

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

Public offer to conclude an Agreement for accepting payments using a QR code 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 an agreement for the provision of services for accepting non-cash payments using a QR code in a trade and service enterprise (hereinafter referred to as the Agreement), including all its appendices, with an individual entrepreneur/legal entity (hereinafter referred to as the Merchant) on the terms and conditions set out below.

The offer defines the terms and conditions for the provision by the Bank of services for accepting non-cash payments using a static and/or dynamic QR code, as well as other tools provided by the Bank's technology.

Acceptance of the terms of the Offer is carried out by the Client by submitting an application (questionnaire) in the form established by the Bank, as well as by providing the necessary documents in accordance with the requirements of the legislation of the Kyrgyz Republic and the internal regulatory documents of the Bank.

Terms and definitions used in this Offer:

QR - code - a two-dimensional barcode symbol for transmitting payment data.

Authorization is the procedure for obtaining permission from the issuing bank to perform a transaction using a card / QR code.

Electronic receipt - An electronic document generated by a mobile device during a transaction using a QR code, which is the basis for settlements on the transaction and serves as confirmation of its completion.

Invalid receipt - a receipt is invalid if the transaction was made in violation of the provisions of this Agreement/Offer or the instructional materials on servicing and conducting payments using a QR code, including cases where the transaction is recognized as fraudulent by the Issuing Bank or the payment system, or where the transaction was carried out by an employee who has not undergone training.

A merchant is a legal entity or individual entrepreneur that, in accordance with an agreement concluded with an acquiring bank, accepts payments for goods or services using a QR code.

Acquirer Bank is a commercial bank that has received permission to carry out acquiring and generate QR codes, providing the ability to conduct authorization or transactions through the Payment Hub in accordance with the technology and regulations of the relevant payment systems and the legislation of the Kyrgyz Republic.

Bank - Issuer/Agent - a commercial bank/payment system that provides a mobile application for reading a QR code in accordance with the Regulations/Rules of the Interaction Operator, regulations and legislation of the Kyrgyz Republic.

Scoring - information about the location of the QR code and verification of the point's compliance with the Bank's requirements by entering data into the Bank's scoring questionnaire.

1. General Provisions

1.1. This Public Offer (hereinafter referred to as the "Offer") is an official proposal by Dos-Credobank OJSC (hereinafter referred to as the "Bank") to an individual entrepreneur/legal entity (hereinafter referred

to as the Merchant) to enter into an agreement for the provision of services for accepting non-cash payments in a trade and service enterprise with all appendices to it on the terms and conditions set out below.

1.2. Acceptance of this Offer shall be deemed to be the signature by the Merchant or its authorized representative (acting on the basis of constituent documents, a power of attorney, or other document confirming authority) of a document of the established form—the Acceptance, specified in Appendix No. 1 to this Offer. The signature shall be made in writing at the Bank's office or in the presence of a Bank employee and shall indicate the Merchant's full and unconditional agreement with all terms of the Offer, thereby concluding the Agreement in accordance with Articles 396 and 399 of the Civil Code of the Kyrgyz Republic.

1.3. Bank's official website at: www.dcb.kg and is public in accordance with Article 398 of the Civil Code of the Kyrgyz Republic.

1.4. The Agreement shall be deemed concluded from the moment the Bank receives a duly executed Acceptance, as well as all documents and/or information necessary to identify the Merchant and connect him to the Bank's services, in accordance with the requirements of the legislation of the Kyrgyz Republic, this Offer, the internal regulatory documents of the Bank, as well as the rules of the relevant payment systems.

1.5. The Merchant confirms that he/she has read all the terms of this Offer, including the Tariffs and appendices posted on the Bank's official website, and undertakes to be guided exclusively by the specified terms.

1.6. By accepting the Offer, the Client confirms that:

- have read all the terms and conditions of this Offer, Tariffs and appendices;
- accepts the specified conditions in full and undertakes to be guided by them;
- undertakes to independently and regularly monitor changes to the terms and conditions posted on the Bank's website, including in accordance with the procedure established by the legislation of the Kyrgyz Republic, this Offer, the Bank's internal regulations and the rules of payment systems.

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

1.8. The offer is irrevocable and has full legal force, equivalent to a paper document bearing the Merchant's signature. The electronic form of the document does not diminish its legal force.

1.9. In case of disagreement with the terms of the Offer, the Merchant is obliged to refrain from actions **indicating** acceptance.

2. Subject of the Offer

2.1. The subject of this Offer is the establishment of terms of cooperation between the Bank and the Merchant for the acceptance of non-cash payments using a QR code, through payment instruments provided by the Bank.

2.2. The merchant undertakes to accept payment for the goods, works and services sold using a QR code, and the Bank undertakes to transfer funds for the goods (works, services) sold by the Merchant to Clients by bank transfer, minus the Bank's commission, in accordance with the established tariffs.

2.3. The merchant undertakes to place the QR code in a place accessible for payment and is obliged to notify the Bank of the actual address of the retail outlet, specified in Appendix No. 1 to this Offer.

3. Payment Procedure

3.1. When a Merchant uses a QR code, the Bank transfers funds to the Merchant's current/card account online (instantly), within the technological capabilities of the Payment Hub and banking infrastructure.

3.2. Reimbursement of funds is made by the Bank only for those transactions that can be confirmed by the Processing Center and the Payment Hub of the Bank.

3.3. The Bank shall not be liable for delays in payments in cases where the delay is caused by the Merchant's failure to promptly notify changes in bank details, or in the event of incorrect or erroneous execution of the transaction by the Merchant.

3.4. The Bank shall withhold a commission from the total amount of payments accepted by the Merchant,

in the amounts and manner in accordance with the received mutual settlements specified in Appendix No. 2 of this Offer.

3.5. In the event of non-compliance by the Merchant with the requirements for the execution of a transaction, the Bank reserves the right to monitor/investigate such transactions and pays amounts for transactions only after confirmation of the correctness of the payment made.

3.6. The Bank has the right to withhold or write off from the Merchant's account without acceptance the amounts of actually incurred expenses in the following cases:

1. application of sanctions by payment systems;
2. the emergence of controversial situations regarding transactions carried out via QR code;
3. the need to return funds to the Issuing Bank based on the results of the investigation.

Document flow with payment systems is carried out electronically.

3.7. Based on the results of the investigation, the Bank has the right to:

- write off funds from the Merchant's account;
- issue an invoice to the Merchant for payment of the corresponding amount for subsequent return to the Issuing Bank.

3.8. After termination of the Agreement, the Merchant shall be liable for incorrectly executed transactions discovered after termination of the Agreement.

3.9. The merchant is obliged to compensate the Bank for damages caused as a result of an incorrectly executed transaction, based on documented evidence, no later than 10 (ten) business days from the date of the relevant demand.

3.10. If the Merchant's account is insufficient, the Bank has the right to withhold the missing amount from the Merchant's upcoming payments. The remaining unpaid amount is payable by the Merchant according to the invoice issued by the Bank within 10 (ten) business days.

4. Accepting payments using a QR code

4.1. The merchant accepts payment for goods and services using a static QR code generated by the Bank in accordance with payment system rules and the Bank's technological requirements. The QR code is placed in a location accessible and visible to the Client, eliminating any difficulties in making payments.

4.2. The Bank transfers to the Merchant the actual funds received for transactions carried out using the QR code to the Merchant's current (card) account opened with the Bank.

4.3. Erroneous transactions or incorrectly entered payment amounts carried out via QR code **cannot be cancelled or refunded by the Bank**, as QR payment technology does not have a chargeback mechanism.

If the Merchant agrees to refund the Client's funds, he/she shall make the refund independently:

- in cash; or
- transfer to the Client's card/account.

The merchant is solely responsible for the correctness and proper processing of such returns, including recording the fact of the return and confirming the identity of the Client, if necessary.

5. Rights and Obligations of the Parties

5.1. The merchant is obliged to:

5.1.1. Have all the documents required by the legislation of the Kyrgyz Republic, necessary for the legal

implementation of its activities related to the subject of this Offer.

5.1.2. Fulfil the terms of this Offer, and also ensure the unconditional compliance by the Merchant's personnel with the requirements of this Offer and the requirements contained in the instructional materials provided by the Bank.

5.1.3. Accept non-cash payments for goods (works, services) using a QR code, applying the same established prices as for cash payments, and not charging the Client an additional fee for the payment method.

5.1.4. Accept payments for goods (works, services) made using a QR code during the entire working hours of the Merchant in relation to the types of activities specified in Appendix No. 1 of this Offer.

5.1.5. Do not issue cash using a QR code, unless otherwise provided in separate agreements, with the exception of returning the Client's funds if an erroneous transaction was carried out.

5.1.6. Provide Bank employees with access to photograph the teller's workstation from several angles for scoring purposes, as well as provide conditions for training Kommersant personnel.

5.1.7. From the date of receipt of notification from the Bank regarding termination of this Agreement, stop accepting non-cash payments using QR code.

5.1.8. Do not transfer electronic checks to third parties, except in cases provided for by the legislation of the Kyrgyz Republic.

5.1.9. Comply with all established rules of the relevant payment systems, the requirements of the Bank, as well as the requirements of the legislation of the Kyrgyz Republic, including the Law of the Kyrgyz Republic "On Combating the Financing of Criminal Activity and the Legalization (Laundering) of Criminal Proceeds."

5.1.10. In the event that the Bank suffers damage or penalties are applied to the Bank due to the Merchant's violation of the terms of the Offer, the Merchant undertakes to compensate the Bank for damages, penalties and lost profits within 10 (ten) business days from the date of receipt of a written request from the Bank.

5.1.11. In the event of changes to any data specified in Appendix No. 1 to this Offer, the Merchant undertakes to notify the Bank within 3 (three) business days from the date the changes come into force.

5.1.12. Be fully responsible for compliance with the terms of this Offer by the Merchant's employees.

5.1.13. Place in prominent places stickers and other materials provided by the Bank informing the Merchant's clients of the possibility of paying for goods and services using a QR code within the framework of this Offer.

5.1.14. Accept payments via QR code only for the purpose of making cashless payments for goods/services permitted for sale/provision within the framework of the Merchant's permitting documents.

5.1.15. The merchant is obliged to install the QR code provided by the Bank in a visible place in the Trade and Service Enterprise.

5.1.16. The merchant is obliged to comply with the requirements of the current legislation of the Kyrgyz Republic and ensure that the transactions and payments carried out within the framework of this Offer do not relate to transactions prohibited by the regulatory legal acts of the Kyrgyz Republic.

5.2. The Bank undertakes to:

5.2.1. Register the Merchant in the Processing Center and Payment Hub, which ensure the collection, processing, and transmission of information generated during payments and other transactions using a QR code.

5.2.2. Make timely transfers of funds for sold goods (works, services) using a QR code to the Merchant's account.

5.2.3. Promptly notify the Merchant of all changes and additions made to the instructional materials.

5.3. The Bank has the right to:

5.3.1. Conduct inspections at the locations where the Merchant sells goods (works, services) in order to monitor compliance by the Merchant's personnel with the provisions of this Agreement and instructional materials, produce/request a photo of the cashier's station, and also conduct an inspection of the Merchant for compliance with the activities stated in the constituent documents, an inspection of the financial status, and an inspection of the data provided by the Merchant, without prior notice.

5.3.2. Unilaterally make changes to the Tariffs, as well as changes and/or additions to the instructional materials with subsequent notification of the Merchant.

5.3.3. The Bank reserves the right to unilaterally change the percentage of remuneration specified in Appendix No. 2 of this Offer. In this case, the Bank will notify the Merchant (via the Bank's website / e-mail / SMS) etc.) 15 (fifteen) calendar days prior to the date of entry into force of such changes.

5.3.4. In the event of detection of discrepancies in the declared activities or suspicion that the Trade and Service Enterprise is carrying out operations related to the violation of legislation on combating the financing of criminal activity and the legalization (laundering) of criminal proceeds, or carrying out operations prohibited by law, the Bank has the right to stop providing services to the Trade and Service Enterprise and terminate the agreement unilaterally.

6. Responsibility of the parties

6.1. For failure to fulfill or improper fulfillment of obligations under this Offer, the Parties shall be liable in accordance with its terms and the legislation of the Kyrgyz Republic.

6.2. The Party that has violated the terms of this Offer is obliged to take appropriate measures to prevent or reduce any losses that the other Party may incur as a result of such violation.

6.3. The Bank shall not be liable for any disputes or disagreements arising between the Merchant and the Client (payer), including those relating to the quality, quantity, completeness, terms of provision, and other characteristics of goods (works, services) paid for using a QR code, since such disputes are not covered by this Offer.

6.4. The Bank shall not be liable for delays in transferring funds to the Merchant's account if such delays occurred due to circumstances beyond the Bank's control, including actions/inactions of payment systems, telecom operators, infrastructure failures, or untimely notification by the Merchant of changes in bank details.

6.5. The merchant bears full responsibility for the actions/inactions of its personnel related to the violation of the rules established by the legislation of the Kyrgyz Republic, local acts of the Bank, this Offer and the Bank's instructional materials.

6.6. The merchant is responsible for the correctness of the payment amount and the correctness of the transaction using the QR code.

6.7. The merchant is obliged to process cancellation and refund transactions for payments made using a QR code exclusively by transferring funds to the Client's account (card) or by another method that does not contradict the legislation of the Kyrgyz Republic, subject to documentary confirmation of the fact of the refund.

6.8. Payment of the penalty does not release the Parties from fulfilling their obligations under this Offer.

7. Force majeure circumstances

7.1. The occurrence of force majeure circumstances occurring after the conclusion of this Offer as a result of extraordinary and unavoidable events that the Parties could not foresee or prevent by reasonable measures, suspends the deadlines for the fulfillment of obligations under the Offer for the period of such circumstances, but does not relieve the Parties from the obligation to fulfill obligations after their termination and does not relieve them from liability if the Party has not taken reasonable measures to prevent or minimize the consequences of force majeure.

7.2. The occurrence of force majeure circumstances must be confirmed by a document from the Chamber of Commerce and Industry of the Kyrgyz Republic or another competent government body or organization authorized to confirm such circumstances.

7.3. If force majeure circumstances persist for more than 30 (thirty) calendar days, the Parties are obligated to negotiate a mutually acceptable solution. If the Parties fail to reach an agreement within the following one (1) month, this Offer shall be terminated.

8. Other Provisions

8.1. All disputes, disagreements or claims arising between the Parties in connection with the conclusion, execution or termination of this Offer shall be resolved through 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 the legislation of the Kyrgyz Republic.

8.2. This Offer shall enter into force from the moment of its acceptance by the Merchant in the manner established by Section 1 of this Offer and shall remain in effect until the termination of servicing of the Merchant's bank account or until the termination of the agreement in the manner established by law and the terms of this Offer.

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

8.4. All documents and notifications within the framework of the execution of this Offer may be sent by the Bank to the Merchant in the following ways:

- SMS message;
- through electronic remote service channels (including DCB Business);
- to the e-mail address specified by the Merchant;
- by posting information on the Bank's official website.

Such notifications are considered received by the Merchant from the moment of their sending/posting, unless otherwise provided by law or the terms of this Offer.

8.5. In all matters not regulated by this Offer, the Parties shall be guided by the current legislation of the Kyrgyz Republic, the regulatory legal acts of the National Bank of the Kyrgyz Republic and the internal regulatory documents of the Bank.

9. Final provisions

9.1. Information received by the Merchant in the course of fulfilling this Offer (including full name, transaction amounts, and other details) is confidential and will not be disclosed to third parties, except as otherwise provided by Kyrgyz Republic law or this Offer. In the event of a breach of confidentiality, the Merchant bears full financial liability, including compensation for any damages caused to the Bank and lost profits, if any, arising as a result of the breach.

9.2. In the event of a change in the legal or postal address, bank details, telephone numbers, fax numbers of contact persons, or any other information affecting the execution of this Offer, the Parties are obligated to notify each other in writing within 7 (seven) calendar days of the effective date of such changes.

Notifications may be sent via email or other communication channels agreed upon by the Parties.

9.3. In all matters not regulated by this Offer, the Parties shall be guided by the current legislation of the Kyrgyz Republic.

9.4. This Offer constitutes the complete and final text of the proposed terms and conditions and supersedes all previous agreements, correspondence, negotiations and intentions of the Parties, both oral and written. Upon acceptance of this Offer, all previously reached agreements that conflict with its terms are deemed null and void. Any changes to the terms of the Offer are permitted only by the Bank making the changes in accordance with the established procedure and posting them on the Bank's official website.

9.5. The following Appendices are attached to this Offer and constitute an integral part thereof:

- Appendix No. 1 — Questionnaire for connecting a Trade and Service Enterprise to the system.
- Appendix No. 2 - Tariffs and Rewards

"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

Appendix No. 1 to the Public Offer on the conclusion of an Agreement for the acceptance of payments using a QR code in Dos-Credobank OJSC

No. __ dated __ _____ 20__

Application form for connecting a trade and service enterprise to the system

In case of acquiring 2 or more QR codes, fill out the form for each retail outlet separately

1	Branch of "Dos-Credobank" OJSC	
2	Name of the Trade and Service Enterprise	
3	Trade name (name of boutique, store, coffee shop, etc.) in Cyrillic letters	
4	Trade name (name of boutique, store, coffee shop, etc.) in Latin letters	
5	Contact information of the owner/founder and telephone number	
6	Telegram number	
7	Contact information of the Trade and Service Enterprise (full name of the manager/administrator and telephone number)	
8	Contact information of the Trade and Service Enterprise (name of the chief accountant and telephone number) (<i>for LLC, OJSC, etc.</i>)	
9	Legal address	
10	Actual address	
11	Type of activity	
12	License information (filled in if available): license number, issue date, validity period, licensing authority	
13	Organization account number	
14	Opening hours of the retail outlet on weekdays	
15	Opening hours of the retail outlet on weekends	
16	Estimated amount for 1 transaction (min - max)	
17	Is this location a client of our bank? If so, for how long?	
18	How many years has the company been operating in the market?	
19	Range of services provided to clients	
20	Website	

1	Branch of "Dos-Credobank" OJSC	
2	Contact details of the Bank employee who attracted this Trade and Service Enterprise	

Performer: Full name _____

Date _____

BANK

L.S.

ENTREPRENEUR

L.S.

Appendix No. 2 to the Public Offer on the conclusion of an Agreement for the acceptance of payments using a QR code in Dos-Credobank OJSC

No. __ dated __ 20__

Tariffs and rewards

Payment type	The amount of remuneration (including taxes) paid by the Merchant to the Bank
By QR code	0.0%

**Note: Tariffs may be changed unilaterally by the Bank, with subsequent notification to the Merchant.*