PUBLIC OFFER

for the conclusion of a fixed-term bank deposit agreement “Bai bol!”

(For the “Bai bol+” and “Bai bol Children's” products, an equivalent edition shall be used, replacing the name of the deposit product and the special terms and conditions.)

1. GENERAL PROVISIONS

1.1. This Public offer for the conclusion of the “Bai bol!” fixed-term bank deposit agreement (hereinafter referred to as the Offer) is an official proposal by Open Joint-Stock Company "DosCredobank" (hereinafter referred to as the Bank) to individuals to conclude a fixed-term bank deposit agreement under the terms and conditions set forth herein.

1.2. This Offer has been developed in accordance with the Civil Code of the Kyrgyz Republic, the Law of the Kyrgyz Republic "On banks and banking activities", the Law of the Kyrgyz Republic "On protection of bank deposits", regulatory legal acts of the National Bank of the Kyrgyz Republic, and other legislation of the Kyrgyz Republic.

1.3. This Offer defines the procedure for opening, servicing, prolonging, and closing the fixed-term bank deposit, as well as the rights, obligations, and liability of the Bank and the Depositor.

1.4. The bank deposit agreement is concluded by accepting this Offer without signing a separate bank deposit agreement.

1.5. Acceptance of this Offer shall be deemed the performance by the Depositor of any of the following actions:

- signing the Application form (Application) for opening a fixed-term bank deposit;
- opening a fixed-term bank deposit via the Bank's remote servicing channels using the identification and authentication methods applied by the Bank;
- depositing funds into the deposit account after confirming agreement with the terms and conditions of this Offer.

1.6. From the moment of acceptance of this Offer, the bank deposit agreement shall be deemed concluded, and the Depositor confirms that they:

- have familiarized themselves with the terms and conditions of this Offer;
- understand the content and legal consequences of its acceptance;
- accept all terms and conditions of this Offer fully and without any reservations, exceptions, or additions.

1.7. The individual terms of the deposit are determined by the Application form (Application) for opening a fixed-term bank deposit, which is an integral part of the bank deposit agreement.
The individual terms include:

- deposit amount;
- deposit currency;
- deposit placement term;
- interest rate amount (rate);
- annual effective interest rate;
- procedure for interest payout;
- conditions for interest capitalization (if applicable);
- deposit replenishment conditions;

- conditions for partial withdrawal of funds (if applicable);
- automatic prolongation conditions;
- other terms and conditions relating to the respective deposit product.

1.8. This Offer is posted on the official website of the Bank and in the structural units of the Bank. Prior to acceptance, the Bank shall provide the Depositor with the opportunity to review the terms and conditions of this Offer.

2. SUBJECT OF THE AGREEMENT

2.1. Under this Agreement, the Bank accepts funds from the Depositor as a deposit on the terms of urgency, repayment, and remuneration, and undertakes to return the deposit amount and accrued interest in the manner and under the terms and conditions provided for by this Offer and the Application form (Application) for opening a fixed-term bank deposit.

2.2. The type of deposit product, deposit amount, deposit currency, placement term, interest rate, annual effective interest rate, and other individual terms are determined by the Depositor when filling out the Application form (Application) for opening a fixed-term bank deposit.

2.3. Funds are placed in a deposit account opened by the Bank in the name of the Depositor.

2.4. For the "Bai bol Children's" deposit product, the deposit account is opened in the name of the child in accordance with the terms of the deposit product and the requirements of the legislation of the Kyrgyz Republic. The specific conditions for disposing of such a deposit are determined by this Offer and the legislation of the Kyrgyz Republic.

3. PROCEDURE FOR OPENING A DEPOSIT

3.1. To open a deposit, the Depositor shall provide
the Bank with the documents stipulated by the legislation of the Kyrgyz Republic, regulatory legal acts of the National Bank of the Kyrgyz Republic, and internal documents of the Bank.

3.2. Upon identifying the Depositor, the Bank shall open a deposit account and execute the Application Form (Application) for opening a fixed-term bank deposit.

3.3. The deposit account shall be deemed opened from the moment of its registration in the automated banking system of the Bank.

3.4. The deposit shall be deemed placed from the moment the funds are credited to the deposit account.

3.5. In the event that funds are not credited to the deposit account within the timeframes stipulated by the deposit opening terms, the Bank reserves the right to cancel the application for opening the deposit without sending additional notice to the Depositor.

4. PROCEDURE FOR DEPOSITING FUNDS

4.1. The Depositor shall deposit funds into the deposit in the amount and currency specified in the Application form (Application) for opening a fixed-term bank deposit.

4.2. Funds may be deposited in cash through the Bank's cash desk or by non-cash transfer in accordance with the legislation of the Kyrgyz Republic, internal documents of the Bank, and current tariffs.

4.3. When depositing foreign currency, banknotes must comply with the Bank's requirements for the solvency of monetary notes. In the event of depositing damaged banknotes, the Bank reserves the right to accept them under the terms and in the manner prescribed by the Bank's internal documents and current tariffs.
4.4. In the event of erroneous crediting of funds to the Depositor's deposit account, the Bank reserves the right to debit such funds in the manner prescribed by the legislation of the Kyrgyz Republic and the terms of this Offer.
4.5. Prior to opening the deposit, as well as during its validity period, the Bank has the right to request documents and information necessary to comply with the requirements of the legislation of the Kyrgyz Republic, regulatory legal acts of the National Bank of the Kyrgyz Republic, legislation in the field of combating the legalization (laundering) of criminal proceeds and the financing of terrorist activities, as well as the Bank's internal documents.
4.6. Failure by the Depositor to provide the documents or information stipulated in Clause 4.5 of this Offer, as well as the provision of inaccurate information, shall serve as grounds for refusing to open a deposit, execute a transaction, or apply other measures provided for by the legislation of the Kyrgyz Republic.

5. PROCEDURE FOR ACCRUAL AND PAYMENT OF INTEREST

5.1. The Bank shall accrue interest on the deposit amount in the amount established by the individual terms of the respective deposit product.
5.2. Interest shall be accrued starting from the day following the day the funds are credited to the deposit account up to the day preceding the return of the deposit amount or its debiting on other grounds provided for by the legislation of the Kyrgyz Republic and this Offer.
5.3. When calculating interest, a conventional year duration of **360 days** and a month duration of **30 days** shall be used, unless otherwise established by the legislation of the Kyrgyz Republic or the terms of the respective deposit product.
5.4. The procedure for interest payment shall be determined by the terms of the respective deposit product and specified in the Application form (Application), including through:

- monthly interest payment;
- interest capitalization;
- transfer of interest to another bank account of the Depositor;
- interest payment upon expiration of the deposit term.

5.5. In the event of capitalization, the accrued interest shall be added to the deposit amount in the manner prescribed by the terms of the respective deposit product.
5.6. Interest on foreign currency deposits shall be paid in the currency of the deposit. If the payment of a fractional amount is impossible, it shall be made in the national currency at the Bank's exchange rate effective on the payment date.
5.7. The interest rate on the deposit shall be established by the Bank in accordance with the decision of the authorized body of the Bank effective on the date of conclusion of the bank deposit agreement.

6. DEPOSIT REPLENISHMENT AND PARTIAL WITHDRAWAL

6.1. The possibility of deposit replenishment shall be determined by the terms of the respective deposit product and specified in the Application form (Application).

6.2. In the event that replenishment is permitted, the Depositor shall have the right to deposit additional funds within the limits, procedure, and timeframes provided for by the terms of the respective deposit product.

6.3. The maximum amount of an additional contribution, time restrictions on depositing funds, and other replenishment terms shall be determined by the terms of the deposit product and brought to the Depositor's attention prior to the acceptance of this Offer.

6.4. Partial withdrawal of funds shall be permitted only in cases provided for by the terms of the respective deposit product.

6.5. If the terms of the deposit product provide for the possibility of partial withdrawal exclusively within the limits of capitalized interest, such withdrawal shall be carried out in the manner established by the Bank.

7. DEPOSIT PROLONGATION

7.1. If upon expiration of the agreement term the Depositor has not claimed the deposit amount and accrued interest, the agreement shall be deemed automatically prolonged under the terms effective in the Bank for the respective deposit product on the date of prolongation, unless otherwise provided for by the product terms or internal documents of the Bank.

7.2. If on the date of prolongation the respective deposit product is no longer offered by the Bank, the Bank reserves the right to prolong the deposit to a similar deposit product effective on the date of prolongation, having notified the Depositor in the manner established by the internal documents of the Bank.

7.3. In the event that the deposit was opened on special, individual, or promotional terms, standard terms of the deposit product effective on the date of prolongation shall apply after prolongation, unless otherwise provided for by the Bank.

7.4. The Bank reserves the right to cancel the automatic prolongation of an individual deposit product. In such a case, upon expiration of the agreement term, further interest accrual shall be carried out in accordance with the terms of the deposit product or the legislation of the Kyrgyz Republic.

8. EARLY TERMINATION OF THE AGREEMENT

8.1. The Depositor has the right at any time before the expiration of the deposit term to demand the return of the deposit amount in the manner and under the terms and conditions provided for by this Offer and the terms of the respective deposit product.

8.2. In the event of early termination of the agreement, interest shall be recalculated in accordance with the terms of the respective deposit product effective on the date of early termination of the agreement.

8.3. The amount of interest previously paid to the Depositor in excess of the amount payable after recalculation shall be withheld by the Bank from the deposit amount in the manner established by the legislation of the Kyrgyz Republic.

8.4. When issuing cash funds previously deposited via non-cash transfer, the Bank reserves the right to withhold a fee in accordance with the current tariffs of the Bank, if such a fee is provided for.
8.5. In the event of early termination of the agreement after automatic prolongation, the recalculation of interest shall be carried out based on the actual placement term of funds after the last prolongation.
8.6. Upon early termination of the bank deposit agreement or upon expiration of the deposit term, for funds that were originally deposited by the Client in Russian rubles, the return of funds shall be carried out by the Bank exclusively in Russian rubles, regardless of the currency in which the deposit was opened, including cases where upon opening the deposit the contributed Russian rubles were converted into KG som or foreign currency. The return shall be made at the Bank's exchange rate established on the date of the return of funds.

9. RIGHTS AND OBLIGATIONS OF THE PARTIES
9.1. The Bank has the right to:

- demand from the Depositor documents and information necessary to comply with the requirements of the legislation of the Kyrgyz Republic;
- refuse to open a deposit or execute a transaction in cases provided for by the legislation of the Kyrgyz Republic;
- amend the terms and conditions of deposit products that do not affect the rights and obligations under already concluded agreements, unless otherwise provided by legislation;
- suspend the execution of transactions in cases provided for by the legislation of the Kyrgyz Republic;
- exercise other rights provided for by the legislation of the Kyrgyz Republic and internal documents of the Bank;
- request from the Depositor documents and information necessary for identification, verification, and proper due diligence of the Client, including documents confirming the source of origin of funds, as well as other information necessary to comply with the requirements of the legislation of the Kyrgyz Republic in the field of countering the financing of criminal activities and the legalization (laundering) of criminal proceeds. Documents and information shall be provided within the timeframe specified by the Bank in the respective request;
- request from the Depositor additional documents and information necessary to comply with the requirements of correspondent banks, international obligations of the Kyrgyz Republic, and legislation in the field of countering the financing of criminal activities and the legalization (laundering) of criminal proceeds when performing banking operations;
- without prior notice, suspend transactions on the deposit account, refuse to execute a transaction, or terminate contractual relations in the cases and in the manner provided for by the legislation of the Kyrgyz Republic in the field of countering the financing of criminal activities and the legalization (laundering) of criminal proceeds, including in the event of the impossibility of conducting proper due diligence of the Client, failure to provide documents and information necessary to comply with the requirements of the legislation,

establishment of facts of providing inaccurate information, as well as in other cases provided for by the legislation of the Kyrgyz Republic;

- refuse to execute transactions on the deposit account in cases provided for by the legislation of the Kyrgyz Republic, including in the presence of circumstances preventing the Bank from fulfilling the requirements of the legislation of the Kyrgyz Republic in the field of countering the financing of criminal activities and the legalization (laundering) of criminal proceeds;
- apply measures to suspend transactions, freeze funds (assets), refuse to execute transactions, and other measures in the cases and in the manner provided for by the legislation of the Kyrgyz Republic on countering the financing of terrorist activities and the legalization (laundering) of criminal proceeds.

9.2. The Bank shall:

- open a deposit account after the Depositor fulfills the requirements of the legislation and internal procedures of the Bank;
- ensure accounting and record-keeping of the Depositor's funds;
- accrue and pay interest in accordance with this Offer and the individual terms of the deposit;
- return the deposit amount and accrued interest in the manner established by this Offer;
- observe banking secrecy and ensure the confidentiality of information about the Depositor, except for cases provided for by the legislation of the Kyrgyz Republic.

9.3. The Depositor has the right to:

- receive information on the status of the deposit;
- receive accrued interest in the manner established by the terms of the deposit product;
- demand the return of the deposit upon expiration of the term or early in cases provided for by this Offer;
- exercise other rights provided for by the legislation of the Kyrgyz Republic.

9.4. The Depositor shall:

- provide the Bank with accurate information and documents;
- timely notify the Bank of changes in personal data;
- comply with the terms and conditions of this Offer;
- fulfill the requirements of the legislation of the Kyrgyz Republic and the internal documents of the Bank.

10. SPECIAL FEATURES OF THE "BAI BOL CHILDREN'S" DEPOSIT

(This section is included only in the offer edition for the "Bai bol Children's" deposit product.)

10.1. The deposit is opened in the name of a minor for the benefit of the child.

10.2. Until the child reaches the age of 14, the management of funds in the deposit account is carried out by their parents (adoptive parents) or guardians in the manner established by the legislation of the Kyrgyz Republic.

10.3. Upon the child reaching the age of 14 (from 14 to 18 years old), the minor shall independently manage the deposit with the written consent of their legal representatives (parents, adoptive parents, trustees), and in cases provided for by the legislation of the Kyrgyz Republic, regulatory acts of the NBKR, as well as guardianship and trusteeship authorities.
10.4. The Bank reserves the right to request additional documents confirming the authority of the legal representative or the child's right to manage the deposit.

11. WARRANTIES AND LIABILITY
11.1. The Bank is a participant in the bank deposit (deposits) protection system.
11.2. The payment of guaranteed compensation shall be carried out in the cases and in the manner provided for by the Law of the Kyrgyz Republic "On Protection of Bank Deposits". The maximum amount of guaranteed compensation upon the occurrence of an insured event is 1,000,000 (one million) KG som in aggregate for the Depositor's deposits and interest in the Bank.
11.3. The Bank is liable for the safety of the Depositor's funds within the limits established by the legislation of the Kyrgyz Republic.
11.4. The Parties shall be liable for the non-fulfillment or improper fulfillment of obligations under the agreement in accordance with the legislation of the Kyrgyz Republic.

12. DISPUTE RESOLUTION PROCEDURE
12.1. The Depositor has the right to send a written appeal (complaint) to the Bank. The Bank shall receive, register, and review the Depositor's appeal, and provide a written response within a period not exceeding 30 (thirty) calendar days from the date of its registration with the Bank.
12.2. If an agreement is not reached, the dispute shall be subject to review in the manner established by the legislation of the Kyrgyz Republic.

13. FINAL PROVISIONS
13.1. This Offer enters into force from the date of its approval by the Bank and remains valid until its cancellation or the approval of a new edition.
13.2. The Bank reserves the right to amend this Offer in the manner established by the legislation of the Kyrgyz Republic and the internal documents of the Bank.
13.3. Amendments shall not apply to bank deposit agreements concluded before the date such amendments enter into force, unless otherwise provided by the legislation of the Kyrgyz Republic or the terms of the respective agreement.
13.4. In all other matters not regulated by this Offer, the Bank and the Depositor shall be guided by the legislation of the Kyrgyz Republic.