

**Approved by the Board of Directors of Dos-Credobank OJSC, protocol No. 2(12) dated January 22, 2026**

**Public offer to conclude a bank account agreement for individual entrepreneurs at Dos-Credobank OJSC**

This public offer (hereinafter referred to as the "Offer") is an official proposal by Dos-Credobank OJSC (hereinafter referred to as the Bank) to enter into a bank account agreement (hereinafter referred to as the "Agreement") with an individual entrepreneur (hereinafter referred to as the "Client") on the terms and conditions set out below.

This Offer defines the terms and conditions for opening, maintaining, and using a bank account, as well as the provision of related banking services. Acceptance of the Offer is accomplished by the Client submitting an application (questionnaire) and the necessary documents in accordance with the requirements of Kyrgyz Republic legislation and the Bank's internal regulations.

Terms and definitions used in this Offer:

**A simple electronic signature** is an electronic signature generated using a code (password, OTP) (or other identifier) sent by an individual entrepreneur via electronic channels. This confirms agreement with the terms of the Offer and is equivalent to a handwritten signature in accordance with the legislation of the Kyrgyz Republic.

**Personal data** – any information related to a specific or identifiable individual entrepreneur, including data provided when opening an account, verification, identification and subsequent servicing.

**Personal data processing** — any actions with personal data, including collection, systematization, storage, use, transfer, depersonalization, and destruction, carried out by the Bank within the framework of the Agreement and legal requirements.

**Confidentiality of personal data** is a legally established obligation to non-disclosure of personal data without the consent of an individual entrepreneur, except in cases expressly provided for by law.

**A bank account** is an account opened by a Bank in the name of an individual entrepreneur for storing funds and conducting settlement transactions, based on a concluded Agreement.

**An individual entrepreneur** is an individual resident of the Kyrgyz Republic, registered in the established manner as an individual entrepreneur, possessing legal capacity and legal competence, who has expressed consent to the terms of this Offer for the purpose of opening a bank account with Dos-Credobank OJSC.

**Verification** is a procedure for confirming the identity of an individual entrepreneur and/or his/her beneficial owner, including verification of identification data, in accordance with the requirements of legislation and the Bank's internal procedures.

**Website** — official website of Dos-Credobank OJSC: <https://www.dcb.kg>.

**OTP (One Time Password)** is a one-time password (digital code) sent by the Bank via SMS or other electronic channels used by an individual entrepreneur as a simple electronic signature for:

- confirmation of agreement with the terms of this Offer;
- consent to the processing and verification of personal data, including through government and other information systems;
- confirmation of intention to open a bank account and further interaction with the Bank.

## **1. General Provisions**

**1.1.** This Public Offer (hereinafter referred to as the "Offer") defines the terms and procedure for opening a bank account for an individual entrepreneur (hereinafter referred to as the "Client"), as well as regulating the relations between Dos-Credobank Open Joint-Stock Company (hereinafter referred to as the "Bank") and the Client arising in the process of concluding and executing the Bank Account Agreement (hereinafter referred to as the "Agreement").

**1.2.** Acceptance of this Offer shall be deemed to be the performance by the Client of any of the following actions:

1. sending a one-time password to the number specified by the Bank via the DCB electronic service

Business or another electronic channel of the Bank;

2. signing documents with a simple electronic signature in the Bank's mobile or web services;
3. actual use of the Bank's electronic services after familiarization with the terms of this Offer.

Completion of the specified actions confirms the Client's full and unconditional agreement with all the terms of this Offer, including the appendices and regulations for remote banking services.

**1.3.** A one-time password (OTP) generated and sent by the Client to the Bank is recognized as a simple electronic signature of the Client, fully equivalent to a handwritten signature in accordance with the legislation of the Kyrgyz Republic and the Regulation on electronic document management and the use of electronic digital signatures in Dos-Credobank OJSC.

**1.4.** Sending a one-time password (OTP) by the Client confirms that the Client has read and agrees to all terms of the Offer, terms of service, and requirements of the Bank, and understands the legal consequences of using a simple electronic signature.

**1.5.** Acceptance of the Offer does not obligate the Bank to open an account for the Client. The Bank reserves the right to refuse to open an account for reasons stipulated by Kyrgyz Republic legislation and the Bank's internal documents.

**1.6.** Opening an account with the Bank and starting to use remote banking services confirms the Client's agreement with all provisions of the Offer, the remote banking regulations, Tariffs, and the terms of personal data processing.

**1.7.** The Client gives consent to the Bank to process his/her personal data, including:

- to collect, process, store, clarify, update, transfer and receive data from government agencies and information systems (including state registration systems, tax and social databases),
- obtaining information from third parties involved in the provision of banking services for the purposes of identification, verification, and compliance with legal requirements, including legislation on combating the financing of criminal activity and the legalization (laundering) of criminal proceeds (hereinafter referred to as combating the financing of criminal activity and the legalization (laundering) of criminal proceeds).

Processing is carried out on the basis and to the extent provided for by this Offer and legislation.

**1.8.** The offer is irrevocable and fully equivalent to a paper document bearing the Client's signature. The electronic form of the document does not diminish its legal force.

**1.9.** If the Client does not agree with the terms of the Offer, he/she is obligated to refrain from taking any actions **indicating** acceptance. Failure to provide the OTP or refusal to use the Bank's services means the Client's lack of consent to enter into the Agreement.

**1.10.** The Client's personal data may be processed by the Bank without any limitation on the storage period, including with or without the use of automated means, by any legal means provided for by the legislation of the Kyrgyz Republic.

**1.11.** The Client confirms that he/she understands the legal force of all transactions carried out using a simple electronic signature and other electronic means of identification.

**1.12.** By accepting this Offer, the Client confirms consent to the use of a simple electronic signature when receiving any banking services of the Bank, including transactions in the DCB service Business. The Client has the right to review the Regulation on Electronic Document Management and the Use of Electronic Signatures on the Bank's official website.

## **2. Subject of the Offer**

**2.1.** The subject of this Offer is the provision by the Bank to the Client of services for opening and maintaining a bank account for an individual entrepreneur in national and (or) foreign currency, as well as providing access to the Bank's remote services, including the DCB service. Business, in the manner and under the conditions established by this Offer and its appendices.

**2.2.** Within the framework of this Offer, the Bank undertakes to provide settlement and cash services to the Client, crediting and debiting funds, conducting payment transactions, providing information on the account status, as well as other services stipulated by law and the Bank's internal documents.

**2.3.** The Client undertakes to use the account in accordance with the legislation of the Kyrgyz Republic, including the legislation of the Kyrgyz Republic on combating the financing of criminal activity and the legalization (laundering) of criminal proceeds, the rules of the Bank, and to pay for the Bank's services in a timely manner in accordance with the current Tariffs.

**2.4.** Opening an account, connecting the Client to the Bank's remote services and subsequent use of such services is carried out on the terms of repayment, payment and compliance with regulatory requirements,

including identification and verification procedures. Client.

### **3. Bank Account Terms and Conditions and Tariffs**

**3.1.** The Client's bank account is opened and maintained by the Bank in the national currency of the Kyrgyz Republic or in foreign currency, depending on the account type chosen by the Client.

**3.2.** The Bank provides settlement and cash services to the Client, including:

- crediting funds to the account;
- debiting funds from an account;
- conducting internal and external payments;
- execution of operations on behalf of the Client;
- provision of statements and other account information;
- access to the Bank's digital services, including DCB Business.

**3.3.** 's remuneration for account servicing, conducting payment transactions, providing remote banking services, as well as other Tariffs are charged by the Bank in accordance with the Bank's Tariffs , **posted** on the Bank's official website ([https : // www.dcb.kg/ru/about-bank/tarif](https://www.dcb.kg/ru/about-bank/tarif) ) and which are an integral part of this Offer .

**3.4.** The Client confirms and accepts that the amount of the Bank's commissions, the procedure for their calculation and the terms of deduction are established by the Tariffs and may be changed by the Bank unilaterally in the cases and in the manner stipulated by the legislation of the Kyrgyz Republic.

**3.5.** Commissions, payments, and other mandatory amounts are debited by the Bank automatically from the Client's account, including on a priority basis in accordance with the law.

**3.6.** The Client undertakes to ensure sufficient funds in the account to meet their obligations to the Bank. If funds are insufficient, the Bank reserves the right to suspend transactions until the account is replenished.

**3.7.** The Client confirms that the use of the Bank's services, including remote services, is subject to compliance with the Bank's internal rules, the requirements of the legislation of the Kyrgyz Republic on combating the financing of criminal activity and the legalization (laundering) of criminal proceeds, and the regulatory legal acts of the Kyrgyz Republic.

**3.8.** The Bank has the right to establish additional requirements for the Client's transactions, including payment limits, based on security requirements, legislation, and internal risk management policies.

### **4. The procedure for opening an account and making payments**

**4.1.** The Bank opens a bank account for the Client based on the acceptance of this Offer, successful completion of the identification procedure, provision of the necessary documents and compliance with the requirements of the legislation of the Kyrgyz Republic.

**4.2.** The Bank's obligations to open and maintain an account are considered fulfilled from the moment the Client is assigned a unique bank account number and provided with the technical ability to use the Bank's services, including access to remote services (DCB Business).

**4.3.** All transactions on the account are carried out in accordance with the legislation of the Kyrgyz Republic, the rules of payment systems, the internal documents of the Bank, the requirements of financial monitoring and the Bank's Tariffs.

**4.4.** The Client instructs the Bank to write off funds from the account in the order of calendar priority or in another order established by law, including writing off:

- Bank commissions;
- amounts on the Client's payment orders;
- obligations of the Client established by law or contract.

**4.5.** Funds received in the Client's account are considered to belong to the Client from the moment they are credited to the account. The date of execution of the Client's payment order by the Bank is the date the funds are debited from the Client's account, provided there is a sufficient balance.

**4.6.** In case of insufficient funds in the account, the Bank has the right to:

1. suspend operations;
2. refuse to execute the Client's orders;
3. request documents and clarifications from the Client if the transaction is subject to additional verification (for the purposes of financial monitoring, security or verification of the source of funds).

**4.7.** The Client undertakes to carry out transactions on the account solely within the framework of the legal

regime of an individual entrepreneur provided by law and not to use the account for purposes that violate the requirements of the law, including:

- illegal business activities;
- transactions related to the legalization of criminal proceeds or the financing of criminal activities;
- transactions that exceed established limits or violate the currency regulation regime.

## **5. Rights and obligations of the Parties**

### **5.1. Bank Rights**

The Bank has the right to:

**5.1.1.** Unilaterally amend this Offer and the Bank's Tariffs. Amendments will take effect 10 (ten) calendar days after the new version of the Offer or Tariffs is posted on the Bank's official website.

**5.1.2.** Debit funds from any Client account without acceptance, in cases stipulated by law, this Offer or the Bank's Tariffs.

**5.1.3.** Request from the Client additional documents and information necessary for identification, verification, confirmation of the source of funds or the purposes of transactions, as well as when conducting financial monitoring activities.

**5.1.4.** Suspend transactions on the Client's account in the following cases:

- identifying suspicious or atypical transactions;
- lack of necessary documents;
- non-compliance of operations with legal requirements;
- on the grounds provided for by the Law of the Kyrgyz Republic "On Combating the Financing of Criminal Activity and the Legalization (Laundering) of Criminal Proceeds."

**5.1.5.** Conduct corrective transactions on the account, including writing off erroneously credited amounts, in accordance with the procedure provided by law.

**5.1.6.** Establish technological and financial limits on the Client's transactions in order to ensure security, compliance with legal requirements, and risk management.

**5.1.7.** The Bank has the right to unilaterally terminate the Agreement by notifying the Client one calendar month prior to closing the account if:

- the amount of funds in the Client's account is less than the minimum amount stipulated by the bank account agreement;
- there are no funds in the Client's account for a period specified in the agreement, or no transactions have been made on the account at the Client's request.

**5.1.8.** The Bank has the right to unilaterally terminate the Agreement if:

- The Client has not submitted the relevant documents required to meet the requirements for identification and verification of the Client and the beneficial owner, as well as other measures for due diligence of the Client, and to carry out transactions on the account;
- The Client has not submitted the relevant documents required to carry out transactions on the account, confirming the economic feasibility of the transaction being carried out and the validity of the Client's actual economic activity;
- false documents were presented.

**5.1.9.** The Bank has the right to request that the Client provide documents confirming the legality and economic feasibility of the transaction, using a risk-based approach. Such documents may include invoices issued to the Client, contracts concluded by the Client, payment documents (e.g., invoices), etc.

The Client undertakes to provide the Bank, upon request, with additional documents and information, including counterparty information, no later than 10 (ten) business days, in order to confirm the economic feasibility and legality of the transactions being conducted, as well as the source of the Client's funds and the beneficial owner. If the Client fails to submit the documents requested by the Bank within the specified timeframe, the Bank reserves the right to refuse the Client's account transaction.

**5.1.10.** The Bank has the right to provide information about the Client and his transactions to the relevant authorities in accordance with the requirements of the FATCA law, if the Client is related to the USA.

**5.1.11.** The Bank has the right to refuse the Client to open an account or to carry out transactions on the account if: - the relevant documents necessary to meet the requirements for opening an account and carrying out transactions on it, identifying and verifying the Client and the beneficial owner and carrying out other measures to ensure due diligence of the Client are not submitted;

- false documents were presented.

**5.1.12.** The bank has the right to refuse to perform a transaction on an account in the event of:

- the amount of the order to transfer funds together with the commission and expenses of the Bank exceeds the amount of funds in the Client's account;
- payment details are incorrect;
- in case of non-payment by the Client of the commission for the Bank's services;
- in the event of an arrest on an account, suspension/freezing of transactions on the account and in other cases provided for by the legislation of the Kyrgyz Republic.
- if the subject of the transaction is goods/services subject to sanctions by the United States (OFAC), the EU, the UK and other countries, and if the transaction is in any way related to persons subject to sanctions by the United States (OFAC), the EU, the UK and other countries.

## **5.2. Bank Responsibilities**

The Bank undertakes to:

- 5.2.1.** Ensure the confidentiality of the Client's information and personal data, except in cases expressly provided for by the legislation of the Kyrgyz Republic.
- 5.2.2.** Take information and technological security measures when processing personal data and conducting Client transactions.
- 5.2.3.** Post current versions of the Offer, rules and Tariffs on the Bank's official website.
- 5.2.4.** Execute the Client's orders on the account if there is a sufficient balance and in compliance with the requirements of the law and internal financial monitoring procedures.
- 5.2.5.** Notify the Client of changes to the terms of the Offer in the manner prescribed by paragraph 5.1.1 of this Offer.

## **5.3. Client Rights**

The client has the right to:

- 5.3.1.** Use a bank account and remote service channels (including DCB Business) in accordance with the terms of this Offer.
- 5.3.2.** Receive information from the Bank about the account status, transactions carried out, Tariffs and terms of service.
- 5.3.3.** Request clarification on transactions, Tariffs, remote service functions and other issues related to the execution of the Offer.
- 5.3.4.** Terminate the agreement (stop using the account) unilaterally by submitting to the Bank a written application to close the account, in the absence of debt and obligations to the Bank.

## **5.4. Client's Responsibilities**

The Client undertakes to:

- 5.4.1.** Comply with the terms of this Offer, the Service Rules and the Bank's current Tariffs.
- 5.4.2.** Ensure that there is a sufficient balance in the account to meet obligations to the Bank, including fees and payments.
- 5.4.3.** Provide the Bank with timely documents and information necessary for identification, verification, and confirmation of the source of funds related to the Client's activities and the transactions carried out by him in accordance with the requirements of the legislation of the Kyrgyz Republic.
- 5.4.4.** Prevent the account from being used for purposes contrary to law, including for transactions related to money laundering or the financing of criminal activities.
- 5.4.5.** Immediately notify the Bank of any changes in registration data, contact information, details, organizational and legal status and other data affecting the fulfillment of obligations, in writing, with the necessary supporting documents attached.
- 5.4.6.** Ensure the security of authentication means (login, password, OTP, electronic signature) and do not transfer them to third parties.
- 5.4.7.** Comply with the requirements of the legislation of the Kyrgyz Republic in the field of combating the financing of criminal activity and the legalization (laundering) of criminal proceeds, and, at the request of the Bank, provide documents and information confirming the operations (transactions) carried out, their economic meaning and the source of origin of funds.

## **5.5. Responsibility of the Parties**

**5.5.1.** The Bank shall not be liable for the Client's losses arising as a result of:

- execution of lawful requests of government agencies;
- the Bank's application of measures provided for by legislation on combating the financing of criminal activity and the legalization (laundering) of criminal proceeds;
- illegal actions of third parties who have gained access to the Client's account data due to the Client's violation of security rules.

**5.5.2.** The Client is responsible for the accuracy of the information provided, including information related to business activities and registration data.

**5.5.3.** In the event that the Client provides false information or carries out suspicious transactions, the Bank has the right to suspend service or refuse to carry out transactions in accordance with the procedure established by law.

#### **5.6. Restrictions on assignment of rights**

**5.6.1.** The Client has no right to assign (transfer) rights and obligations under this Offer to third parties without the written consent of the Bank.

**5.6.2.** The Bank has the right to assign its rights and obligations to third parties within the limits of cases permitted by law, having notified the Client in the manner prescribed by the Offer.

**5.6.3.** In the event of a Client's name change, or the loss or wear of the Client's seal, the Client undertakes to notify the Bank. Until a new seal is produced, the procedure for processing and submitting settlement and payment documents without the Client's seal will be established by the Bank.

### **6. Force majeure circumstances**

**6.1.** The Parties shall be released from liability for partial or complete failure to fulfill obligations under this Offer if such failure was a consequence of force majeure circumstances arising after the acceptance of the Offer, which the Parties could not foresee or prevent by reasonable measures.

Force majeure circumstances include:

natural disasters, fires, floods, earthquakes, military actions, strikes, riots, acts of government authorities, power outages, failures in the operation of telecommunications networks, payment systems or banking infrastructure, as well as other circumstances beyond the reasonable control of the Parties.

**6.2.** The Party affected by force majeure circumstances is obligated to notify the other Party in writing of the occurrence of such circumstances no later than three (3) business days from their occurrence, stating the nature of the circumstances and their expected duration. Failure to provide notice deprives the Party of the right to invoke such circumstances as grounds for exemption from liability.

**6.3.** Where possible, the Parties shall take measures to minimize the consequences of the occurrence of force majeure circumstances, including agreeing on alternative methods of fulfilling obligations.

**6.4.** Force majeure circumstances extend the deadlines for the fulfillment of the Parties' obligations for the duration of such circumstances. If force majeure continues for more than 30 (thirty) consecutive calendar days, each Party has the right to initiate termination of the relationship under this Offer or its temporary suspension.

**6.5.** The Client has the right to refer to force majeure circumstances only if there is documentary evidence of the facts preventing the fulfillment of obligations (for example, acts of government agencies, official notifications of authorized bodies, etc.).

### **7. Other Provisions**

**7.1.** All disputes, disagreements or claims arising between the Parties in connection with the conclusion, execution or termination of this Offer shall be resolved by negotiations.

In case of failure to reach an agreement, the dispute shall be subject to consideration by the judicial authorities of the Kyrgyz Republic at the location of the Bank, unless otherwise provided by law.

**7.2.** This Offer shall enter into force upon acceptance by the Client in the manner prescribed by Section 1 of this Offer and shall remain in effect until the termination of servicing of the Client's bank account or until the termination of the agreement in the manner prescribed by law and the terms of this Offer.

**7.3.** The recognition of any provision of this Offer as invalid or unenforceable shall not entail the invalidity of other provisions of the Offer and shall not affect the validity of the Offer as a whole.

**7.4.** All documents and notifications within the framework of the execution of this Offer may be sent by the Bank to the Client via:

- SMS messages;
- push notifications;
- electronic channels of remote servicing (including DCB Business);
- e-mail specified by the Client;
- posting information on the Bank's website.

**7.5.** In all matters not regulated by this Offer, the parties shall be guided by the current legislation of the Kyrgyz Republic, the regulations of the National Bank of the Kyrgyz Republic and the internal documents of the Bank.

## **DETAILS OF THE PARTIES:**

"Dos-Credobank" OJSC

Address: Bishkek city, Chui Avenue 92;

TIN: 02002199710092

OKPO: 21659737

Tax authority code:

Large Taxpayer Control Office:

BIC: 121001

Account: 1092220100070149 in the National Bank of the Kyrgyz Republic