“APPROVED”

Deputy Chairman of the Management Board of JSCMB “Ipoteka-bank”
D.A. Sapronov

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“____”___________ 2026

PUBLIC OFFER
on the Terms and Conditions for the Provision of Private Banking Services at JSCMB “Ipoteka-bank”.

Pursuant to Article 369 of the Civil Code of the Republic of Uzbekistan, this Public Offer constitutes an official offer of JSCMB “Ipoteka-bank” (hereinafter referred to as the “Bank”), addressed to a category of individuals — the Bank’s clients who meet the criteria established by the Bank — to accede to the terms of service within the Private Banking segment (hereinafter referred to as “Private Banking”) on the terms and conditions set forth in this Public Offer (hereinafter referred to as the “Offer”).

This Offer governs the procedure for onboarding, provision, use, modification, and termination of services within the Private Banking segment.

Pursuant to Article 370 of the Civil Code of the Republic of Uzbekistan, the performance by the Client of actions provided for by this Offer shall constitute full and unconditional acceptance of the terms of this Offer (acceptance of the Offer).

1. TERMS AND DEFINITIONS

For the purposes of this Offer, the following terms shall have the meanings set forth below:

- **Private Banking** – a segment of banking services for individuals under which the Bank provides premium banking products, services, advisory support, and other privileges on the terms and conditions established by the Bank.
- **Client** – an individual, resident and/or non-resident of the Republic of Uzbekistan, to whom the Bank has granted access to Private Banking services.
- **Eligibility Criteria** – financial, status-based, commercial, and other criteria on the basis of which the Bank determines whether to onboard, retain, or terminate a Client’s participation in the Private Banking segment.
- **AUM (Assets Under Management)** – the aggregate amount of funds, deposits, savings, and/or other assets of the Client held with the Bank and taken into account by the Bank for the purposes of client segmentation.
- **Grace Period** – a limited period of time granted by the Bank to certain new or existing Clients to demonstrate compliance with the Private Banking eligibility criteria.
- **Relationship Manager / Private Banker** – an employee of the Bank designated to service and support the Client within the Private Banking segment.

- **Bank Tariffs** – the applicable tariffs, fees, commissions, limits, terms, and other service parameters approved by the Bank and published and/or communicated to the Client in accordance with the Bank's procedures.
- **Special Waiver / Exception** – a decision of an authorized officer of JSCMB "Ipoteka-bank" to onboard or retain a Client within the Private Banking segment notwithstanding the Client's non-compliance with the established eligibility criteria.
- **Primary Holder** – a Private Banking Client who meets the service eligibility criteria established by the Bank and has enrolled additional holders for servicing in accordance with the procedure set forth in this Offer.
- **Additional Holder** – an individual enrolled by the Primary Holder for servicing within the Private Banking segment under the terms and conditions established by the Bank and this Offer.
- **Joint Servicing** – a servicing arrangement within the Private Banking segment whereby the Primary Holder may enroll up to 2 (two) Additional Holders, subject to compliance with the criteria established by the Bank.

2. SUBJECT MATTER OF THE OFFER

2.1. Under this Offer, the Bank provides the Client with access to banking products, premium services, and solutions available within the Private Banking segment, to the extent and on the terms determined by the Bank.

2.2. Enrolment in the Private Banking segment shall not imply the automatic provision of all banking products and services offered within this segment. The provision of specific products, services, limits, privileges, and benefits shall be subject to:

- the Bank's internal policies and procedures;
- the applicable legislation of the Republic of Uzbekistan;
- compliance requirements, including AML/CFT and KYC;
- the Bank's individual assessment of the Client;
- the terms and conditions of the relevant product or service.

2.3. This Offer governs exclusively the terms of participation in the Private Banking segment and does not replace separate agreements, applications, product terms and conditions, tariffs, payment system rules, insurance terms, investment documentation, or other mandatory documents applicable to specific banking products and services.

3. ACCEPTANCE OF THE OFFER

3.1. Acceptance of this Offer shall be deemed to occur upon the Client performing one or more of the following actions:

execution of an application / questionnaire / onboarding form for the Private Banking segment (**Appendix No. 1**);

- execution of a separate agreement or accession to the applicable terms and conditions of service;
- receipt and/or activation of Private Banking premium card(s);
- commencement of the use of services, solutions, or privileges within the Private Banking segment;

- confirmation of consent via remote banking channels, where such method is provided by the Bank.

3.2. Upon acceptance, this Offer shall be deemed concluded between the Bank and the Client and shall remain in force until terminated in accordance with the procedure set forth herein and/or the applicable legislation of the Republic of Uzbekistan.

4. ELIGIBILITY CRITERIA FOR PRIVATE BANKING SERVICES

4.1. To be enrolled in the Private Banking segment, the Client must, on an ongoing basis, meet at least one of the criteria set forth in **Appendix No. 2**.

4.1.1. **Wealth Criterion (AUM)** – the Client shall maintain an aggregate amount of savings, deposits, and/or other assets recognized by the Bank at a level established by the applicable Bank Tariffs and/or the internal rules of the Private Banking segment.

4.1.2. **Income Criterion** – the Client shall receive regular income credited to accounts with the Bank in an amount established by the applicable Bank Tariffs and/or the Bank's internal rules. Unless otherwise determined by the Bank, compliance with the income criterion shall be assessed based on the average monthly amount over a calendar quarter.

4.1.3. **Strategic or Commercial Significance** – the Client may be enrolled in the Private Banking segment at the Bank's discretion even if the Client does not meet the financial criteria, where the Bank recognizes such Client as:

- strategically significant;
- commercially significant;
- of interest for the development of the Bank's corporate, partnership, investment, or other relationships.

Such enrolment shall be effected on the basis of an individual decision of an authorized officer of Bank.

4.1.4. A Client maintaining an aggregate volume of assets (AUM) in the amount established by the Bank's effective Tariffs and/or the internal rules governing the servicing of Private Banking clients, as set forth in Appendix No. 3 to this Offer, shall be entitled to apply to the Bank for the inclusion of up to two (2) additional holders under the Private Banking service package.

5. TARGET CLIENT CATEGORIES

5.1. Potential Clients of the Private Banking segment may include, inter alia, but not limited to:

- Clients (individuals) transferred from the retail segment upon reaching the established threshold values;
- clients with a high level of income or capital;
- executives and key decision-makers in corporate and governmental organizations;
- senior management and their deputies;
- members of boards of directors;
- individuals responsible for financial and human resources decisions within organizations;
- representatives of public authorities;
- other persons identified by the Bank as part of the target audience of the segment.

5.2. Clients of the Private Banking segment may include both residents and non-residents of the Republic of Uzbekistan, subject to compliance with applicable laws and regulations, the Bank's internal procedures, foreign exchange regulations, compliance requirements, and sanctions controls.

5.3. A Client's qualification as part of a target category shall not constitute automatic enrolment in the Private Banking segment and shall not limit the Bank's right to refuse enrolment without providing reasons, unless otherwise provided for in the internal documents of Bank.

6. METHODOLOGY FOR ASSESSING ELIGIBILITY

6.1. The Bank shall independently determine the methodology for assessing the Client's compliance with the criteria of the Private Banking segment.

6.2. Unless otherwise determined by the Bank:

6.2.1. Compliance with the income criterion shall be assessed on a quarterly basis based on the Client's average income for the relevant quarter. The average income shall be calculated by aggregating the Client's income for the three calendar months of the relevant quarter and dividing the resulting amount by three.

6.2.2. Compliance with the AUM criterion shall be assessed on a quarterly basis based on the average value of the Client's aggregate assets for the relevant quarter.
AUM may include:

- account balances;
- term deposits;
- savings products;
- other assets and balances recognized by the Bank in accordance with its internal rules.

6.3. The Bank shall have the right to:

- amend the calculation methodology;
- determine which assets, income, and transactions are included or excluded;
- use data from the Bank's internal systems;
- request supporting documents from the Client;
- refuse to recognize certain income, sources of funds, transactions, or assets.

6.4. The Bank's determination regarding the Client's compliance or non-compliance with the criteria of the Private Banking segment shall be final.

7. GRACE PERIOD FOR NEW CLIENTS

7.1. The Bank may grant a new Client a grace period of up to one (1) month to demonstrate compliance with the eligibility criteria of the Private Banking segment.

7.2. During the grace period, the Bank shall have the right to:

- limit the Client's access to certain products, privileges, and services within the segment;
- provide the Client with only a portion of Private Banking services;
- conduct additional assessments of the Client's eligibility.

7.3. If, during the grace period, the Client meets the required level of income, AUM, or any other applicable criterion, the Bank may grant the Client full access to Private Banking services.

7.4. If, upon expiry of the grace period, the Client does not meet the established requirements, the Bank shall have the right to:

- refuse final enrolment;
- restrict services;

- transfer the Client to another segment;
- terminate the provision of Private Banking services.

7.5. A Client who has not demonstrated compliance during the grace period may reapply for enrolment in the future under the terms applicable as of the date of such reapplication. The Bank shall have the right to refuse to grant a grace period upon such reapplication.

8. PRIVATE BANKING SERVICES AND PRIVILEGES

8.1. Within the Private Banking segment, the Bank may provide the Client with access to the following products and services (subject to availability, the Bank's approval, applicable legal requirements, and the terms of the relevant product):

8.1.1. Banking Products
- deposit products;
- lending products;
- cash management and settlement services;
- premium cards;
- multi-currency bank cards;
- other banking products available within the segment.

8.1.2. Premium Banking Cards
- cards of international payment systems, including VISA Infinite, Mastercard World Elite, Uzcard Sherdor, and other premium card products;
- cards of national payment systems, including HUMO and UZCARD;
- other card products available at the Bank.

8.1.3. Service and Advisory Support
- dedicated relationship management;
- advisory support;
- priority service;
- remote banking services;
- assistance in preparing certain bank certificates and confirmations;
- delivery of bank cards and documents in cases provided by Bank.

8.1.4. Additional Premium Benefits
- access to exclusive offers and events;
- special offers and discounts from the Bank's partners;
- access to safe deposit box rental services;
- comprehensive insurance, including travel and/or medical insurance, where such services are available;
- the possibility to purchase gold bullion in accordance with applicable laws and the Bank's internal rules;
- other services and privileges introduced by the Bank.

8.2. A Primary Holder who meets the criteria established by this Offer and the Bank's internal regulations shall be entitled to enroll up to 2 (two) Additional Holders for servicing within the Private Banking segment.

8.3. The enrollment of Additional Holders shall be carried out solely on the basis of:

- a written application submitted by the Primary Holder in the form prescribed by the Bank;
- submission of the required identification and other supporting documents;
- completion by the Additional Holders of KYC, AML/CFT, sanctions screening and compliance control procedures;
- the Bank's positive decision regarding such enrollment.

8.4. An Additional Holder shall be serviced within the Private Banking segment to the extent and on the terms determined by the Bank.

8.5. The enrollment of Additional Holders shall not create an independent Private Banking relationship between the Additional Holder and the Bank separate from and independent of the status of the Primary Holder, unless otherwise expressly provided by the Bank.

8.6. The Bank shall be entitled to refuse the enrollment of an Additional Holder without providing reasons provided for by applicable law, the Bank's internal regulations, AML/CFT, KYC, sanctions screening, or compliance control requirements.

8.7. The Primary Holder shall be entitled at any time to submit an application to the Bank requesting the removal of an Additional Holder from servicing within the Private Banking segment.

8.8. The Bank shall be entitled to terminate the servicing of an Additional Holder:

- upon termination of servicing of the Primary Holder;
- if the Primary Holder ceases to satisfy the Private Banking eligibility criteria;
- upon the Primary Holder's voluntary withdrawal from servicing;
- upon violation by the Additional Holder of the Bank's terms and conditions;
- where compliance, sanctions, regulatory or other risks exist;
- in other cases provided for by applicable law, this Offer, or the Bank's internal documents.

8.9. From the date of termination of servicing of the Primary Holder, all Additional Holders shall automatically lose their Private Banking servicing status without the need for separate notifications, unless otherwise determined by the Bank.

8.10. Termination of servicing of Additional Holders shall not automatically terminate any other contractual relationships between such persons and the Bank.

8.11. The list of services, offerings, benefits, and privileges is non-exhaustive, may be amended by the Bank unilaterally, and depends on:

- the Client's status;
- availability of a specific service;
- the Bank's internal policies;
- the terms of payment systems, insurance companies, partners, and other third parties;
- applicable legal requirements.

8.12. The Bank does not guarantee the continuous availability of any specific service, partner program, privilege, benefit, or external service where such availability depends on third parties.

9. RESTRICTIONS ON THE USE OF PRIVATE BANKING SERVICES

9.1. Access to certain services, products, and privileges within the Private Banking segment may be restricted depending on:

- the Client's financial profile;
- the results of the Bank's internal assessment;
- applicable legal requirements;

- requirements of payment systems;
- the results of KYC / AML / CFT / sanctions screening;
- the Client's country of residence / tax status;
- the existence of overdue indebtedness or other breaches.

9.2. The Bank shall have the right to refuse to provide a specific service or product to the Client, even if the Client is serviced within the Private Banking segment.

9.3. Participation in the Private Banking segment does not guarantee:

- approval of lending products;
- issuance of any specific card product;
- provision of preferential rates;
- provision of investment, insurance, visa, consular, partner, or other additional services by Bank.

10. RIGHTS AND OBLIGATIONS OF THE CLIENT

10.1. The Client shall have the right to:

- use Private Banking services and products to the extent determined by the Bank;
- receive information regarding the terms and conditions of service;
- contact the Relationship Manager or the Bank regarding servicing matters;
- withdraw from servicing within the Private Banking segment in accordance with the procedure set forth in this Offer.

10.2. The Client undertakes to:

- comply with the terms of this Offer, the Bank's agreements, tariffs, and internal service rules;
- provide the Bank with true, accurate, and up-to-date information;
- promptly notify the Bank of any changes to personal, contact, tax, residency, or other material information;
- comply with applicable laws and regulations, including foreign exchange, tax, banking, and other applicable regulatory requirements;
- upon the Bank's request, provide documents confirming income, source of funds, origin of assets, status, tax residency, and other relevant information;
- not use banking products and services for unlawful purposes.

10.3. The Client shall be responsible for the accuracy and authenticity of the information and documents provided to Bank.

11. RIGHTS AND OBLIGATIONS OF THE BANK

11.1. The Bank shall have the right to:

- independently determine the criteria, methodology, and procedures for client segmentation;
- amend the list of services, privileges, terms, tariffs, and service parameters;
- conduct periodic reassessments of the Client's eligibility;
- request documents and information;
- restrict, suspend, or terminate services in the cases provided for by this Offer, the Bank's internal rules, or applicable law;
- transfer the Client to another banking service segment;

- refuse enrollment, continuation of status, or provision of specific services without providing reasons;
- make decisions regarding special waivers and exceptions.

11.2. The Bank undertakes to:

- provide services within the Private Banking segment in accordance with this Offer, the Bank's internal documents, and applicable law;
- ensure banking secrecy and confidentiality to the extent required by applicable legislation;
- notify the Client of material changes to the terms of service in accordance with the procedure established by Bank.

12. PERIODIC REASSESSMENT AND DOWNGRADE OF STATUS

12.1. The Bank shall have the right to regularly reassess the Client's compliance with the eligibility criteria of the Private Banking segment.

12.2. If the Bank determines that the Client no longer meets the servicing criteria, the Bank may grant the Client a reassessment period of up to one (1) month to restore compliance.

12.3. During the reassessment period, the Bank shall have the right to:

- notify the Client of the risk of loss of status;
- invite the Client to restore compliance;
- offer continued servicing subject to payment of a fee, where such option is provided for under the Bank Tariffs;
- restrict access to certain privileges or services.

12.4. If, upon expiry of the reassessment period, the Client has not restored compliance with the criteria and/or has not agreed to fee-based servicing, where such option is made available by the Bank, the Bank shall have the right to transfer the Client to another banking service segment.

12.5. Following transfer to another segment, the terms of service, tariffs, service level, and range of available products and services shall apply in accordance with the new segment established by Bank.

13. RETENTION OF STATUS BY WAY OF EXCEPTION

13.1. The Bank shall have the right to retain the Client within the Private Banking segment even if the Client does not meet the established criteria, including where:

- the Client previously met the criteria and has temporarily ceased to do so;
- the Client has strategic, commercial, business, or other significance for the Bank;
- the Bank has made a relevant individual decision.

13.2. Retention of status by way of exception shall be a right, and not an obligation, of the Bank.

13.3. The Bank shall have the right, at any time, to revoke any previously granted exception.

14. VOLUNTARY TERMINATION OF SERVICES

14.1. The Client shall have the right to discontinue servicing within the Private Banking segment by notifying the Bank in the form established by the Bank.

14.2. Termination of servicing shall take effect upon:

- settlement of all obligations of the Client to the Bank;

- discharge of obligations relating to loans, cards, fees, safe deposit boxes, and other products/services;
- return of the Bank's property, where applicable.

14.3. Discontinuation of servicing within the Private Banking segment shall not automatically terminate any other contractual relationships between the Client and the Bank, unless expressly provided otherwise in separate documents of Bank.

15. TERMINATION OF SERVICES AT THE BANK'S INITIATIVE

15.1. The Bank shall have the right to unilaterally terminate, in whole or in part, the Client's servicing within the Private Banking segment in cases including, but not limited to, the following:

- failure to meet the established criteria;
- breach of the terms of this Offer, the Bank's agreements, or tariffs;
- provision of false, inaccurate, or incomplete information;
- refusal to undergo identification, verification, KYC, AML/CFT, or sanctions screening procedures;
- termination of servicing of the Primary Holder or the loss by the Primary Holder of the right to participate in the Joint Servicing program;
- the Bank having reasonable grounds for concern regarding the lawful origin of funds, transactions, or assets;
- use of the Bank's services in violation of applicable law;
- existence of reputational, regulatory, sanctions, compliance, or other risks for the Bank;
- actions causing damage to the interests, reputation, or security of the Bank;
- discontinuation or amendment by the Bank of the relevant servicing program.

15.2. In cases provided for by applicable law and the Bank's internal rules, termination of servicing may be effected immediately, without any grace or transition period, by Bank.

16. CONSEQUENCES OF TERMINATION OF SERVICES

16.1. From the date of termination of servicing within the Private Banking segment, the Client shall lose the right to use the segment's special products, privileges, and services. The aforementioned consequences shall also apply to Additional Holders in the event of the termination of their servicing or the termination of servicing of the Primary Holder.

16.2. Upon termination of servicing:

- all special Private Banking terms and conditions shall cease to apply;
- the standard terms and conditions of the relevant banking segment shall apply;
- premium privileges, discounts, special offers, and other benefits shall be cancelled;
- the Bank shall have the right to block, reissue, replace, or require the return of premium cards and other Private Banking attributes, where provided for by the Bank's rules and/or the terms of the relevant product.

16.3. Any obligations of the Client to the Bank arising during the period of servicing within the Private Banking segment shall remain in full force and effect until fully performed.

17. REMOTE BANKING SERVICES AND NOTICES

17.1. The Bank shall have the right to provide services and interact with the Client through:

- the mobile application;
- internet banking;
- SMS;
- electronic mail;
- telephone communication;
- other remote channels.

17.2. The Client agrees to receive notifications, messages, offers, legally significant information, and other communications from the Bank through the communication channels provided by the Client to the Bank.

17.3. A notice shall be deemed duly given if it is sent to the Client's latest contact details known to Bank.

18. PROCESSING OF PERSONAL DATA AND BANKING SECRECY

18.1. By accepting this Offer, the Client confirms consent to the processing by the Bank of the Client's personal data to the extent necessary for:

- enrollment in and servicing within the Private Banking segment;
- assessment of compliance with the eligibility criteria;
- provision of products and services;
- compliance with applicable legal requirements;
- internal control, risk management, compliance, and security purposes.

18.2. The Bank shall process personal data in accordance with the legislation of the Republic of Uzbekistan and the Bank's internal policies.

18.3. The Bank shall ensure protection of banking secrecy and confidential information to the extent required by applicable law.

18.4. The Client agrees that the Bank may disclose necessary information to:

- the Bank's affiliates and counterparties;
- payment systems;
- insurance companies;
- partners;
- governmental authorities;

where such disclosure is necessary for the provision of services, compliance with law, compliance reviews, or the protection of the rights and legitimate interests of Bank.

19. AML/CFT, KYC, SANCTIONS AND COMPLIANCE CONTROLS

19.1. The Client agrees that the Bank shall have the right to conduct any checks required by applicable law and the Bank's internal procedures, including:

- identification and verification of identity;
- verification of source of funds;
- analysis of the financial profile;
- transaction monitoring;
- sanctions and compliance reviews.

19.2. The Bank shall have the right to suspend, restrict, or terminate the Client's servicing if:

- the Client has failed or refused to undergo the required checks;

- the Client’s documents or information give rise to doubts or concerns;
- the Client’s transactions create legal, sanctions, regulatory, compliance, or reputational risk.

19.3. The Bank shall not be liable for any consequences of restrictions, delays, or refusals resulting from compliance with AML/CFT, KYC, sanctions, or any other mandatory control requirements.

20. AMENDMENT OF THE TERMS OF THE OFFER

20.1. The Bank shall have the right to unilaterally amend and/or supplement this Offer, the Tariffs, the list of services, participation criteria, eligibility assessment procedures, and other servicing terms.

20.2. Information regarding such amendments shall be communicated to the Client by means of:
- publication on the Bank’s official website;
- publication in the mobile application / internet banking system;
- delivery of a notice through communication channels;
- any other method determined by the Bank.

20.3. Unless otherwise required by applicable law, amendments shall become effective on the date determined by the Bank.

20.4. Continued use of Private Banking services after such amendments become effective shall constitute the Client’s confirmation of acceptance of the updated terms.

21. LIABILITY OF THE PARTIES

21.1. The Bank shall be liable only to the extent provided for under the legislation of the Republic of Uzbekistan.

21.2. The Bank shall not be liable for:
- any acts or omissions of third parties;
- refusal or failure by payment systems, partners, insurance companies, governmental authorities, consulates, or service providers;
- temporary unavailability of services due to technical, regulatory, sanctions-related, operational, or other reasons;
- non-provision of specific privileges where caused by actions of third parties or changes in external circumstances;
- indirect losses, loss of profit, or reputational damage suffered by the Client, unless otherwise required by mandatory provisions of law.

21.3. The Client shall be responsible for:
- compliance with applicable law;
- the accuracy of information provided;
- the security of the Client’s devices, logins, passwords, confirmation codes, and communication channels;
- proper use of banking products and services provided by Bank.

22. GOVERNING LAW AND DISPUTE RESOLUTION

22.1. This Offer shall be governed by and construed in accordance with the legislation of the Republic of Uzbekistan.

22.2. Any disputes or disagreements arising out of or in connection with this Offer shall be resolved through negotiations.

22.3. If no agreement is reached, the dispute shall be subject to resolution in accordance with the procedure established under the legislation of the Republic of Uzbekistan.

23. FINAL PROVISIONS

23.1. This Offer shall enter into force on the date of its approval by the Bank and/or publication on the Bank’s official website, unless otherwise determined by the Bank.

23.2. This Offer shall remain effective for an indefinite period until revoked or replaced by a new version.

23.3. In all matters not expressly governed by this Offer, the parties shall be guided by:

- the legislation of the Republic of Uzbekistan;
- the Bank Tariffs;
- the terms and conditions of specific products and services;
- the Bank’s internal rules and documents applicable to the relevant relationship.

23.4. In the event of any inconsistency between this Offer and the terms and conditions of a specific banking product, the terms and conditions of such specific product shall prevail, unless otherwise expressly provided by the Bank or applicable law of the Republic of Uzbekistan in relation to Bank.

MARKETING CONSENT CLAUSE

The Client hereby declares as follows:

1. In accordance with the Law of the Republic of Uzbekistan *On Personal Data* No. LRU-547 dated 2 July 2019 and the Law of the Republic of Uzbekistan *On Advertising* No. LRU-776 dated 7 June 2022, acting freely, of the Client’s own will and in the Client’s own interest, the Client grants consent to JSCMB “Ipoteka-bank” (hereinafter, the Bank) to receive informational, news, marketing, and advertising materials of any nature, including, without limitation, information regarding existing and new banking products and services, lending and deposit programs, payment services, digital solutions, special offers, bonus programs, promotions, discounts, prize draws, events, educational initiatives, partnership projects, amendments to service terms, tariff updates, as well as any other information aimed at informing clients and promoting the Bank’s services.

2. The Client has been informed that such communications may be distributed through the following channels:

- electronic mail;
- SMS messages;
- telephone calls (between 8:00 a.m. and 8:00 p.m.);
- push notifications in the Bank’s mobile applications;
- notifications through internet banking and the personal account;
- messages within the Bank’s mobile and web applications;
- messengers (including Telegram, WhatsApp, and others);
- social media platforms;
- automated voice messages;
- other electronic communication channels used by the Bank for interaction with clients.

3. By providing this consent, the Client confirms that the Client:

1. has reviewed the Privacy Policy and personal data processing rules;
2. understands that the Client may withdraw consent to receive advertising communications at any time by using an unsubscribe link, the settings of the personal account, or by sending a relevant notice through the contact details specified on the Bank's official website.

4. **Term of Consent:**
This consent shall remain valid until the purposes of processing have been achieved or until the Bank receives a written request withdrawing this consent. Withdrawal of this consent may be made in accordance with the applicable legislation of the Republic of Uzbekistan. Upon receipt of such withdrawal, the Bank shall cease the relevant processing within a period not exceeding thirty (30) calendar days from the date of receipt of the withdrawal notice.

The Client confirms that the Client has been informed of the rights provided under the legislation of the Republic of Uzbekistan, including the right to access, rectify, block, and erase the Client's personal data, as well as the right to withdraw this consent.

PERSONAL DATA PROCESSING CLAUSE

The Client hereby declares as follows:

1. In accordance with the Law of the Republic of Uzbekistan *On Personal Data* No. LRU-547 dated 2 July 2019, acting freely, of the Client's own will and in the Client's own interest, the Client grants consent to JSCMB "Ipoteka-bank" (hereinafter, the Bank) for the processing, collection, recording, systematization, accumulation, storage, clarification, updating, amendment, retrieval, use, disclosure, transfer (including to third parties), depersonalization, blocking, and destruction of the Client's personal data (including biometric data), whether carried out using automated means and/or without such means.
2. The Client grants consent to the Bank for the processing of the following personal data:
   - surname, first name, and patronymic;
   - passport details and other identity document data;
   - residential address and contact information;
   - TIN, PINFL (Personal Identification Number of an Individual), and other identifiers;
   - other data (including biometric data) provided by the Client to the Bank in the course of interaction.
3. Consent to the processing of personal data is granted for the following purposes:
   - establishment, performance, and termination of legal relationships with the Bank;
   - identity verification;
   - compliance with the legislation of the Republic of Uzbekistan;
   - transfer of data to third parties within the framework of the Bank's contractual and/or legal obligations;
   - promotion of banking products and services, including through automated means of communication;
   - other lawful purposes related to the Bank's activities.
4. **Term of Consent:**
This consent shall remain valid until the purposes of processing have been achieved or until the Bank receives a written request withdrawing this consent. Withdrawal of this consent may be made in accordance with the applicable legislation of the Republic of Uzbekistan. Upon receipt of a withdrawal of consent for the processing of the Client's personal data, the Bank shall cease such processing within a period not exceeding thirty (30) calendar days from the date of receipt of the withdrawal notice. The Client confirms that the Client has been informed of the rights provided

under the legislation of the Republic of Uzbekistan, including the right to access, rectify, block, and erase the Client's personal data, as well as the right to withdraw this consent.

SANCTIONS CLAUSE

1. The Client confirms that the Client has reviewed the Bank's Sanctions Policy and complies at all times with all applicable legal requirements relating to transactions carried out with the participation of Bank.

2. The Client shall immediately notify the Bank in writing if the Client, any of the Client's affiliates, or any person involved in the performance of the Agreement becomes subject to Sanctions.

3. The Bank shall have the right to terminate any agreement concluded between the Client and the Bank with immediate effect if:

3.1. the Client becomes subject to any economic, financial, or trade laws, regulations, orders, restrictive measures, or sanctions (hereinafter, "Sanctions") imposed, administered, or enforced by, or is included in any publicly available lists of, the United Nations Security Council, Council of the European Union, Office of Foreign Assets Control, United States Department of State, Bureau of Industry and Security, Office of Financial Sanctions Implementation, or any other authority having jurisdiction over OTP Bank Plc or the Client (collectively, the "Sanctions Authorities"); or

3.2. the Bank has reasonable grounds to believe that any transaction or activity of the Client involving the Bank directly or indirectly violates or may violate any Sanctions.

4. In the event of a breach of this section, the Client shall indemnify the Bank for all losses and expenses incurred up to the date of termination of the relevant agreement.

5. In the event of termination pursuant to Clause 3 of this Sanctions Clause, the Parties shall conduct negotiations regarding mutual settlement of accounts. Fees for services already rendered shall remain payable unless prohibited by applicable Sanctions. Any advance payments made prior to the occurrence of the grounds for termination shall be refunded in full within fifteen (15) business days from receipt of the termination notice.

REGISTERED ADDRESS AND DETAILS

1. Information about the Bank:

1.1. Full name: **JOINT STOCK COMMERCIAL MORTGAGE BANK "Ipoteka-bank"**

1.2. Short name: **JSCMB "Ipoteka-bank"**

1.3. Tax Identification Number (TIN): 202 858 483;

1.4. Registered address: Republic of Uzbekistan, 100000, Tashkent, 30 Shahrisabz Street;

1.5. Contact telephone numbers are available on the Bank's official website: https://www.ipotekabank.uz/ , information line: 1233.

2. The Client's details shall be specified in the application.

APPENDIX No. 1
to the PUBLIC OFFER
on the Terms and Conditions for the
Provision of Private Banking
Services at JSCMB “Ipoteka-bank”

From Citizen: ____
Residential Address: ____
____
Passport Details: ____________________________________

A P P L I C A T I O N

I hereby confirm that:

1. I have reviewed the terms and conditions of the Public Offer on the provision of Private Banking services at JSCMB “Ipoteka-bank” (hereinafter, the **Offer**), published on the Bank’s official website and/or made available to me for review.
2. I fully understand the terms of the Offer, including the rights, obligations, and liabilities of the parties.
3. I hereby express my full and unconditional consent (acceptance) to the terms of the Offer and accede thereto in its entirety.
4. I hereby request to be enrolled in Private Banking services in accordance with the terms of the Offer.
5. I confirm my consent to the processing of my personal data for the purpose of providing banking services.

Date: «______» ______________ 2026 y. Sign: ____________________

PRIVATE BANKING ELIGIBILITY CRITERIA

1. Income Criterion

Regular monthly inflows/income credited to any of the Client's accounts in the amount of at least UZS 75,000,000 (or the equivalent in foreign currency at the Bank's internal exchange rate) during the preceding 3 (three) months.

2. AUM Criterion

An average monthly balance across all of the Client's accounts of at least UZS 750,000,000 (or the equivalent in foreign currency at the Bank's internal exchange rate) during the relevant calculation month.

**APPENDIX No. 3
to the PUBLIC OFFER
on the Terms and Conditions for the
Provision of Private Banking
Services at JSCMB “Ipoteka-bank”**

ELIGIBILITY CRITERIA FOR ENROLLMENT OF ADDITIONAL HOLDERS

An average monthly balance across all accounts of the Primary Holder of at least UZS 1,500,000,000 (or the equivalent in foreign currency at the Bank’s internal exchange rate) during the relevant calculation month.

From the Primary Holder:
Full Name:____
PINI / ID / Passport No.: ____
Residential Address: ____
Contact Phone Number: ____
E-mail: ____

I hereby confirm that:

- I am a Private Banking Client of JSCMB "Ipoteka-bank" and hereby request the enrollment of the following Additional Holders for servicing within the Private Banking segment:

Additional Holder No. 1
Full Name: ____
PINFL / ID / Passport No.:____
Date of Birth: ____
Contact Phone Number: ____________________________________
Relationship (if applicable): _______________________________

Additional Holder No. 2
Full Name: ____
PINFL / ID / Passport No.:____
Date of Birth: ____
Contact Phone Number: ____________________________________
Relationship (if applicable): _______________________________

- I confirm that I have read and understood the terms of the Public Offer governing the provision of Private Banking services, published on the Bank's official website and/or otherwise provided to me for review.

- I acknowledge and agree that:
  - servicing of Additional Holders is provided solely by virtue of my status as the Primary Holder;
  - enrollment of Additional Holders is subject to compliance with the eligibility criteria established by the Bank;
  - the Bank may refuse the enrollment of Additional Holders without providing any reasons;

- termination of my servicing within the Private Banking segment, loss of my eligibility status, or termination of the Joint Servicing program shall result in the automatic termination of servicing of the Additional Holders.

- I confirm that the Additional Holders have reviewed the terms of the Offer, agree to the servicing conditions, and have provided all necessary consents and documents.

I hereby confirm the accuracy and completeness of the information provided herein.

Date: “____” ______________ 2026

Signature of the Primary Holder: _______________________

I, ____
PINI / ID / Passport No.: ____
Date of Birth:____
Residential Address: ____
Contact Phone Number: ____
E-mail: ____

Hereby confirm that:

1. I have read and understood the terms of the Public Offer governing the provision of Private Banking services at JSCMB “Ipoteka-bank” and hereby accede to its terms to the extent applicable to Additional Holders.
2. I consent to my enrollment as an Additional Holder for servicing within the Private Banking segment pursuant to the application of the following Primary Holder:
3. **I acknowledge and agree that:**
   - my status within the Private Banking segment is derived from the status of the Primary Holder;
   - the Bank shall be entitled to automatically terminate my servicing within the Private Banking segment upon termination of servicing of the Primary Holder;
   - such termination may be effected without execution of additional agreements and without prior notice, unless otherwise provided by the Bank;
   - the Bank may restrict the range of services, privileges, benefits and products available to Additional Holders.
4. **I hereby consent to:**
   - the processing of my personal data;
   - the conduct of identification, KYC, AML/CFT, sanctions screening and compliance control procedures;
   - the receipt of notifications through the communication channels provided by me to the Bank.
5. I confirm the accuracy and completeness of the information and documents provided.

Date: “____” _______________ 2026

Signature of the Additional Holder: _________________________

A P P L I C A T I O N
From the Primary Holder:

Full Name: ____
PINI / ID / Passport No.: ____
Contact Phone Number: ____

I hereby request the termination of servicing within the Private Banking segment for the following Additional Holder:

Full Name: ____ PINI / ID / Passport No.: ____ Reason for termination (optional): ____ ____

I hereby confirm that:

- from the date of termination of servicing, the Additional Holder shall lose the right to use the privileges, services and benefits available within the Private Banking segment;
- termination of servicing within the Private Banking segment shall not automatically terminate any other contractual relationships between the Additional Holder and the Bank;
- the Bank shall be entitled to apply the standard servicing terms and conditions of the relevant banking segment.

Date: "____" _____________ 2026

Signature of the Primary Holder: _______________________