account. Cancel any Additional Cards issued for the Account if the Primary Card is cancelled and do not refund the annual service fee for the Additional Cards.
- 6.3.15. Suspend service to the Cardholder in the following cases:
 - occurrence of technical malfunctions when working with the System - until they are eliminated;
 - changing software and carrying out preventive maintenance.
- 6.3.16. In case of insolvency of the Cardholder, file a claim in court (International Arbitration Court of Bishkek) for reimbursement of the Debt on the Cardholder's Cards in accordance with the current legislation of the Kyrgyz Republic.

6.4. Cardholder Responsibilities

- 6.4.1. To open an Account and issue a card, provide the Bank with all necessary documents stipulated by the legislation of the Kyrgyz Republic and the Bank's internal documents.
- 6.4.2. Comply with the terms of the Agreement and these Rules, including ensuring compliance with the relevant terms of the Agreement and these Rules by the Supplementary Card Holder. Conduct Account transactions in accordance with Kyrgyz Republic legislation, the requirements of the National Bank of the Kyrgyz Republic, the Agreement, and these Rules within the limits of the funds in the Account.
- 6.4.3. Comply with the legislation of the Kyrgyz Republic on combating the financing of terrorism and the legalization (laundering) of proceeds from crime, and provide the Bank with the requested information and documents related to the activities of the Cardholder and the transactions carried out by him in accordance with the requirements of the legislation of the Kyrgyz Republic regulating issues of combating the financing of terrorism (extremism) and the legalization (laundering) of proceeds from crime.
- 6.4.4. Not to use the Account of an individual for the purpose of making payments related to the Cardholder's commercial or other similar activities.
- 6.4.5. Upon receipt of the Card, please sign on the back of the Card.
- 6.4.6. Do not transfer the Card, Additional Cards or card data to third parties.
- 6.4.7. Recognize as valid and authentic all card transactions verified by PIN code entry authorization.
- 6.4.8. Pay for Bank services in accordance with the Bank's Tariffs, as well as for services of other banks involved in the Cardholder's Card transactions, and any other expenses related to Card servicing and transactions, including written notice of debt settlement received from the Bank. Ensure the safety and integrity of the Card and the confidentiality of the PIN and other sensitive data, including one-time passwords, CVV 2, and other information used to complete the Card authorization cycle.
- 6.4.9. Reimburse in full any expenses and legal costs incurred by the Bank due to the Cardholder's fault,

related to the Cardholder's failure to fulfill and/or improper fulfillment of the terms of the Agreement and these Rules, no later than three banking days from the date of written notification to the Bank. Refund to the Bank any funds erroneously credited to the Account and/or erroneously issued to the Cardholder by an ATM, and/or not withheld from the Account during Card Transactions, within two (2) banking days from the date of receipt of the Account statement or notification.

- 6.4.10. Do not use the Card or services provided by the Bank for illegal purposes.
- 6.4.11. Return the Cards issued to the Cardholder by the Bank upon expiration of the Agreement and/or at the first request of the Bank.
- 6.4.12. Notify the Bank in writing of any changes to passport details, address and other information specified in the Application or submitted to the Bank to open an Account no later than 3 (Three) banking days from the date of the relevant changes and provide the Bank with documents confirming such changes within the specified time period.
- 6.4.13. Provide, at the request of the Bank, in accordance with the Legislation of the Kyrgyz Republic and the internal procedures of the Bank, within 5 (five) days, any requested information, as well as documents related to the activities of the Client and the banking operations carried out by him, including confirming the economic significance of the operations carried out on the Account.
- 6.4.14. If you discover an erroneous crediting of funds to the Account, and/or an erroneous issuance of funds by an ATM, and/or a failure to withhold, or an erroneous withholding of funds from the Account when conducting card transactions through a POS terminal, immediately notify the Bank of this in writing.
- 6.4.15. Five (5) calendar days prior to the Card's expiration, submit a Card reissue request to the Bank. If the Cardholder fails to submit a Card reissue request, the Card will be automatically cancelled, and a new Card will be issued in the future based on the Client's request.
- 6.4.16. Stop making Card transactions on the Cards upon receipt of notification from the Bank and return the corresponding Cards issued for the account in accordance with the terms of the Agreement and these Rules.
- 6.4.17. In the event of termination of the Agreement, transfer to the Bank the Card(s) issued in accordance with the terms of the Agreement no later than 5 (Five) Banking Days from the date of receipt by one of the parties of written notice of termination of the Agreement.

6.5. The Cardholder has the right to

- 6.5.1. Use the Card in strict accordance with the Agreement and these Rules.
- 6.5.2. Carry out card transactions within the limits of the Cardholder's balance on the Account, which do not contradict the current legislation of the Kyrgyz Republic, the Bank's regulatory documents and the Agreement:
 - pay for purchased goods and services at the Trade and Service Enterprise, make online purchases;
 - receive cash from ATMs/cash points and from bank agents;
 - make transfers of funds from your bank account to the recipient's account in accordance with the legislation of the Kyrgyz Republic;
 - carry out money transfers through money transfer systems in accordance with the legislation of the Kyrgyz Republic;
 - make payments through remote/distance service systems;
 - top up your card through bank cash desks,
- 6.5.3. Replenish the account with cash, as well as by transferring wages, pensions, social benefits, alimony, royalties, funds from another account of an individual and other receipts and payments of a one-time nature and not being the subject of commercial or other similar activities.
- 6.5.4. Manage funds within the Authorization Limit.
- 6.5.5. Based on the Application, issue and/or cancel Additional Cards for the Account in accordance with the terms of the Agreement and these Rules.
- 6.5.6. Access to any online transactions using their Card, whereby the Cardholder hereby acknowledges and confirms their awareness of the responsibilities, potential risks, and consequences of such access. 11.7. Contact the Bank with a written request for a copy of the payment receipt confirming the transaction

using the Card in accordance with the Bank's Tariffs.

- 6.5.7. Submit a claim to the Bank regarding the completed Card Transaction, if the Cardholder objects, no later than 120 (one hundred twenty) calendar days from the date of the Card Transaction. Otherwise, the completed Card Transaction is considered confirmed, and the Bank will not accept any further claims from the Cardholder.
- 6.5.8. Submit an Application for reissue of a Card/Additional Card.
- 6.5.9. Delegate authority to the Additional Card holder
- 6.5.10. Blocking/unblocking of the Additional Card issued to the given Additional Card Holder, in accordance with the terms of the Agreement and these Rules.
- 6.5.11. Receive, upon request, an account statement for the required period.
- 6.5.12. If the Cardholder does not renew the Card's validity period and intends to close it, the Additional Cardholder does not have the right to demand reissue of his Card upon its expiration.
- 6.5.13. Terminate the Agreement by notifying the Bank in writing 1 (one) day prior to the expected date of termination of this Agreement by submitting an application to close the Account.

6.6. Responsibility of the Parties

- 6.6.1. The Parties shall be liable for failure to perform or improper performance of their obligations stipulated by these Rules and the Agreement, in accordance with the legislation of the Kyrgyz Republic.
- 6.6.2. The Parties shall be released from liability for partial or complete failure to fulfill their obligations under the Agreement and these Rules, caused by circumstances of force majeure that neither Party could have foreseen or prevented by reasonable action.
- 6.6.3. Force majeure circumstances include, but are not limited to: abnormal situations in the System, natural disasters, military actions, coups d'état, revolutions, mass riots, terrorist acts, civil unrest, fires and earthquakes, actions of the government, state bodies, control and supervisory bodies in the banking sector, legislative acts that entered into force after the date of conclusion of the Agreement, the adoption of a decision by the National Bank of the Kyrgyz Republic and/or state authorities of the Kyrgyz Republic that resulted in the impossibility for the relevant Party to fulfill its obligations under the Agreement.
- 6.6.4. In the event of circumstances arising that constitute force majeure, one Party is obligated to notify the other Party in writing no later than 10 (Ten) days from the date of such circumstances. The Party citing force majeure is obligated to provide the other Party with a document from a competent government agency to confirm such circumstances. Otherwise, the Party forfeits the right to invoke force majeure to relieve itself of liability for partial or complete failure to fulfill its obligations under the Agreement.
- 6.6.5. The Bank shall not be liable for any costs, errors, omissions or delays in payments made by a correspondent bank or third bank, nor shall it be liable for any consequences arising from their financial position.
- 6.6.6. In the event of loss, theft, or other illegal use of the Card, the Bank shall not be liable for debiting funds from the Cardholder's account until the Bank receives a written request from the Cardholder to block the Card and place it on the Stop List. However, the Bank reserves the right to debit funds from the Cardholder's account for transactions made using the Card during the period specified in this clause of the Agreement (i.e., until the date of receipt of the request from the client), without further authorization.

6.7. The Bank is responsible for:

- 6.7.1. Disclosure of banking secrecy in accordance with current Kyrgyz legislation; an erroneously executed account transaction due to the Bank's fault. The Bank's liability in this case is limited to the reversal of the erroneously executed account transaction.

6.8. The Bank shall not be liable for:

- 6.8.1. for refusal of a third party to service the Card;
- 6.8.2. for impossibility of performing transactions in the event of a seizure of funds in the Cardholder's Account, or on the grounds and/or in other cases stipulated by the legislation of the Kyrgyz Republic;
- 6.8.3. for the quality of goods and services purchased using the Card;

- 6.8.4. for limits, restrictions and additional rewards (interests) on the Card established by a third party that may affect the interests of the Cardholder;
- 6.8.5. for the consequences of the Cardholder/Additional Card's untimely appeal to the Bank with a request to Block/Add to the Stop List a lost/stolen Card;
- 6.8.6. for situations related to failures in the operation of systems that ensure the reception, processing and transmission of data on transactions carried out using the Card for reasons beyond the control of the Bank;
- 6.8.7. for possible negative consequences of access to conduct any transactions via the Internet and using the Card details, including, but not limited to: the risk of third parties using the Card details via the Internet and, or using a Card that was unauthorizedly produced by third parties with the Card details;
- 6.8.8. settlement of disputes and disagreements between the Cardholder and the Additional Cardholder;
- 6.8.9. for damages arising as a result of violation of the terms of the Agreement by the Cardholder, as well as the rules and obligations arising from it;
- 6.8.10. for the confidentiality of information sent to the Cardholder via open communication channels, including SMS, e - mail, fax, etc., if the Cardholder has initiated a request via the specified communication channels or has given instructions to send this information via the specified communication channels;
- 6.8.11. for transactions on the account based on the relevant documents of authorized bodies and officials, presented in accordance with the current legislation of the Kyrgyz Republic;
- 6.8.12. for transactions carried out on the Cardholder's Account, if the Cardholder violates the security rules specified in these Rules.
- 6.8.13. for the consequences that may arise if information about the NFC card, including the balance of such NFC card displayed on the device screen, becomes known to third parties.

6.9. The Cardholder is liable, in the form of compensation to the Bank for damages in full, for:

- 6.9.1. failure to promptly contact the Bank with a request to block a lost/stolen Card;
- 6.9.2. failure to return to the Bank funds erroneously credited to the Card Account in accordance with the current legislation of the Kyrgyz Republic and the Agreement;
- 6.9.3. transferring the card or unauthorized access to it by unauthorized persons, as well as for disclosure of information (PIN code, code word, etc.) necessary for managing the card account and making transactions using the card;
- 6.9.4. transactions on the account carried out by the Cardholder;
- 6.9.5. damage caused to the Bank as a result of non-compliance with the terms of the Agreement and the requirements of the Rules;
- 6.9.6. the completeness and accuracy of the information provided to the Bank in accordance with the Agreement and these Rules. The Client undertakes to promptly notify the Bank of any changes to the information contained in the Agreement. In the event of incorrect or incomplete information being provided, as well as in the event of late provision of information, the Client shall fully compensate the Bank for any damages incurred in this regard;
- 6.9.7. expenses and legal costs incurred by the Bank due to the fault of the Cardholder - in full amount of the damage caused to the Bank;
- 6.9.8. conducting money laundering and terrorist financing operations, including fraudulent operations, using your Card;
- 6.9.9. failure to fulfill or improper fulfillment of the terms of the Agreement, these Rules, as well as for any consequences associated with this.

6.10. Claims handling procedure

- 6.10.1. The Cardholder is advised to retain payment documents confirming transactions carried out using the Card in order to keep track of the expenditure of funds through card transactions and to resolve possible disputes.
- 6.10.2. The cardholder has the right to request from the Bank copies of documents confirming the correctness of the debiting of funds for card transactions.

- 6.10.3. For all disputed transactions, the Cardholder submits a written request to the Bank, which, if the claim is accepted, acts before the System on behalf of the Cardholder.
- 6.10.4. If you discover a suspicious transaction in your Account Statement, you must contact the Bank to clarify the details of the amount transferred.
- 6.10.5. In the event of unauthorized use of funds on the Card, it is necessary to write a claim statement indicating the full name of the Cardholder, the card number, the account number, the details of the identity document of the Cardholder, the date of the disputed transaction, the amount of the transaction and the nature of the claim.
- 6.10.6. The Cardholder's Card may be blocked by the Bank without warning the Cardholder if risks of suspicious transactions are detected.
- 6.10.7. The System Rules establish a statute of limitations for reviewing a disputed Card Transaction of 120 (one hundred twenty) days from the date of its execution. If the claim is valid, the Bank will restore the amount of the Card Transaction to the Cardholder's account.
- 6.10.8. The process of processing a claim is as follows:
- After the Cardholder submits a written claim, the Bank will investigate the claim to ensure the transaction was actually completed. The Bank reserves the right to request additional documents (receipt for payment, receipt for ATM withdrawal) confirming the transaction.
 - If the fact of incorrect debiting of funds is confirmed and not due to the fault of the Cardholder, the Bank will refund the funds within 3 (Three) business days.
- 6.10.9. The Bank shall refuse to satisfy the Cardholder's claims regarding a shortage(s) when receiving cash from an ATM in the event that there is no surplus in the ATM, as well as in the event of an electronic ATM log recording a successful transaction for receiving cash and/or in the event that the receipt of cash is recorded by the ATM's CCTV camera.
- 6.10.10. The Bank is obliged to promptly report information to the authorized state body, in accordance with the current legislation of the Kyrgyz Republic, in the event of detection of suspicious transactions, including fraudulent ones, carried out on the Cardholder's Card.
- 6.10.11. Unfounded claims are punished by the System with fines that may exceed the amount of the disputed Card Transaction. The Bank reserves the right to deduct fines and the amount of the unfounded claim from the Cardholder's account without the Cardholder's consent.

6.11. Dispute resolution procedure

- 6.11.1. All disputes and disagreements arising between the parties under this Agreement shall be resolved through negotiations, taking into account mutual interests. If agreement on a disputed issue cannot be reached, the matter shall be considered in accordance with the procedure established by the legislation of the Kyrgyz Republic. The parties acknowledge their obligations under this Agreement. As evidence of the foregoing, the parties hereby enter into an Agreement drawn up in two copies, one for each party, each having equal legal force.
- 6.11.2. Disputes for which no agreement has been reached shall be resolved in court in accordance with the legislation of the Kyrgyz Republic.
- 6.11.3. By signing the agreement, the parties confirm that they agree to recognize data on transactions on electronic media received from the System as evidence in dispute resolution.
- 6.11.4. Written notices shall be deemed to have been received by the other Party if they are delivered to it against signature or sent by registered mail to the Bank's legal address.
- 6.11.5. Request additional information on the client's activities within the framework of the Kyrgyz Republic's legislation on combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds
- 6.11.6. Unilaterally close the client's account, with mandatory 10-day notice, if suspicious transactions are detected on the Client's accounts.
- 6.11.7. Provide information to the US tax authorities on US tax residents in accordance with the requirements of the FATCA law.

7. OPENING AND MAINTENANCE OF AN ELECTRONIC WALLET

- 7.1.1. The Client gains access to the Electronic Wallet system remotely by installing the Bank's mobile application on their device, entering the data requested by the Bank, and joining this Agreement.
- 7.1.2. To maintain security from unauthorized access and use of the Electronic Wallet system, the Client is identified by telephone number, PIN code, and special access code, as well as using the Client's biometric data.
- 7.1.3. This section defines the terms and conditions for the user to use the Electronic Wallet system under the conditions specified in the Agreement for the following purposes:
 - 1) Providing the user with an electronic wallet;
 - 2) Top up your e-wallet;
 - 3) Transfer of electronic money;
 - 4) Redemption of electronic money;
 - 5) Payment for goods and services;
- 7.1.4. The above list of purposes of use is not exhaustive and may be changed and/or supplemented by the Bank unilaterally by posting relevant information on the Bank's Website;

7.2. Rights and obligations of the parties

Bank's rights:

- 7.2.1. Refuse to carry out transactions or provide a particular Service to the user in the following cases:
 - 1) If there are facts indicating that the client has violated the current legislation of the Kyrgyz Republic, the internal regulatory documents of the Bank and this agreement;
 - 2) If the balance on the Electronic Wallet is insufficient to carry out the transaction and pay the Bank and Agent commission stipulated by the Tariffs;
 - 3) If the user made an error when specifying payment and/or other details;
 - 4) If the user's Electronic Wallet is blocked for one reason or another;
 - 5) If the user does not provide a complete set of documents (details) required by the Bank to carry out the Operation;
 - 6) If the user has not provided a complete set of documents (details) required to record and confirm information on e-wallet transactions, as required by legislation on combating the financing of terrorist/extremist activities and the legalization (laundering) of criminal proceeds;
 - 7) In case of any contradiction between the Operation and the legislation of the Kyrgyz Republic and/or the terms of this Agreement;
 - 8) In other cases provided for by this Agreement, internal documents of the Bank and/or the legislation of the Kyrgyz Republic.
- 7.2.2. Refuse a client to register an e-wallet:
 - 1) If there is information regarding the client about participation in terrorist/extremist activities and the proliferation of weapons of mass destruction, in the legalization (laundering) of criminal proceeds;
 - 2) If the Holder does not provide a complete set of documents required to complete the client identification and verification procedure;
- 7.2.3. Without prior notice to the client, immediately block the electronic wallet and freeze the funds of a client included in the sanctions list of individuals and legal entities, groups and organizations with respect to which there is information about their participation in terrorist/extremist activities and the proliferation of weapons of mass destruction;
- 7.2.4. Block the e-wallet without prior notice and freeze the client's funds if there is information regarding the client's involvement in the legalization (laundering) of criminal proceeds;
- 7.2.5. Without prior notice to the client, close the electronic wallet in the event of failure to provide updated data required for identification purposes, or other data requested by the Bank, or at the initiative of the Bank in the event of suspicion of fraudulent actions by the Client, in other cases provided for by the legislation of the Kyrgyz Republic;
- 7.2.6. Suspend the execution of Transactions via the Electronic Wallet with subsequent blocking of the Electronic Wallet, if necessary, until the required information on the actions and/or activities of the

client is clarified/revealed;

- 7.2.7. Request from the user additional information and documents regarding transactions, including those confirming the source of funds in the Electronic Wallet, the basis for the transactions, as well as other information and documents required in accordance with the legislation of the Kyrgyz Republic;
- 7.2.8. Update and/or modify interfaces (USSD, mobile application, personal account, etc.) and software used in the interaction of the Parties within the framework of this Agreement;
- 7.2.9. Send emails, Push notifications and SMS of an advertising nature for the purpose of informing about possible discounts, promotions and other services of the Bank and/or partners;
- 7.2.10. Upon detection of significant faults, errors and failures, as well as for the purposes of updating, carrying out preventive maintenance and minimizing cases of unauthorized access, suspend the operation of software and/or hardware that ensure technical interaction between the Parties within the framework of this Agreement;
- 7.2.11. Provide information about the user's e-wallet, the status of Resident/Non-Resident of the Kyrgyz Republic, the full name of the user and other data of the user who is a participant in the Operation to other users/third parties for the purpose of preliminary verification of payment data; as well as other information about the user and/or his e-wallet in accordance with the legislation of the Kyrgyz Republic;
- 7.2.12. Process in any way for the purpose of fulfilling the Agreement any personal data of the user provided by the user personally or through third parties upon conclusion and during the term of the Agreement;
- 7.2.13. Refuse to refund the user the amount claimed if such refund is impossible on the part of the supplier of the goods or services paid for by the user and/or is impossible due to the requirements of the legislation of the Kyrgyz Republic, this Agreement or for other reasons;
- 7.2.14. The Bank shall not be liable for the actions of third parties in the event of disclosure of access to the user's Electronic Wallet to third parties due to the fault or negligence of the user;
- 7.2.15. If no financial transactions have been made through the Electronic Wallet for six months and there are no funds in it, the Bank reserves the right to unilaterally close and/or block the Electronic Wallet if such conditions occur;
- 7.2.16. Set limits in the e-wallet and unilaterally make changes to the limits.
- 7.2.17. Block the user's Electronic Wallet:
 - 1) At the user's initiative;
 - 2) In case of late provision of changed personal data and late completion/updating of the client's questionnaire;
 - 3) At the initiative of the authorized state bodies of the Kyrgyz Republic (blocking of the Electronic Wallet is carried out in cases and in the manner established by the legislation of the Kyrgyz Republic);
 - 4) In case of violation of the legislation of the Kyrgyz Republic and the Law on Combating the Financing of Terrorist Activities and the Legalization (Laundering) of Criminal Proceeds.

7.4. User has the right to:

- 7.4.1. Receive notifications, information, and statements on transactions using the Electronic Wallet in the manner prescribed by this Agreement and the Legislation of the Kyrgyz Republic;
- 7.4.2. Submit claims to the Bank and send other statements in the manner and cases stipulated by this Agreement;
- 7.4.3. Submit a claim regarding the disputed transaction to the Bank, stating the transaction details. The claim must be filed in accordance with the Bank's requirements.

7.5. Responsibilities of the Issuing Bank:

- 7.5.1. Taking measures to prevent unauthorized access by other persons to information about the user's Electronic Wallet and transactions carried out on it;
- 7.5.2. Upon receipt of documents from the authorized body, blocking the user's Electronic Wallet/write off funds from the Electronic Wallet balance in order for the Bank to comply with the requirements of the authorized body, in other cases determined by the legislation of the Kyrgyz Republic;
- 7.5.3. Upon receipt of duly executed documents from authorized bodies regarding the seizure of the remaining

funds, blocking the user's Electronic Wallet until the circumstances are clarified and the Holder complies with the requirements of the authorized body;

7.5.4. Informing the Holder at the time of the transaction by any means that are sufficient that the system and equipment for conducting transactions with electronic money cannot be used.

7.6. User is obliged to:

7.6.1. Comply with the terms of this Agreement, the requirements of the legislation of the Kyrgyz Republic, and properly fulfill their obligations and the requirements of the Bank;

7.6.2. Comply with the Rules for the security and storage of personal data when using the Electronic Wallet.

7.6.3. Do not carry out transactions related to business activities without concluding appropriate agreements;

7.6.4. Provide the Bank with only reliable information and data, including personal data;

7.6.5. At the Bank's request, promptly update the client's questionnaire;

7.6.6. Be responsible for the safety of your personal data, as well as any information obtained during the use of the electronic wallet, which may directly or indirectly affect the safety of the PIN code and password;

7.6.7. In case of changes in personal data, details and data in documents submitted for identification, data for sending notifications, promptly inform the Bank.

7.7. Cost and payment procedure

7.7.1. Settlements with the user are made in the national currency of the Kyrgyz Republic - som;

7.7.2. The bank reserves the right to charge the user a fee. The fee amounts, grounds, conditions, and timing of payment are specified in the mobile app and at the time of payment.

7.7.3. A commission may be charged in addition to the Transaction amount (not included in the Transaction amount and not reducing the Transaction amount) or deducted from the Transaction amount. The method of applying the commission depends on the type of Service;

7.7.4. If the user does not agree with the fee, they must refuse to create the Payment Order. In this case, the user has no right to demand compensation for themselves and/or third parties for any losses due to the inability to use the e-wallet for this reason. The user assumes responsibility and all consequences of using the e-wallet through the user's mobile app. Therefore, if the user makes an erroneous payment, the service is considered properly rendered, and the amount charged is non-refundable.

7.7.5. The Bank reserves the right to unilaterally change (increase or decrease), establish new, or cancel existing Tariffs, in whole or in part. Any changes will take effect on the day they are published on the Bank's website.

7.7.6. Provide the Bank, upon its request, with information in a timely manner, as well as documents confirming the source of funds in the Electronic Wallet and the basis for the transaction;

7.7.7. The User consents to the Bank processing, in any manner for the purposes of fulfilling this Agreement, any personal data of the User, provided by the User personally or through third parties upon conclusion or during the term of this Agreement, as well as to the transfer of such data to third parties for the purposes, in the manner, and under the conditions stipulated by this Agreement. This consent is valid for the duration of this Agreement and may be revoked by the User by terminating this Agreement.

7.7.8. Contact the Bank branch with a request to change your personal data in accordance with the procedure provided for by the legislation of the Kyrgyz Republic and the Bank's procedures;

7.7.9. In the event of loss of the PIN code or password, or suspicion of unauthorized access to the Electronic Wallet, the user is obliged to immediately contact the Bank with a corresponding statement in written, electronic or oral form;

7.7.10. Perform other duties stipulated by this Agreement and the legislation of the Kyrgyz Republic.

7.7.11. The User bears full and unconditional responsibility for the correct execution of the Payment Order and the indication of the details required to make the Payment.

7.7.12. The user bears the risks and responsibility for any actions of third parties performed on behalf of the user through his subscriber number, as well as through applications and programs installed on

subscriber devices or through his identification/authorization data in the mobile application.

8. STORING VALUABLES IN INDIVIDUAL BANK SAFE BOXES

- 8.1. Based on the Client's personally signed Application for the Storage of Valuables, the Bank provides the Client with an individual safe deposit box (hereinafter referred to as the Safe) for temporary use, and the Client undertakes to use the Safe and pay the Bank a fee in the amount and in the manner stipulated by the Bank's tariffs under the terms and conditions stipulated by this Agreement.
- 8.2. Terms and conditions for using the Safe**
- 8.2.1. The Client's access to the Safe is permitted only upon presentation of the Safe key, an identity document of the Client, and, in cases of representation, the additional presentation of a Power of Attorney in the form established by the requirements of the legislation of the Kyrgyz Republic.
- 8.2.2. In the event that the transactions of the Client, his authorized persons, or the beneficial owner fall under the signs of suspicious transactions in accordance with the legislation of the Kyrgyz Republic, the Bank has the right to demand from these persons the provision of any documents and information necessary for the Bank to monitor their transactions for the purpose of combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds.
- 8.2.3. If the client provides an incomplete set of documents or if they contain false information that does not allow for the identification and verification of the client and his authorized representatives (if any), as well as if there is information about their involvement in the financing of terrorist activities and the legalization (laundering) of criminal proceeds, the Bank has the right to refuse the client the provision of a safe deposit box for the storage of valuables.
- 8.2.4. Each time the Client visits the Bank for the purpose of using the Safe, the Bank records in the daily registration log all movements related to the use of the Safe, including records of the time of the Client's entry and exit into/from the safe deposit box.
- 8.2.5. The Client undertakes not to use the Safe for the following items, which are prohibited for storage:
- 1) flammable, toxic, radioactive and other substances that can have a harmful effect on the human body and the environment, food products and other items that are subject to spoilage or cause the spread of parasites;
 - 2) all types of firearms and ammunition for them, bladed weapons, explosives (explosive devices), including scientific and technical technologies and equipment that can be used in the creation of weapons of mass destruction;
 - 3) narcotic and psychotropic substances, as well as devices for their use;
 - 4) potent poisons;
 - 5) and other items prohibited for storage, withdrawn from civil circulation, or the import/export of which is prohibited across the state border in accordance with the legislation of the Kyrgyz Republic.
- 8.2.6. The client is warned that the safe deposit box is equipped with all types of security systems used by the Bank, including video surveillance, to ensure the safety of valuables in the safe.
- 8.2.7. If the client's work area with valuables stored in the safe falls under video surveillance, the Client has been warned of this and agrees.
- 8.2.8. The Bank shall not be liable for the storage by the Client in the Bank's Safe of items prohibited for storage and/or withdrawn from civil circulation by the legislation of the Kyrgyz Republic.
- 8.2.9. The Bank shall not bear any material and/or other liability for the quantity and quality of the Items deposited in the Safe Deposit Box, and shall not assess their value or reduce this value due to a change in price or loss due to force majeure.
- 8.2.10. The Bank provides conditions for the safe storage of Investment Items by the Client in the Safe in accordance with the Order of the Ministry of Internal Affairs of the Kyrgyz Republic and the National Bank of the Kyrgyz Republic No. 97/24-0 dated 11.02.2010, taking into account the amendments and additions made.
- 8.3. Payment and deposit.**

- 8.3.1. Payment shall be made by the Client no later than the next business day following the conclusion of this Agreement by the Parties, monthly or in a single payment for a quarter/half-year/year. The payment amount is calculated for the entire term of this Agreement and does not depend on the actual use or non-use of the Safe by the Client.
- 8.3.2. The Client must deposit with the Bank as collateral the amount (hereinafter referred to as the Collateral) specified in the Bank's Tariffs on the Bank's official website.
- 8.3.3. Against any debt of the Client to the Bank or any right or claim, the Bank may deny the Client access to the Safe until the debt is fully repaid.
- 8.4. Keys to the Safe**
- 8.4.1. To use the Safe, the Bank provides the Client with one key to the Safe, subject to signature. The Client is obligated to remove the key from the Safe after each use.
- 8.4.2. The Client returns the keys to the Bank, and the Bank shall return the amount of the Deposit in the event of termination of this Agreement by the Bank or the Client, provided that the Client has no outstanding debt to the Bank for payment for the use of the bank safe. In the presence of such debt, the Bank returns to the Client the amount of the Deposit minus the amount of the debt for payment for the use of the bank safe.
- 8.4.3. In the event of key loss, the Client will not be refunded the Deposit specified in paragraph 8.3.2 of this Agreement. However, the Client is obligated to replace the lock at the cost specified in the Bank's Tariffs. The cost of the lock is covered by the Deposit; if the Deposit is insufficient, the Client is obligated to reimburse the Bank for the difference.
- 8.4.4. The Bank shall not be liable for the loss of the key by the Client and, as a consequence, the loss or damage of the Safe Deposit Item.
- 8.4.5. In the event of loss, theft, or other damage to the keys, the Client is obligated to immediately notify the Bank in writing. This notification is required from the Client, even if the safe deposit box is used by an authorized person, unless otherwise specified in the power of attorney.
- 8.4.6. The Bank shall not be liable for any loss caused to the Client as a result of the Client's failure to notify and/or untimely notification of the incident.
- 8.4.7. If the Client loses their keys, the Bank reserves the right, at the Client's request and in their presence, to open the Safe by breaking the lock, with the Client responsible for all costs associated with opening and subsequent repair and/or replacement of the Safe's lock. All work related to the Safe, lock, or keys is performed exclusively by a person designated by the Bank.
- 8.4.8. The Client hereby undertakes responsibility not to duplicate or transfer the Safe keys to third parties who are not representatives of the Client.
- 8.4.9. The Bank reserves the right, without prior acceptance, to deduct from the Security Deposit the amount incurred by the Bank in replacing and/or repairing the lock. If the Security Deposit is insufficient, the Client is obligated to deposit the remaining amount in cash at the Bank's cash desk. New keys to the Safe Deposit Box (repaired and/or replaced) will be transferred to the Client only after the Security Deposit has been replenished to the initial level specified in paragraph 8.3.2 of this Agreement.
- 8.4.10. Otherwise, the Bank has the right to prohibit the Client from using the Safe until the debt is fully repaid and apply the provision specified in paragraphs 8.4.5-8.4.8 of this Agreement.

8.5. Representatives (Trustees)

- 8.5.1. The Client may appoint no more than one person as his/her representative, who will have access to the Client's Safe upon providing the Bank with a Power of Attorney, executed and certified in accordance with the legislation of the Kyrgyz Republic. No one other than the Client and/or his authorized representative has the right to enter the premises in which the Safe is located and/or open the Safe.
- 8.5.2. The power of attorney issued by the Client shall cease to be valid in the following cases:
- 1) In case of cancellation of the issued power of attorney by the Client;
 - 2) In the event of a representative, in whose name the power of attorney is issued, refusing to exercise

the powers under the issued power of attorney;

- 3) In the event of the Client's death, recognition of him/her as incompetent, of limited capacity or missing;
 - 4) In the event of the death of the representative in whose name the power of attorney is issued, or his/her recognition as incompetent, partially incompetent, or missing; 5) Upon expiration of the power of attorney.
- 8.5.3. In this case, the power of attorney for the Bank will be considered valid until the Bank is notified in writing by the Client (paragraph 1) and 2) of Article 8.5.2.) and/or the relevant person and/or state or other body (paragraph 3) and 4) of Article 8.5.2.), but not longer than the period for which it was issued.
- 8.5.4. A power of attorney for a representative may be issued by the Client and is legally valid without the additional consent and signature of another Client.
- 8.5.5. The Bank shall not be liable to the Client and/or third parties for damages arising from untimely and/or improper notification of the Bank of the early termination of the power of attorney of the person specified in Article 8.5.2 of this Agreement.
- 8.5.6. The terms and conditions of this Safe Use Conditions are applicable and binding on the Client's representatives.

8.6. Inheritance of Deposit Items.

- 8.6.1. In the event of the Client's death, the Deposit Items are released from the Safe to the executor of the will/estate manager upon presentation of the relevant documents, to the heirs on the basis of the Certificate of Right to Inheritance or the Certificate of Division of Inherited Property and/or the relevant decision of the court of the Kyrgyz Republic.

8.7. Other conditions.

- 8.7.1. The Client has no right to sublease the Safe to third parties.
- 8.7.2. The Bank will comply with any court order or ruling of investigative bodies issued in accordance with the requirements of Kyrgyz Republic legislation, which will allow employees of these bodies access to the Client's Safe. In such cases, the Bank will immediately notify the Client of such actions.
- 8.7.3. The Client agrees that his/her address, as well as the address of the authorized representatives specified in this Agreement and the Power of Attorney, constitutes his/her legal address. All written warnings and notices from the Bank sent to these addresses are considered to be duly submitted.
- 8.7.4. The Bank may, at its discretion, make changes to the rates for using the Safe Deposit Box, but not more than once a year.

9. TERM OF THE AGREEMENT AND PROCEDURE FOR TERMINATION OF THE AGREEMENT

- 9.1. The Agreement shall enter into force upon its conclusion and shall be valid for an indefinite period, with the exception of services for storing valuables in individual bank safe deposit boxes, which are regulated by the Rules or a separate Agreement.
- 9.2. The basis for termination of the Agreement is a written statement from the Client in the form established by the Bank.
- 9.3. The Bank has the right to terminate this Agreement unilaterally by sending the Client a corresponding written notice in the event of the Client's failure to fulfill the obligations stipulated by this Agreement, in which case the Bank will Block the unreturned Cards and charge the Client's account a fee for Blocking in accordance with the Bank's Tariffs.
- 9.4. The Client has the right to terminate the Agreement at any time by notifying the Bank in writing 30 days prior to the intended termination date, subject to full payment to the Bank under this Agreement and the return of the keys to the Safe Deposit Box. If the Client has no outstanding debt to the Bank, the advance payment is non-refundable.
- 9.5. If the Client fails to return the safe deposit box keys to the Bank within 10 days of the termination of this Agreement, the Bank, at its sole discretion, will take actions stipulated by this Agreement and the

current legislation of the Kyrgyz Republic.

After 10 days from the date of the Client's failure to pay the outstanding fees for the Safe Deposit Box and other payments, the Client will be notified by letter (with a delivery confirmation) of the possibility of opening the Safe Deposit Box and seizing the Deposit Items. After 10 days from the date of receipt of the letter, if the Client has not taken any action to settle the outstanding debt, the Bank reserves the right to open the Safe Deposit Box by breaking it in without the Client's presence, in accordance with the Bank's procedures, sealing the Deposit Item, and storing it in a designated Bank storage facility.

The contents of the safe deposit box are described, placed in a package, sealed and stored in the Bank's Vault.

- 9.6. If the client or his heirs fail to claim the contents of the safe deposit box within the period established by the legislation of the Kyrgyz Republic, the contents of the safe deposit box are written off as income to the Bank.

10. RESPONSIBILITY OF THE PARTIES

- 10.1. For failure to fulfill or improper fulfillment of the obligations stipulated by this Agreement, the Parties shall bear liability in accordance with this Agreement and other regulatory documents of the Bank, in cases not provided for by them - as established by the current legislation of the Kyrgyz Republic.
- 10.2. The Parties shall bear mutual liability for the breach of obligations under this Agreement only to the extent of actual damage and in the event of fault on the part of the guilty Party.
- 10.3. Responsibility for damages arising from unauthorized access of third parties to Internet banking/Mobile banking lies with the guilty party.
- 10.4. In the event of proper performance by the Bank of its obligations under this Agreement, the Bank shall not be liable for unauthorized payments made from the Client's bank account.
- 10.5. The Client is responsible for the security, reliability, periodic change of the password in Internet banking/Mobile banking, certificate and/or electronic signature.
- 10.6. After the Client changes their temporary password, the Bank has no information about the Client's password. The Client's password is not reflected in the Bank's system. Therefore, the Bank bears no liability for banking transactions conducted using the Client's valid password. The Client is responsible for disclosing the password, certificate, and/or electronic signature to third parties, as well as for any actions that result in the Client's data becoming known to third parties.
- 10.7. The Bank does not guarantee a refund of the payment and is not liable if the Client has incorrectly indicated the payment details, as well as in the event of the Client's request for a refund of the payment.
- 10.8. The Client is responsible for the correct execution of payments, including the accuracy and completeness of the details, the indication of the sending method (clearing, gross, SWIFT), the value date, etc.
- 10.9. The Bank is not responsible for:
- 10.9.1. refusal of a third party to service the Card;
 - 10.9.2. quality of goods and services purchased with the Card;
 - 10.9.3. Limits, restrictions, and additional fees on the Card established by a third party that may affect the Client's interests; consequences of the Client's failure to promptly request the Bank to block the Card due to the loss of the Card or PIN.
- 10.9.4. During the period from the actual change of the Client's details until notification of the change of details in accordance with paragraph 3.7. of this Agreement, information will be transferred to the Client using his old details.
- 10.9.5. to the user for costs and interruptions in the operation of technical platforms and transport networks or communication networks, the occurrence of which is not the fault of the Bank.
- 10.9.6. for the quality of goods, works, and services provided to the User by suppliers.
- 10.10. The Client is responsible for:
- 10.10.1. consequences of untimely notification to the Bank about the Blocking of the Card due to the loss of the Card or PIN code - in full amount of the damage caused to the Bank;
 - 10.10.2. failure to return to the Bank money erroneously or excessively issued to the Client by an ATM

- in the amount of the erroneously or excessively issued funds;

10.10.3. expenses and legal costs incurred by the Bank due to the fault of the Client, in full amount of the losses caused to the Bank;

10.10.4. failure to return money to the Bank for received but unpaid goods and services - in the amount of the unpaid goods and services.

10.10.5. The Client shall bear personal liability in accordance with Kyrgyz law for any violation of the terms and conditions of this Agreement, as well as the requirements of Kyrgyz law, including for the unlawful use of any banking services. In such cases, the Bank shall bear no liability for the Client's illegal actions or inactions.

10.10.6. causing any damage to the Bank, including the application of penalties to the Bank by authorized and other government bodies, the National Bank of the Kyrgyz Republic, as a result of the illegal actions of the client, as well as the consequences of such sanctions.

10.11. If the Client fails to fulfill one of the Bank's requirements specified in this Agreement within a timely manner, the Bank has the right to debit the amount of the debt related to the execution of this Agreement from the Client's accounts in som and foreign currency held with the Bank and initiate debt collection proceedings. All costs associated with such legal proceedings will be assumed and paid by the Client.

11. NOTICES AND NOTICES

11.1. The parties agreed that they unconditionally recognize the legal force of the texts of documents received via communication channels (e-mail), as well as those posted on the Bank's website. www.dcb.kg on an equal basis with documents executed in simple written form on paper, except for cases where the execution of documents on paper is mandatory due to the requirements of this Agreement and/or the requirements of the legislation of the Kyrgyz Republic.

11.2. The Parties unconditionally agree that all correspondence, notices and notifications received to the e-mail addresses specified in this Agreement as the details of the Parties, or by posting on the Bank's official website, are considered to have been delivered to the addressee in due form.

11.3. The Parties are obligated to promptly check correspondence received at their email addresses. The Bank is obligated to promptly update information related to this Agreement on the official website, and the Client is obligated to monitor updates.

11.4. All risks associated with the occurrence of adverse consequences due to non-compliance with the requirements of this Agreement shall be borne by the Party that has committed such a violation.

12. FORCE MAJEURE

12.1. The Parties are exempt from liability for failure to perform or improper performance of their obligations under the Agreement for the duration of a force majeure event. Force majeure events are defined as extraordinary circumstances, insurmountable under the given circumstances, that prevent the Parties from fulfilling their obligations under the Agreement. These include natural disasters and events (earthquakes, floods, fires, etc.), public events (military actions, states of emergency, major strikes, epidemics, etc.), and prohibitive measures by government authorities (transport bans, currency restrictions, international sanctions banning trade, etc.). During this period, the Parties have no mutual claims, and each Party assumes the risk of the consequences of force majeure events.

13. DISPUTE RESOLUTION PROCEDURE

13.1. The Parties shall make every effort to ensure that any disputes or disagreements that may arise between the Bank and the Client during the implementation of this Agreement are resolved on the principles of goodwill and mutual consent.

13.2. If disagreements and disputes between the Bank and the Client are not resolved through negotiations, they may be referred to the judicial authorities of the Kyrgyz Republic.

13.3. In all other respects not provided for by this Agreement, the Parties shall be guided by the legislation of the Kyrgyz Republic.

13.4. This Agreement is governed by the laws of the Kyrgyz Republic. The Parties agree and acknowledge that any disputes arising from or related to this Agreement, including disputes regarding the conclusion, breach, termination, rescission, or invalidity of this Agreement, shall be resolved in accordance with the laws of the Kyrgyz Republic.

14. APPENDICES TO THE AGREEMENT ON COMPREHENSIVE BANKING SERVICES FOR INDIVIDUALS

14.1. The following Appendices are an integral part of this Agreement:

- 1) APPLICATION - QUESTIONNAIRE OF AN INDIVIDUAL (resident and non-resident);
- 2) Public Official Questionnaire;
- 3) Conditions for opening a fixed-term deposit remotely;
- 4) Conditions for carrying out transactions by clients, including those who have undergone proper verification of the Client remotely via a video conference session;
- 5) Rules for using a payment card.
- 6) Rules for using the electronic wallet system;
- 7) Card for a safe deposit box.

APPLICATION FORM OF AN INDIVIDUAL (resident and non-resident) (ACCEPTANCE ACCEPTANCE OF THE BANK'S PUBLIC OFFER)

Type of questionnaire (check the appropriate box <input checked="" type="checkbox"/>)	<input type="checkbox"/> Initial questionnaire	<input type="checkbox"/> Updated questionnaire
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I, _____, for the purpose of servicing at Dos-Credobank OJSC (hereinafter referred to as the Bank), hereby request you to:

Open a deposit account:	<input type="checkbox"/> on demand	<input type="checkbox"/> fixed-term account
Issue a payment card:	<input type="checkbox"/> individual	<input type="checkbox"/> salary project
social card pensioner card	<input type="checkbox"/> Co-brand	<input type="checkbox"/> Elkart Business
Activate the SMS notification service using your card:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Number to receive SMS notifications:	+996	
Provide access to storing valuables in an individual bank safe deposit box*	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Open access to the Internet banking/Mobile banking system and assign a login:	Login: _____	SMS authorization:
	<input type="checkbox"/> in full access mode <input type="checkbox"/> in viewing mode	<input type="checkbox"/> Yes <input type="checkbox"/> No
Open access to online transactions using a payment card:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Conduct identification of an electronic wallet	Specify the wallet name _____	
	9 9 6	
Code word (no more than 16 printed Cyrillic letters, numbers are prohibited):		

2) I provide the following information about myself:

Last name (maiden, if any)		Name	Surname
Date of birth	Ethnicity (according to the client or if included in the document)	Place of birth (from the client's words or if available in the document)	Citizenship
Sex: _____ Mobile phone: _____ E - mail: _____		Marital status (according to the client or if available in a document)	Client status (mark <input checked="" type="checkbox"/> as appropriate) <input type="checkbox"/> Resident <input type="checkbox"/> Non-resident
Identity document (mark the appropriate one <input checked="" type="checkbox"/> 1) For citizens of the Kyrgyz Republic: <input type="checkbox"/> passport of a citizen of the Kyrgyz Republic/ ID card <input type="checkbox"/> identity card of an officer (warrant officer)/military ID of a conscript 2) For foreign citizens <input type="checkbox"/> passport of a foreign citizen <input type="checkbox"/> Residence permit in the Kyrgyz Republic <input type="checkbox"/> Refugee certificate <input type="checkbox"/> Certificate of registration of an application for recognition of a person as a refugee		Series: Number: Issuing authority: PIN: _____	Date of issue: Expiration date:

For foreign citizens and stateless persons located in the Kyrgyz Republic: <input type="checkbox"/> Temporary residence permit <input type="checkbox"/> Visa	Series (if any) _____	Start date of the right of residence: " _____ "20. Years of stay: " __ "20	
	Document number _____	Expiry date of the right of residence	
Registration address (country, region, district, locality, street, house, building, apartment):		Actual address (country, region, district, locality, street, house, building, apartment):	Place of work / Occupation / Position
Information on whether the client has a beneficial owner ¹ (mark the appropriate one)			
<input type="checkbox"/> I confirm that I am the beneficial owner		<input type="checkbox"/> The beneficial owner is: Full name** _____	
I am a public official ¹¹		<input type="checkbox"/> Yes***	<input type="checkbox"/> No
Sources of funds: Income from activities, sale of own property, rental of own property, financial assistance, <u>savings</u> (underline as appropriate) Other _____		Justification: Please provide more details on the type of activity, the type of sale or lease of property (cars, furniture, household appliances, real estate). Please indicate from whom financial assistance was received, the source of savings (<u>salary</u> , fees, pension, alimony (underline as appropriate) Other	

the terms and conditions of banking services (public offer) and rates posted on the official website www.dcb.kg. I confirm that the information provided in my application is complete and accurate. I undertake to notify the Bank in writing of any changes to the information provided in the application within 3 business days.

I agree to the collection, processing of my personal data provided in this Questionnaire, as well as data obtained during the execution of the Agreement, and their transfer:

ABOUT For the purpose of working with an electronic wallet and identification in accordance with the legislation of the Kyrgyz Republic for the validity period of the electronic wallet;

O For the purpose of the Bank receiving a report from/to the Credit Bureau, their legal successors, any person who the Bank believes can assist in making a decision regarding the provision of loans and/or credit substitutes, for preliminary approval of a possible credit limit on consumer loans;

ABOUT In order to receive distribution of informational/advertising materials to the telephone number specified in the application;

ABOUT For the purpose of using a simple electronic signature in the Bank's documents in the future to confirm my actions related to the electronic wallet.

ABOUT other persons for purposes that do not contradict the legislation in the field of legal regulation of work with personal data.

This consent is valid for the entire duration of the provision of services for which my personal data was provided, and for the storage of data on the services rendered in accordance with the laws of the Kyrgyz Republic. I understand all the risks associated with online payments and undertake to store and not transfer my card data to third parties.

I am providing a sample of my signature, which is mandatory when performing transactions.	Signature [Client's full name] made in my presence
Client's signature	Employee's signature

TO BE FILLED OUT BY THE BANK

Client ID

Information on verification of client identification data (check as appropriate)	Conducted	_____
Information on the client's verification in the Bank's Watch Lists (Sanctions List, OFAC List) etc.), and about the results of the inspection (mark as appropriate)	If client is in watchlists: Absent <input type="checkbox"/> Present <input type="checkbox"/> Date of the event: " __ "20 _____	
Details of written permission to accept a public official for service ***		
Date of entering the information specified in this form into the database and the full name of the responsible employee	Full name _____ Date	« __ »20 _____
Date of the next update of the information provided in the questionnaire (based on the risk assessment result)	Full name _____	Date " __ "20 _____
The date of the next update of the information provided in the questionnaire (based on the risk assessment results) and the full name of the responsible employee	Full name _____ Date	« __ »20 _____
Date of completion or last update of the information provided in the questionnaire (based on the risk assessment result) and the full name of the responsible employee	Full name _____ Date	« __ »20 _____

Risk Degree (Level):	high risk		medium risk		low risk		(mark the appropriate one with the symbol V)
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Date of the next inspection _____ Full name of the employee who conducted the inspection
Signature _____

Risk Degree (Level):	high risk		medium risk		low risk		(mark the appropriate one with the symbol V)
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Date of the next inspection _____ Full name of the employee who conducted the inspection
Signature _____

Risk Degree (Level):	high risk		medium risk		low risk		(mark the appropriate one with the symbol V)
-----------------------------	------------------	--	--------------------	--	-----------------	--	---

Date of the next inspection _____ Full name of the employee who conducted the inspection
Signature _____

Justification for assessing the degree (level) of Risk:	Criteria	Yes	No
	Country (geographical) risk		
	Client-Related Risk		
	Risk associated with the client's activities or products		

Client verification

<p>Client's full name: Date and time of contact</p> <p>Contact type: 1) Phone call 2) Email 3) Other method</p> <p>Address confirmation (legal and physical)</p> <p>Verification Conclusion:</p> <p>The data provided by the client corresponds to:</p> <p style="text-align: center;">NO YES</p>
--

Full name of the responsible employee
Full name of the Controller

Signature
Signature

¹ Beneficial owner - an individual (individuals) who ultimately (through a chain of ownership and control) directly or indirectly (through third parties) owns the right of ownership or controls the client or the individual on whose behalf or in whose interests the operation (transaction) is carried out

¹ **Public officials** - one of the following individuals: a) a **foreign public official** - a person who performs or has performed significant state or political functions (public functions) in a foreign state (heads of state or government, senior officials in the government and other state bodies, courts, armed forces, state enterprises, as well as prominent political figures, including prominent figures of political parties); b) a **national public official** - a person who holds or has held a political and special state position or a political municipal position in the Kyrgyz Republic, provided for by the Register of State and Municipal Positions of the Kyrgyz Republic, approved by the President of the Kyrgyz Republic, as well as the top management of state corporations, prominent political figures, including prominent figures of political parties;

c) a **public official of an international organization** is the highest official of an international organization who is or has been entrusted with important functions by the international organization (heads, deputy heads and members of the board of directors of an international organization or persons holding equivalent positions in an international organization).

1 A safe deposit box is opened in the Central Branch (address: Bishkek, Chui Avenue 92)

2 * If the client is not the beneficial owner, the beneficial owner questionnaire must be completed.

3 ** Bank management approval for accepting a PEP for servicing is required for a foreign PEP, as well as a national PEP and a PEP of an international organization who have been assigned a high risk level.

Public Official Questionnaire

Type of questionnaire (check the appropriate box <input checked="" type="checkbox"/>)	<input type="checkbox"/> Initial questionnaire	<input type="checkbox"/> Updated questionnaire
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Identification information of a public official

Resident
 Non-resident

Full name: _____

Date of birth: _____ PIN: _____ Place of birth (if available in the document): _____

Nationality (if available in the document): _____ Gender: _____

Citizenship: _____

Name of identity document ¹(passport / ID card): Series and Number, issuing authority: _____

Date of issue: _____ Document expiration date: _____

Department code _____ Marital status (according to the client or if available in the document) _____

Address of place of registration (if available in the document): _____

Address of actual residence (according to the client and if different from the place of registration): _____

Information about the business profile of a public official

Position held: _____

Date of appointment to position: _____ Date of dismissal from position: _____

Information on the source of funds and property of a public official _____

Details of written permission to accept a public official for service:

Identification information about family members of a public official

Full name	Date of birth / PIN / Sex / Nationality	Degree of relationship (with spouse, mother/father, children)

Identification information about close relatives of a public official

Degree of connection (specify as appropriate): 1) Close relatives; 2) Business partners who have joint property with a public official; 3)

Official representatives: _____

Identification information (full name, date of birth, gender, PIN and citizenship) (if any) _____

I, _____ (Client's full name/Client's representative) hereby confirm the accuracy of the data provided in this Questionnaire.

In accordance with the requirements of the Law of the Kyrgyz Republic "On Personal Information," I consent to the processing of my personal data in order to comply with the requirements of the legislation of the Kyrgyz Republic in the area of combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds."

Client _____/20____

(Client's full name)

client 's signature). L.S. (if any). The form has been accepted, the signature is correct.

Signature of the bank employee. _____ Full name of the employee
 _____ Full name of the employee.

¹ Identity document

TO BE FILLED OUT BY THE BANK

(Results of verification, check of the Public Official)

Information on verification of identification information of a Public Official (check as appropriate)	Conducted	e _____
OFAC List) verification of the Public Official etc.), and about the results of the inspection (mark as appropriate)	If client is in the Watchlists: Absent Present Date of the event: " _ "20 _____	
Details of written permission to accept a public official for service ***		
Date of entering the information specified in this form into the database and the full name of the responsible employee	Full name _____ Date: 20 _____	

TERMS AND CONDITIONS FOR PLACING A TIME DEPOSIT OPENED THROUGH REMOTE CHANNELS.

1 The procedure for calculating and paying interest.

- 1.1 In accordance with paragraph 1 of Article 754-1 of the Civil Code of the Kyrgyz Republic, interest on the amount of a term deposit is accrued from the day it is received by the Bank until the day preceding its return to the Client or its debiting from the Client's account for other reasons.
- 1.2 Interest is calculated based on a year of 360 days and a month of 30 days.
- 1.3 If the return date of a term deposit and/or accrued interest falls on a weekend or holiday, the payment is made on the following business day.
- 1.4 Interest on deposits in foreign currency is paid in nominal value in full units; the exchange portion is paid in national currency at the Bank's exchange rate on the day of payment.
- 1.5 Interest on the "BaiBol!" deposit amount accrues monthly during the term of the Agreement on the account opening date, is capitalized (added to the deposit amount), and is paid monthly upon the Depositor's request on the next Bank business day. Interest on the "BaiBol +" and "Green" deposit amount accrues monthly during the term of the Agreement at the interest rate specified in the Agreement and is transferred to the account upon the Client's demand.
- 1.6 If the Depositor fails to claim the deposit amount by the expiration date of this Agreement, the Bank will automatically extend the expired Bank Deposit Agreement on the same day and transfer the deposit amount and accrued interest to the existing deposit for the same term at the interest rate in effect on the extension date. If the "Bai Bol," "Green," or "Bai Bol +" product is unavailable on the extension date, the deposit amount and accrued interest will be transferred to a similar deposit for the same term at the interest rate in effect on the extension date. These Agreements may be extended an unlimited number of times.
- 1.7 In the event of an extension of a deposit opened under individual terms or during a promotional period, i.e., under conditions different from the standard ones for this type of deposit, the extended deposit will be subject to the standard terms, including the interest rate, in effect at the bank on the date of extension of the Bank Deposit Agreement.
- 1.8 If the Bank's Asset and Liability Management Committee decides to terminate or cancel the automatic extension of this type of bank deposit, interest on the unclaimed bank deposit will not accrue upon expiration of the Agreement.

2 Conditions for early termination of the Agreement.

- 2.1 In the event of early repayment of a term deposit at the Client's initiative, Section 4.9 of the Agreement, in accordance with the General Terms and Conditions for the Placement of a Term Deposit, shall be terminated, and the total accrued interest on the term deposit shall be recalculated from the date of receipt of the term deposit to the date preceding the date of repayment of the term deposit at the following interest rates:

- 1) In case of early termination of the “BaiBol!”, “Green” Agreement with an actual term of up to 12 (twelve) months, in case of early termination of the “BaiBol +” Agreement with an actual term of more than 24 (twenty-four) months, interest is recalculated at the rate applicable to demand deposits in the relevant currency.
- 2) In the event of early termination of the "BaiBol!", "Green" Agreement with an actual term of more than 12 (twelve) months, or in the event of early termination of the "BaiBol +" Agreement with an actual term of more than 24 (twenty-four) months, interest is recalculated based on the actual term of the deposit in effect with the Bank at the time of deposit termination for an equal maturity for this type of deposit. If there is no equal maturity, then at the rate corresponding to the next shorter maturity.
- 3 .2 The amount of interest previously overpaid to the Depositor is withheld from the principal amount of the deposit.
- 4 .3 In the event of early termination of the Bank Deposit Agreement at the initiative of the Depositor after the automatic extension of the deposit by the Bank, interest on the deposit shall be accrued in accordance with the conditions specified in paragraph 2.1 of these Conditions.
3. Other conditions.
 - 3.1 During the term of the "BaiBol!" Agreement, the Depositor may additionally deposit an amount not exceeding 500,000 (five hundred thousand) soms, 400,000 (four hundred thousand) rubles, 7,000 (seven thousand) dollars, 6,000 (six thousand) euros, 2,500,000 (two million five hundred thousand) tenge. During the term of the "BaiBol +" Agreement, with the exception of the last 8 months, the Depositor may additionally deposit an amount not exceeding: 1,000,000 (one million) soms, 14,000.00 (fourteen thousand) dollars, 800,000 (eight hundred thousand) rubles, 12,000 (twelve thousand) euros, 5,000,000 (five million) tenge.
 - 3.2 Partial withdrawal of funds from the deposit is possible within the amount of capitalized interest.
 - 3.3 When paying out funds to the Depositor, the Bank rounds the amount in accordance with the “Procedure for rounding off amounts in tyiyns of the balance in cash settlements in the Kyrgyz Republic”, approved by Resolution of the Government of the Kyrgyz Republic and the National Bank of the Kyrgyz Republic No. 631/35/10 dated October 13, 2011.
 - 3.4 The bank is a member of the Deposit Protection Agency. In the event of a guaranteed event, compensation is paid in accordance with the Law of the Kyrgyz Republic "On the Protection of Bank Deposits."

Conditions for carrying out transactions by clients, including those who have undergone proper verification of the Client, remotely via a video conference session.

List of permitted and prohibited transactions for clients who have undergone due diligence remotely via videoconferencing:

1. It is prohibited to:

- 1.1. Make payments in favor of non-profit organizations (public associations/organizations, public and charitable foundations, political parties, including foreign ones).
If it is necessary to carry out transactions in favor of non-profit organizations, the Client must visit the Bank to confirm their identification and personal data.
- 1.2. Receive transfers from a legal entity or individual entrepreneur, except in cases where the transaction is carried out in connection with the return of a previously made payment (for example, in connection with the refusal of a product or service).
- 1.3. Make payments and transfers involving legal entities and individuals from high-risk countries.

2. It is permitted to:

- 2.1. Carry out transfers for the purpose of paying for goods and services, while the amount of a one-time transaction should not exceed **200,000** soms, and the turnover for such payments should not exceed **400,000** soms **per month**.
- 2.2. Carry out transfers between individuals, while the amount of a single transaction should not exceed **100,000** soms, and the turnover for such transfers should not exceed **200,000** soms **per month**.
- 2.3. Make transfers in favor of the state budget without restrictions.
- 2.4. Withdraw cash through peripheral devices (ATMs, POS terminals), while the amount of a single transaction should not exceed **100,000** soms, and the withdrawal turnover **per month should not** exceed **200,000** soms.
- 2.5. Receive a loan, but the loan amount must not exceed **15,000** soms, and the total amount of loans received remotely must not exceed **30,000** soms **per month**.
- 2.6. Redeem electronic money or transfer it to your own accounts opened with the Bank, subject to standard customer due diligence procedures, without restrictions.
- 2.7. You can top up your e-wallet/bank account without any restrictions, but the maximum balance should not exceed **200,000** soms.

Elkart payment cards

These Rules are an integral part of the Agreement on Comprehensive Banking Services for Individuals at Dos-Credobank (hereinafter referred to as the Agreement), concluded between the Client and the Bank. By signing the Agreement, the Client fully accepts these Rules. The Client must carefully read these Rules.

1. Card validity, termination of card use, card replacement, account closure

1.1. The Primary and Additional Cards are the property of the Bank; upon expiration of the Cards, or at the first request of the Bank, the Cards must be returned by the Cardholder to the Bank.

1.2. The Card indicates its expiration date (month and year). The Card is valid until the end of the last day of the month indicated on it, after which all expired Cards are blocked and must be returned to the Bank.

1.3. In case of refusal to use the Card, the Holder is obliged to submit a corresponding written statement to the Bank, return the Card and close the account.

1.4. The card is replaced in cases where its validity period expires, the card is damaged, the PIN code is compromised, its details are compromised, etc.

1.5. The replaced Card must be returned to the Bank, except in cases of loss or theft of the Card.

1.6. In the event of the expiration of the card and the Cardholder's desire to continue using the payment bank card, the Cardholder must contact the Bank no later than 5 (five) banking days before the expiration of the card and submit an application for reissuance of the card due to its expiration.

2. SMS Notification

2.1. SMS notifications can be enabled for all Bank Cards, if available at the Bank.

2.2. To connect the SMS notification service, the Cardholder must provide an Application for connection of the SMS notification service.

2.3. The Cardholder pays a fee for SMS notifications according to the Bank's Tariffs. The fee is charged automatically. If the Account balance is insufficient to cover the SMS notification fee, the customer will incur a debt for this service and will be automatically disconnected.

2.4. To reconnect the service, the Cardholder must provide an Application for connection of the SMS notification service.

2.5. The Cardholder has the right to cancel the SMS notification service by submitting a written request to the Bank. If the Cardholder wishes to change the mobile phone number used to receive SMS notifications, they must notify the Bank accordingly.

3. Security rules for Cardholders to prevent fraud with Cards.

3.1. The Bank does not use electronic means of communication to obtain confidential information from Cardholders. Therefore, **Cardholders are prohibited from responding to any emails purporting to be from Bank employees that request the Cardholder to provide their PIN, card number, passphrase, or other personal information.**

3.2. There are certain rules you should follow to ensure the secrecy of your PIN code:

- If the PIN code is written down somewhere by the Cardholder, the Card and the entry should be kept separately;
- Do not allow anyone to spy on the PIN code combination entered on the keyboard of an electronic device.

3.3. When entering a PIN, the numbers on the displays of electronic devices are not intentionally displayed, but are replaced by a symbol. It is important to avoid entering the PIN incorrectly. If an

incorrect PIN is entered three times in a row (at any time, using the same or different electronic devices), the Bank will block the Card upon a fourth consecutive error, and it will be retained at the ATM or may be confiscated at the Service Center or cash withdrawal location until the circumstances are clarified.

3.4. The Cardholder can write down the card number and the Customer Service Center phone number - this information may be useful to you in case of loss or theft of the card.

3.5. The Cardholder must remember the code word and not store it together with the card and PIN code.

3.6. The Cardholder must keep their PIN secret. Sharing their PIN with third parties may result in unauthorized use of the Card, meaning the unauthorized spending of the Cardholder's funds. The Cardholder must remember that they are not required to disclose their PIN to anyone, including Bank representatives, law enforcement officials, or retail cashiers. Only the Cardholder should know their PIN.

3.7. You must not keep the Card and PIN code together, or write the PIN code on the Card itself or in documents stored next to the Card.

3.8. When changing your PIN, do not use obvious, easily guessed digital combinations, such as the end of a phone number, date of birth, etc.

3.9. The Cardholder must comply with the Card storage rules:

- Do not leave the Card near open flames;
- Do not expose the Card to mechanical impact.

3.10. You may not transfer or sell your Card and PIN to third parties. Use of the Card by a third party is considered by the Bank to be a gross violation of these Rules and may result in unilateral termination of the Agreement at the Bank's initiative.

3.11. The Card must be visible to the Cardholder during the transaction. The Card must be collected immediately after the Transaction is completed.

3.12. It is recommended to keep all receipts for future reference. Receipts should not be thrown into public trash.

3.13. Whenever possible, use ATMs during daylight hours and choose well-lit locations at night. Check the ATM reader for any suspicious devices and ensure no one is standing by while transactions are being made.

3.14. In case of tokenization of the Card, the Holder must:

- When voluntarily transferring a device, delete the mobile application/token or temporarily block it by contacting the Bank.
- If the device is lost/stolen and/or the token is compromised, delete/block the token by contacting the Bank.

3.15. The chip on the card contains information about its owner. Avoid exposure to adverse factors such as electromagnetic fields (near displays, magnetized or magnet-containing items, such as keys or magnetic closures on bags), mechanical damage (scratches, dirt, overheating, such as from sunlight), and other factors that could damage the chip and prevent card transactions in Automated Authorization Mode.

3.16. The card should be kept in a case or wallet, and do not apply excessive force when handling it.

4. General provisions for card transactions

4.1. Transactions related to receiving funds, paying for goods and services in the Kyrgyz Republic are carried out only in Kyrgyz soms.

4.2. In the case of making non-cash payments and receiving cash outside the Kyrgyz Republic, conversion is made at the exchange rate of the currency established in the payment system (transactions

are carried out only using Contactless cards).

4.3. If the Client receives a funds transfer to their card in a currency different from the card currency, the funds will be credited to the card in the card account currency and converted at the currency exchange rate established in the Bank's payment system. However, the conversion rate at the time of payment authorization and processing/crediting may differ.

4.4. If the Client does not have sufficient funds to carry out a Card Transaction or the transaction amount exceeds the limit set by the Bank, the Bank will refuse to carry out the transaction.

4.5. Card transactions involving the transfer of funds from the Client to another individual using an ATM or mobile applications are conducted using the Card/Card details. Such funds transfers are conducted in accordance with the procedure and terms stipulated by the Bank's Internal Regulatory Documents and tariffs, as well as the legislation of the Kyrgyz Republic. The Client acknowledges that the funds transfer transaction they conduct is equivalent to a similar transaction conducted at a Bank office. The Client also acknowledges that they are fully responsible for the accuracy of the payment details (recipient account, transfer amount, payment currency, etc.) provided during the funds transfer and cannot file a claim against the Bank in the event of an incorrect payment.

4.6. Card transactions made by the Client before the end of the Bank's Business Day are considered completed on that banking day, and transactions made by the Client after the end of the Bank's Business Day are considered completed on the following banking day. The Client agrees that in account statements received by the Client from the Bank, transactions made after the end of the Bank's Business Day will be dated within 5 banking days of the transaction.

4.7. Remuneration for services provided by the Bank using Cards is charged according to the established Bank Tariffs.

5. **Withdrawing cash using an automated teller machine (ATM).**

5.1. To withdraw cash from an ATM, insert your card into the card reader or hold it near the contactless reader. Then, follow the ATM prompts to enter your PIN and the amount you wish to withdraw.

5.2. After completing a Card transaction and withdrawing banknotes from the ATM, a receipt is printed. Due to the confidentiality of Cardholder information, it is recommended to take the printed receipt with you and never leave it near the ATM.

5.3. A card transaction for a valid Card may be declined when the correct PIN code is entered for the following reasons:

- The requested amount cannot be dispensed using banknotes not available in the ATM cassettes. You must request an amount that is a multiple of the minimum banknote denomination specified in the ATM's instructions.
- The requested amount exceeds the one-time withdrawal limit set by the Bank. Please split the requested amount into installments and repeat the transaction several times.
- The requested amount exceeds the amount of money available to the Cardholder.
- For other reasons, including technical ones

5.4. When using an ATM, please remember that if the returned Card or dispensed banknotes are not removed from the dispensing device by the Cardholder within 5 seconds, the security system will be activated and, to protect the Cardholder's funds, the Card or banknotes will be retracted into the ATM and retained in a special compartment. In such cases, the Card may be returned to the Cardholder by the bank servicing the ATM only after determining the reasons for the Card's retention. The amount of the card transaction (or the unrecovered portion thereof) debited from the Cardholder's account may be restored

only after the client submits a written request to the Bank for an investigation, which includes uncashment of the ATM, recounting the cash in the cassettes, and analyzing the transaction logs. The acquirer will accept a financial claim from the client within 120 (one hundred twenty) calendar days. The financial claim will be reviewed within 30 (thirty) business days from the date of receipt of the Cardholder's application.

5.5. In this case, the Cardholder may be charged a commission for conducting the investigation in accordance with the Bank's tariffs.

5.6. If you enter an incorrect PIN or if the requested amount exceeds the balance in your account, a notification will appear on the ATM display and the transaction will be rejected.

6. Receiving cash at Cash Points:

6.1. The cardholder presents the Card and an identity document to the cashier.

Once the correct PIN code is entered and there are sufficient funds in the Cardholder's account, a receipt will be printed in two copies confirming the transaction.

6.2. The cashier hands the Cardholder a copy of the receipt. The Cardholder verifies the accuracy of the information on the receipt. Depending on the technology adopted, the printed receipt may be certified by the signatures of both the Cardholder and the cashier. This requirement does not apply to contactless payments and e-commerce transactions.

6.3. Entering the correct PIN code and/or the signature of the Cardholder on the receipts constitutes the Cardholder's instruction to debit the amount of the Card Transaction from the Client's account.

6.4. Transactions using a pre-issued card through peripheral devices and mobile applications of payment system participants are carried out using a PIN code, passwords or other authentication methods.

6.5. The cashier has the right to retain the Card until the circumstances are clarified, in accordance with the terms of this Agreement.

6.6. Cash withdrawal locations of third-party banks may charge an additional fee, which the third-party bank employee must inform you of prior to the transaction. 6.7. If the Cardholder disagrees with the transaction conducted at a Cash Withdrawal Location, they must request the transaction be cancelled on the day of the transaction. In this case, the transaction itself and all fees charged by the Bank will be cancelled.

6.8. The commission for cash withdrawals from devices is charged in accordance with the Bank's approved tariffs.

7. Using the Card to pay for goods and services of service enterprises.

7.1. Card transactions can only be performed in the Automated Authorization mode.

7.2. The Cardholder hands the card over to the Cashier to perform the chip transaction, or personally places the card on the contactless reader of the terminal.

7.3. After the transaction is completed, the cashier issues a receipt and completes the payment to the Cardholder.

7.4. The Cardholder has the right to return a purchase paid for with the Card or cancel a prepaid service. To do this, the cashier will cancel the transaction at the Cardholder's request.

7.5. Cancellation of a purchase transaction can be made on the day of purchase.

7.6. If the return of a product or service is made the next day or later, a return of the purchase must be processed.

7.7. In this case, the Cardholder requests a refund, as after Authorization, the transaction amount is withdrawn from the Cardholder's account. To perform a refund, the cashier performs the refund at the POS terminal and prints a special receipt. The Card Transaction amount and all fees charged by the Bank will be restored to the Cardholder's account on the next banking day after the Bank receives information about the refund from the Interbank Processing Center. This circumstance should be taken into account when calculating the amount available on the Card. Only the full amount can be cancelled; partial

cancellation is not possible.

7.8. In the case of a Contactless payment, entering a PIN code is not required up to the amount determined by the Issuing Bank; above this amount, entering a PIN code becomes mandatory.

7.9. The cashier has the right to request identification from the Cardholder. In the absence of such identification, the cashier has the right to refuse the Cardholder the card transaction.

8. Using the card to pay online using the Card.

8.1. The ability to make online payments is blocked by default and is provided only upon request and consent of the Cardholder.

8.2. When making online payments, the Cardholder independently evaluates the reliability of the seller (length of service, reputation, availability of a postal address, etc.) for whose services/goods he/she provides the details of his/her Card.

8.3. In the event that the Cardholder wishes to make a payment for the purchased goods/services via the Internet using the Card data, the Cardholder hereby confirms his/her full and unconditional consent that the Client's card account will be debited for the amount of the transaction and the amount of commissions applicable for this type of transaction by the Bank and/or the seller of the goods/services and/or the Payment System and/or the seller's bank for transactions made by the Cardholder via the Internet using the Card data (card number, its expiration date, CVV code, etc.) and/or Cardholder data.

8.4. The Cardholder shall be fully responsible for all transactions that may be made via the Internet using the Card data and/or the Cardholder data, even if the transactions were made not by the Cardholder himself, but by any third party who became aware of such data in connection with their use by the Cardholder for payments via the Internet, in case of improper storage of the Card, when third parties had access to the Card, in any cases that resulted in third parties having data about the Card and/or the Cardholder that allows payments to be made via the Internet without the consent of the Cardholder.

8.5. The cardholder hereby acknowledges that he/she assumes all risks associated with:

- Possible access by third parties to the Card data and/or the Cardholder's data that the latter used when making payments via the Internet using the Card;
- Any payments made via the Internet by a third party who has become aware of the Card details and/or the Cardholder details.

8.6. The Cardholder assumes all possible losses, damages, losses, etc., arising as a result of a third party making payments via the Internet using the Card data and/or the Cardholder data, and hereby guarantees that it will not file any claims against the Bank or any lawsuits against it in such cases, since the Bank has previously and fully informed the Cardholder of the possible risks associated with making payments via the Internet using the Card and/or the Cardholder data.

8.7. The Cardholder hereby acknowledges and confirms that he/she is the initiator of the provision of the technical ability to make payments via the Internet using the Card data and/or the Cardholder data, and that he/she releases the Bank from any liability, and the Bank, accordingly, does not bear any liability to him/her for any consequences that may arise for the Cardholder when making payments via the Internet using the Card either by the Cardholder himself/herself or by any third party, authorized or not authorized by the Cardholder.

9. Card Blocking

9.1. In case of loss/theft of the Card or suspicion of disclosure of card data, you must immediately **contact** the Call Center of Dos-Credobank OJSC 8686 (free call), Call Center of Interbank Processing Center CJSC by phone (+996 (312) 637696, or to the branch of Dos-Credobank OJSC with an oral or written request to block the Card.

9.2. Responsibility for transactions on the Card for which there was no blocking notice lies with the client.

9.3. The request must include the Cardholder's last name, first name, and patronymic and, if possible, additional information: date of birth, passphrase, Card number and expiration date, and the reason for blocking. It is advisable to include contact information such as an address and phone number.

9.4. The request is considered to be coming from the Cardholder, and claims for the consequences of Blocking the Card by the Bank will not be accepted.

9.5. The Bank reserves the right to determine the extent of liability of the Cardholder in the event of negligence in storing the Card or failure to maintain the secrecy of the PIN code even after the Card has been blocked, as well as in the event of the Cardholder's intentional illegal actions being established.

9.6. Upon discovery of a Card previously reported lost, the Cardholder must immediately inform the Bank thereof and then return the Card to the Bank.

9.7. In the event of non-return of the found Card, the Cardholder assumes all risks associated with the non-return of the Card and reimburses the Bank for any expenses that the Bank may incur in connection with the seizure of the Card.

9.8. The Bank has the right to block the Card with subsequent oral/written notification to the Cardholder within 10 Banking Days from the date of Blocking, in order to resolve any disputes that may arise.

10. **Retention of the Card**

10.1. The Card may be retained at a Trade and Service Establishment or a cash withdrawal point in the following cases:

- The card is blocked.
- The Cardholder is not the Cardholder.
- The Cardholder forgot the card at the location where the Card Transaction was carried out after it was carried out.

10.2. Cards are retained by an ATM, a cashier at a retail outlet or cash withdrawal location, or a Bank employee. If a Card is retained (except by an ATM), a corresponding report is drawn up.

10.3. The reason for the Card's retention is determined by the Bank no later than the next banking day following the day the Cardholder contacts the Bank - orally (by telephone) or in writing.

10.4. The return of the retained Card shall be made by the Bank directly to the Cardholder after the Bank has made a corresponding decision in the event of delivery of the retained Card to the Bank, upon a written application from the Cardholder.

Rules for using the Electronic Wallet System

1. To authorize the user when logging into the mobile application, an access code or the user's fingerprint is used.
2. To make a payment, the user submits a Payment Order to the Bank in accordance with the terms of the Agreement. By creating a Payment Order, the user provides an unconditional and irrevocable instruction to execute the payment.
3. The creation of a Payment Order is carried out electronically by filling in the Payment details fields in the Mobile Application, and is completed by clicking the "Pay" button or performing other actions expressly indicated by the Bank.
4. By installing the mobile application and performing actions to replenish the electronic wallet, the user irrevocably accepts and agrees to the purchase of the necessary amount of electronic money to receive services under this agreement and to use the electronic wallet and make transfers.
5. The Access Code (or the User's fingerprint), alone and/or in combination with a password and/or clicking the "Pay" button, is recognized by the parties as equivalent to a handwritten signature in accordance with the requirements of the Kyrgyz Republic. All documents created using the Access Code and/or password and/or clicking the "Pay" button are equivalent to paper documents personally signed by the user.
6. In addition to the above, the Bank carries out Electronic Wallet Transactions without the user's instruction in a non-acceptance manner in the following cases:
 - Withholding the amount of the commission payable by the user in accordance with the Tariffs;
 - Withholding the amount of the penalty (fine, late payment interest) stipulated by this Agreement (including the Tariffs or terms of service) and/or other documented expenses of the Bank incurred as a result of providing the Services to the user under this Agreement;
 - Collection of the balance (part thereof) of Electronic Money in accordance with the procedure established by law;
 - Withholding of the amount erroneously credited to the User's Electronic Wallet;
 - Withholding the amount of a user's debt/transaction that arose as a result of the following circumstances (including, but not limited to):
 - crediting of an erroneous/excessive amount of Electronic Money to the user's Electronic Wallet;
 - disputes by the Payer/third party of a particular transaction carried out using the user's Electronic Wallet;
 - amounts of debt on the loan, interest for using the loan and other amounts associated with the loan (debt collection costs, penalties (fines, fines), losses)
 - amounts of debt arising as a result of technical failures; - technical overruns;
7. In other cases, for the purpose of executing decisions of the relevant state and/or judicial authorities in the cases and manner stipulated by the legislation of the Kyrgyz Republic, the internal regulations of the

Bank or the agreement of the Parties, including the Bank's current tariffs for the provided Electronic Wallet Services.

8. The Bank has the right to limit the list of suppliers or services for the user based on suspicious actions of the user, temporary or permanent suspicions of violation of the terms of the agreement.

9. The Bank reserves the right, at its sole discretion, to reduce the maximum amount of a one-time payment, as well as the total amount of payments per day and/or per month in favor of individual users, suppliers, or for individual types of supplier services.

Cost and payment procedure

1. Settlements with the user are made in the national currency of the Kyrgyz Republic – the som. 2. The bank reserves the right to charge the user a commission. The commission amounts, grounds, conditions, and the time of payment by the user are specified in the mobile app, as well as at the time of payment.

3. The commission may be charged in addition to the Transaction amount (not included in the Transaction amount and not reducing the Transaction amount) or deducted from the Transaction amount. The method of applying the commission depends on the type of Service.

4. If the user does not agree with the fee, they must refuse to create the Payment Order. In this case, the user has no right to demand compensation for any losses they or third parties may incur due to the inability to use the e-wallet for this reason. The user assumes responsibility for all consequences of using the e-wallet through the user's mobile app. Therefore, if the user makes an erroneous payment, the service is considered properly rendered, and the fee charged is non-refundable.

5. The Bank reserves the right to unilaterally change (increase or decrease), establish new, or cancel existing tariffs, in whole or in part. Any changes will take effect on the day they are published in the mobile app.

ⁱ **Beneficial owner** - an individual (individuals) who ultimately (through a chain of ownership and control), directly or indirectly (through third parties), owns the right of ownership or controls the client or the individual on whose behalf or in whose interests the transaction (deal) is carried out.

ⁱⁱ **Public officials** are any of the following individuals:

a) a **foreign public official** - a person who performs or has performed significant state or political functions (public functions) in a foreign state (heads of state or government, senior officials in the government and other state bodies, courts, armed forces, state enterprises, as well as prominent political figures, including prominent figures of political parties);

b) a **national public official** is a person who holds or has held a political and special state position or a political municipal position in the Kyrgyz Republic, as provided for in the Register of state and municipal positions of the Kyrgyz Republic, approved by the President of the Kyrgyz Republic, as well as the top management of state corporations, prominent political figures, including prominent figures of political parties;

c) a **public official of an international organization** is the highest official of an international organization who is or has been entrusted with important functions by the international organization (heads, deputy heads and members of the board of directors of an international organization or persons holding equivalent positions in an international organization).

¹ A safe deposit box is opened in the Central Branch (address: Bishkek, Chui Avenue 92)

² * If the client is not the beneficial owner, the beneficial owner questionnaire must be completed.

³ ** Bank management approval for accepting a PEP for servicing is required for a foreign PEP, as well as a national PEP and a PEP of an international organization who have been assigned a high risk level.

Agreement on comprehensive banking services for individuals in Dos-Credobank OJSC (Public Offer)