OTP Guruhining va “Ipoteka-Bank” ATIBning Hamkorlar uchun Etika Kodeksi

Partner Code of Ethics of OTP Group and the JSCMB “Ipoteka Bank”

OTP Guruhi va uninga'zolari uchun shaffoflik va axloqiy biznes yuritish eng muhim qadriyatlar hisoblanadi. Uzoq muddatli muvaffaqiyatga erishishning asosiy sharti — halollik bilan ishlash va ishonchga asoslangan obro'ni saqlashdir. Bu esa barqaror hamkorliklarni shakllantirish va uzoq muddatli biznes maqsadlarga erishishda yordam beradi.	Transparency and ethical business conduct are of paramount importance to all members of the OTP Group and its members. A prerequisite for long-term success is to operate with integrity and to maintain a reputation based on trust, which helps to build stable partnerships and to achieve long-term business goals.
Hamkorlar uchun Etika kodeksining maqsadi — "Ipoteka bank" ATIB (bundan keyin matnda - Bank) bilan hamkorlik qiluvchi shaxslar uchun axloqiy biznes yuritish borasida aniq va tushunarli yo'riqnomalar hamda kutilyotgan xatti-harakatlar mezonlarini belgilash, shu orqali Bank qadriyatlarini himoya qilishdan iborat.	The purpose of the Partner Code of Ethics is to provide clear and unambiguous guidelines and expectations for those who have a relationship with the JSCMB "Ipoteka-bank" (hereinafter - Bank) on ethical business conduct in order to protect the values of the Bank.
Bank barcha yetkazib beruvchilar, biznes hamkorlar, agentlar va boshqa shartnoma asosida ishlovchi hamkorlar Bank bilan tuzilgan shartnomaning ajralmas qismi hisoblangan Umumiy Shartlar va Qoidalarni qabul qilish orqali Hamkorlar uchun Etika kodeksi (yoki unga tenglashtirilgan ichki hujjatlar) talablariga rioya qilish majburiyatini olishini ta'minlashga intiladi.	The Bank endeavours to ensure that all its suppliers, business partners, agents and other contractual partners undertake to comply with the provisions of the Partner Code of Ethics (or equivalent own regulations) by accepting the General Terms and Conditions, which form an integral part of the contract with the Bank.
Agar hamkor tashkilot rahbari yoki xodimi Bank bilan hamkorlik doirasida Hamkorlar uchun Etika kodeksida belgilangan qadriyatlar buzilganini bilsa yoki bunga asosli shubhalari bo'lsa, yoxud Kodeks bo'yicha savollari mavjud bo'lsa, Bank Komplaens Direksiyasining quyidagi manzillarga yo'llash mumkin: - Ish vaqtidagi (oldindan kelishilgan) shaxsiy uchrashuv yoki yozma murojaat orqali: "Ipoteka-Bank" ATIB Komplaens Direksiyasi (O'zbekiston Respublikasi, Toshkent shahri, Shahrisabz ko'chasi, 30-uy, 100000) - Telefon orqali: Dushanba – Juma kunlari, soat 09:00 dan 18:00 gacha +998 78 150 66 46 - Elektron pochta orqali: etika@ipotekabank.uz - Onlayn etika va qoidabuzarliklar haqida xabar berish (whistleblowing) platformasi	If a manager or employee of a partner company knows or has reasonable grounds to suspect that the values set out in the Partner Code of Ethics have been violated in the partnership with the Bank, or if they have any questions about the Code, please indicate them to the Compliance Directorate of the Bank: - in person during working hours (by appointment) or by letter: JSCMB "Ipoteka-Bank" Compliance Directorate (30, Shakhrisabz street, Tashkent 100000, the Republic of Uzbekistan) - by telephone, Mondays-Fridays, 9:00 a.m. – 6:00 p.m., +998 78 1506646 - by e-mail at etika@ipotekabank.uz - online via the ethics and whistleblowing platform

orqali: https://www.otpgroup.info/hu/ethical-breach-and-whistleblowing/form/bank yoki “Ipoteka-Bank” ATIBning filiallari va sho‘ba tashkilotlaridagi komplaens bo‘linmalariga murojaat qilishingiz mumkin. Hisobotlar anonim tarzda ham yuborilishi mumkin. Xabarnomalar, murojaatlar va tergov jarayonlari Bank tomonidan har doim maxfiylikni saqlagan holda, amaldagi qonunchilik va ichki tartib-qoidalarga rioya etilgan holda, axborot beruvchini himoya qilgan holda ko‘rib chiqiladi. **I. Qonunlar, me’yoriy hujjatlar va rasmiy talablarga rioya etish.** Bank hamkorlari o‘z faoliyatiga tegishli bo‘lgan amaldagi qonunlar, davlat organlarining qarorlari va ko‘rsatmalari, shuningdek, sanoat va tashkilot doirasidagi standartlar hamda axloqiy talablarni bajarish majburiyatiga egadirlar. Ular o‘z tashkilotlarida tegishli ichki tartibga solish va xodimlarni o‘qitish orqali xodimlar va rahbarlarning ichki qoidalar hamda amaldagi qonun va me’yoriy hujjatlarga muvofiq harakat qilishlarini ta’minlashlari kerak. **II. Hisobotlar va hisob-kitoblarning shaffofligi.** Bank hamkorlari hisob-kitoblar va moliyaviy hisobotlarini umume’tirof etilgan buxgalteriya tamoyillari hamda amaldagi qonunchilikka muvofiq tarzda tayyorlashi va e’lon qilishi shart. **III. Raqobat qonunchiligi va iste’molchilar.** Huquqlarini himoya qilish qoidalariga rioya etish Bank hamkorlaridan halol raqobat tamoyiliga amal qilish va amaldagi raqobat qonunchiligiga rioya etish talab etiladi. Hamkorlar raqobat qonunchiligiga muvofiq tarzda, axloqiy va adolatli harakat qiladilar hamda raqobatni asossiz cheklash yoki ustun mavqedan noto‘g‘ri foydalanishga olib keladigan harakatlardan tiyiladilar. Adolatsiz narx belgilash, tenderlarda kelishilgan harakatlar, bozordagi	(https://www.otpgroup.info/hu/ethical-breach-and-whistleblowing/form/bank) or by contacting the compliance area of the JSCMB “Ipoteka-Bank” branches and subsidiaries. Reports can also be made anonymously. Notifications, requests and investigations will always be treated confidentially by the Bank, in observance of the applicable statutory regulations and internal rules, protecting the whistleblower. **I. Compliance with laws, regulations and official requirements.** The partners of the Bank are obliged to comply with the applicable legal provisions, decisions and guidelines of the authorities, as well as with the industry and organisational standards and ethical requirements applicable to their business activities. They shall ensure, through appropriate regulation and training within their companies, that their employees and managers act in accordance with internal rules and applicable laws and regulations. **II. Transparency of accounts and reports.** The Bank's partners are required to prepare and publish their accounts and financial reports in accordance with generally accepted accounting principles and applicable laws. **III. Compliance with competition law and consumer protection rules.** Bank’s partners are expected to adhere to the principle of fair competition and to comply with applicable competition laws. Partners act ethically and fairly in compliance with competition law, and refrain from any conduct that could result in an unfair restriction of competition or abuse of a dominant position. Unfair price-fixing, collusion in tendering, market-sharing agreements or abuse of dominant position are prohibited.

ulushlarni bo‘lib olish yoki ustun mavqedan foydalanish taqiqlanadi.	
Bank hamkorlaridan, shuningdek, iste’molchilarning manfaatlari va huquqlarini himoya qilishga hamda ularga ko‘rsatilayotgan xizmatlar sifati yuqori bo‘lishiga alohida e’tibor berishlari kutiladi.	The Bank's partners are also expected to pay special attention to the protection of consumer interests and rights, and the quality of services provided to consumers.
IV. Manfaatlar to‘qnashuvi. Bank hamkorlari o‘z biznes faoliyatida shaffoflik va halollik bilan harakat qilishlari shart: ular Bank bilan bo‘lgan biznes munosabatlariga ta’sir qiluvchi hamkor va Bank a’zolarining xodimlari o‘rtasidagi har qanday bevosita yoki bilvosita aloqani oshkor etishlari, shuningdek, bunday holatlar yuz bersa, bu haqida darhol Bankga xabar berishlari kerak.	**IV. Conflict of interest.** The Bank's partners must act transparently and honestly in relation to their business activities: they must disclose to the Bank any direct or indirect relationship between the partner and the employees of the Bank that affects business relations and report any such event to the Bank without delay.
V. Korrupsiyaga qarshi kurash. Bank korrupsiyaga qarshi kurashishga sodiqdir va poraxo‘rlikning barcha shakllari hamda nohaq ustunlikka erishish holatlariga nisbatan mutlaq murosasizlik siyosatini yuritadi. Bank milliy, Yevropa Ittifoqi va xalqaro korrupsiyaga qarshi qonunchilikning to‘liq bajarilishini ta’minlaydi va o‘z xodimlari hamda shartnoma asosida ishlovchi hamkorlaridan ushbu qonunlarga rioya qilishni talab qiladi.	**V. Anti-corruption.** The Bank is committed to combatting corruption and declared zero tolerance towards all forms of bribery and the gaining of unfair advantages. The Bank ensures that national, European Union and international legislation on the prevention of corruption is fully enforced and expects its employees and contractual partners to comply with it.
Bank o‘z hamkorlaridan quyidagilarga yo‘l qo‘ymaslikni kutadi: Bank xodimlariga biznesdagi ustunlikni qo‘lga kiritish maqsadida har qanday imtiyoz yoki foyda va’dasini bermaslik yoki taklif qilmaslik; shuningdek, Bank bilan biznes imkoniyatlarini qo‘lga kiritish yoki amalga oshirish maqsadida pora, sovg‘a yoki boshqa moddiy qadriyatlarga ega manfaatlarni talab qilmaslik yoki taklif etmaslik.	The Bank expects its partners not to: promise or offer any benefits or advantages to employees of the Bank with the intention of obtaining business advantages; or demand or offer bribes, gifts or other benefits of value for the purpose of obtaining or realising business opportunities with a member of the Bank.
VI. Ichki axborotdan noqonuniy foydalanishning oldini olish. Bank hamkorlarining ayrim xodimlari o‘z kundalik ish faoliyati davomida ichki axborotga ega bo‘lishlari mumkin. Bunday axborotdan moliyaviy foyda olish maqsadida foydalanish yoki uni ruxsatsiz	**VI. Avoiding insider dealing.** In the course of their daily work, certain employees of Bank’s partners may come into possession of inside information, which they may not use for financial gain or share with unauthorised persons. Bank’s partners are expected to take all

shaxslarga oshkor etish taqiqlanadi. Bank hamkorlaridan ichki axborotdan foydalanish bilan bog'liq holatlarning oldini olish va ularni bartaraf etish uchun barcha zarur choralarni ko'rishlari kutiladi.	necessary measures to avoid and prohibit insider trading.
VII. Maxfiylik, shaxsiy ma'lumotlarni himoya qilish. Bank hamkorlaridan amaldagi qonunchilikka muvofiq ravishda tijorat siri, bank siri va qimmatli qog'ozlar bilan bog'liq maxfiylikni himoya qilish, Bankga tegishli biznes ma'lumotlarini cheksiz muddat davomida maxfiy saqlash va ushbu ma'lumotlardan oldindan rozilik olmasdan uchinchi shaxslarga foydalanmaslik yoki oshkor qilmaslik talab etiladi.	**VII. Confidentiality, protection of personal data.** The Bank's partners are expected to protect and safeguard trade secrets, banking secrecy and securities secrecy in accordance with the applicable laws, to keep confidential business data relating to the Bank secure, without time limit and not to use or disclose them to third parties without prior consent.
Bank hamkorlari o'zlari tomonidan qayta ishlanayotgan shaxsiy ma'lumotlarning yetarli darajada himoya qilinishini ta'minlashlari shart, hamda O'zbekiston Respublikasining "Shaxsiy ma'lumotlar to'g'risida"gi Qonuni va boshqa tegishli milliy qonunchilik hujjatlariga muvofiq, ma'lumotlarning maxfiyligi, yaxlitligi va vakolatli shaxslar uchun mavjudligini ta'minlash maqsadida tegishli xavfsizlik choralarini ko'rishlari zarur.	The Bank's partners must ensure an adequate level of protection of personal data processed by them and must take appropriate security measures to ensure the confidentiality, integrity and availability of the data to the authorised parties in accordance with the Law of the Republic of Uzbekistan "On personal data" and the other applicable national legislation.
VIII. Pul yuvish va terrorchilikni moliyalashtirishga qarshi kurash, xalqaro sanksiyalar va cheklov choralariga rioya etish. Bank o'z hamkorlaridan pul yuvish va terrorchilikni moliyalashtirishga qarshi kurashda qat'iy chora-tadbirlar ko'rishni, sanksiyalar bilan bog'liq qoidalarni qo'llashni hamda "O'z mijozingni bil" ("Know Your Customer") tamoyiliga amal qilgan holda mijozlar haqida to'liq va ishonchli ma'lumotlarni yig'ishni talab qiladi.	**VIII. Activities against money laundering and terrorist financing, international sanctions and restrictive measures.** The Bank expects its partners to act in the strongest possible way to prevent and deter money laundering and terrorist financing, to apply sanctioning rules and, by following the "Know Your Customer" principle, to obtain exhaustive customer information.
Bank hamkorlari Birlashgan Millatlar Tashkiloti va Yevropa Ittifoqi tomonidan qabul qilingan iqtisodiy, moliyaviy, savdo sanksiyalari va embargo qonunlari hamda me'yoriy hujjatlariga rioya qilish majburiyatini olgan. Shuningdek, ulardan kutilgan darajada, boshqa tegishli yurisdiktsiyalarning, xususan, Amerika	The Bank's partners are committed to complying with the economic, financial, trade sanctions and embargo laws and regulations adopted by the the United Nations and European Union and, to the extent as can be expected from them, the sanctions and laws of other applicable jurisdictions in particular those of the

Qo‘shma Shtatlari va Buyuk Britaniyaning sanksiyalari va qonunlariga ham amal qilishlari talab etiladi.	United States of America and the United Kingdom).
IX. Xavfsiz va sog‘lom mehnat muhitini ta’minlash. Bank hamkorlari o‘z xodimlari uchun mehnat qonunchiligiga mos, zamonaviy va sog‘lom ish joyini ta’minlaydi, ularning salomatligi va xavfsizligini himoya qiladi hamda zarur bo‘lgan mehnat xavfsizligi, sog‘liqni saqlash va yong‘inga qarshi himoya bo‘yicha o‘quv mashg‘ulotlarini o‘tkazadi.	**IX. Safe and healthy working environment.** The Bank's partners ensure that their employees have a healthy and modern workplace that complies with labour regulations, that their health and safety are protected and that the necessary safety, occupational safety and fire protection training is provided.
X. Inson huquqlarini hurmat qilish, xodimlarning huquqlarini ta’minlash. Bank hamkorlari xalqaro konvensiyalarda mustahkamlangan umuminsoniy huquqlarni himoya qilishlari va bolalar mehnati, voyaga yetmaganlarni ishlatish hamda majburiy mehnatni qat’iyan rad etishlari shart. Barcha xodimlarga nisbatan adolatli va hurmat bilan munosabatda bo‘lish zarur. Shuningdek, xodimlarning shaxsiy hayoti, sha’ni, qadr-qimmati va shaxsga doir huquqlari hurmat qilinishi lozim.	**X. Respecting human rights, ensuring workers' rights.** The partners of the Bank are obliged to protect the universal human rights enshrined in international conventions and to firmly reject child labour, the employment of minors and forced labour. All employees must be treated fairly and with respect. The rights relating to personality, dignity and privacy of workers must also be respected.
Xodimlarning huquqlarini amalga oshirish jarayonida, o‘z vakolatlari doirasida quyidagilarni ta’minlashi lozim: adolatli va qulay mehnat sharoitlariga bo‘lgan huquq, adolatli ish haqi va munosib turmush darajasi; birlashish va jamoaviy muzokaralar olib borish huquqi, kasaba uyushmalarini tuzish va ularga a’zo bo‘lish huquqi; odam savdosi, bolalar mehnati hamda majburiy yoki majburan ishlashning barcha shakllaridan ozod bo‘lish huquqi; kamsitmaslik huquqi, “teng ish uchun teng haq” tamoyili va fikr erkinligi huquqi.	In the exercise of workers' rights, it shall, to the extent that it is entitled to do so, ensure the following: the right to just and favourable conditions of work, fair wages and decent living conditions; the right to freedom of association and collective bargaining, the right to form and join trade unions, the right to be free from all forms of trafficking in persons, child labour and forced or compulsory labour; the right to non-discrimination, the principle of equal pay for equal work and the right to freedom of expression.
XI. Bank aktivlari va manfaatlarini himoya qilish. OTP Guruhi hamkorlari o‘z faoliyati doirasida foydalanish huquqiga ega bo‘lgan yoki faoliyati ta’sir ko‘rsatadigan Bank aktivlarining butligi, to‘g‘ri va tejamkor foydalanilishi uchun mas’uliyatni o‘z zimmasiga olishi lozim.	**XI. Protection of the Bank's assets and interests.** The Bank's partners must assume responsibility for the integrity, proper and economic use of the OTP Group's assets to which they have access or to which their activities have an impact.

Shuningdek, Bankning biznes manfaatlari yoki obro‘siga salbiy ta’sir ko‘rsatishi mumkin bo‘lgan har qanday vaziyatdan hamkorlar tiyilishlari shart. **XII. Barqaror rivojlanish.** Bankning hamkorlari ularga nisbatan qo‘yiladigan barqaror rivojlanish (ESG) talablari bo‘yicha baholash o‘tkazadilar va o‘z faoliyatlarida atrof-muhit (E – Environmental), ijtimoiy mas’uliyat (S – Social) va boshqaruv (G – Governance) mezonlariga rioya qiladilar. **XIII. Sun’iy intellektdan (SI) axloqiy foydalanish.** Bank, sun’iy intellektga oid uyg‘unlashtirilgan qoidalarni belgilovchi Yevropa Ittifoqining 2024/1689-sonli reglamenti (SI Qonuni) tatbiq etiladigan hamkorlaridan, SI tizimlarini ishlab chiqish va foydalanish jarayonida ushbu Etika kodeksida bayon etilgan tamoyil va talablarni qo‘llashlarini kutadi. Shuningdek, Bank hamkorlari sun’iy intellekt tizimlarining butun hayotiy davri davomida shaffoflik, tushuntiriluvchanlik, javobgarlik, adolat, tenglik va kamsitmaslik tamoyillariga rioya etilishiga intilishlari lozim. **XIII. Ilovalar.** 1-ilova: Hamkorlar uchun Etika kodeksini qabul qilish bo‘yicha bayonot.	The Bank's partners will also avoid any situation that could adversely affect the business interests or reputation of the Bank. **XII. Sustainability.** The Bank's partners assess and comply with sustainability (ESG) requirements to the extent that they can be expected to do so, and meet the E–Environmental, S–Social and G–Governance requirements applicable to them. **XIII. Ethical use of Artificial Intelligence (AI).** The Bank expects its partners subject to Regulation (EU) 2024/1689 laying down harmonised rules on artificial intelligence (the "AI Act") to apply the principles and expectations of the Partner Code of Ethics set out above during the development and use of AI systems, furthermore Bank's partners should strive to ensure that the principles of transparency, explainability, accountability, fairness, equity and non-discrimination are applied throughout the lifecycle of the AI systems it use. **XIII. Appendixes.** Appendix 1: Statement of the acceptance of the Partner Code of Ethics.

Hamkorlar uchun Etika kodeksini qabul qilish bo‘yicha bayonot

Men, quyida imzo chekkan shaxs, [ism] ([manzil]), [kompaniya nomi] ([yuridik manzili]) nomidan ushbu bayonotni imzolagan holda, quyidagilarni tasdiqlayman:

Men OTP Guruhi va “Ipoteka-bank” ATIB hamkorlar uchun Etika kodeksi bilan tanishdim, uni tushundim va [sana] dagi [shartnoma predmeti] bo‘yicha tuzilgan shartnoma doirasida, shuningdek, boshqa shartnomaviy munosabatlarda o‘zim, shuningdek, [kompaniya nomi] nomidan faoliyat yurituvchi xodimlar, ijrochilar va subpudratchilar uchun majburiy ekanligini tan olaman.

Men Etika kodeksiga har doim rioya qilinishini ta’minlayman, va unda belgilangan etika tamoyillari va xulq-atvor qoidalariga qat’iy amal qilaman. Kodeksda ko‘rsatilgan mezonlar bizning OTP Bank Plc bilan bog‘liq majburiyatlarimizni bajarayotganimizda yo‘l ko‘rsatma sifatida xizmat qiladi.

Mazkur bayonotni imzolash — “Ipoteka-Bank” ATIB OTP Guruhi bilan shartnomaviy munosabatlarni o‘rnatish uchun majburiy shart ekanligini tan olaman.

Shuningdek, Etika kodeksi bo‘yicha zarur barcha axborot menga taqdim etilganini tasdiqlayman va mazkur bayonotni hech qanday o‘zgarishsiz, imzolangan holda mas’ul shaxsga darhol topshirishni zimmasiga olaman.

Sana: ________________________________

Imzo: ________________________________

Ism (bosma harflarda): ________________________________

Lavozimi: ________________________________

Tashkilot nomi: ________________________________

Statement on the acceptance of the Partner Code of Ethics

I, the undersigned, [name] ([address]), on behalf of [company name] ([registered office]), by signing this statement, declare that I have read and understood the Partner Code of Ethics of OTP Group and “Ipoteka Bank” JSCMB, and that it is binding on me and the employees, performance assistants and subcontractors of [company name] in the performance of the contract dated [date] in respect of [subject matter of contract] and in the contractual relationship and that I will ensure that the Code of Ethics is observed and complied with at all times.

I adhere to and ensure compliance with the ethical principles and rules of conduct set out in the Partner Code of Ethics in all cases, and I acknowledge that the Partner Code of Ethics shall serve as a model for us to follow in the performance of our duties in connection with the activities of OTP Bank Plc.

I accept that signing this statement is a prerequisite for the contractual relationship with JSCMB “Ipoteka-Bank” OTP Group.

I declare that I have been provided with all the necessary information in relation to the Partner Code of Ethics and I undertake to return this declaration with my signature, with contents unchanged, to the competent person, without delay.

Dated: ________________________________

Signature: ________________________________

Name (in block letters): ________________________________

Position: ________________________________

Name of business entity: ________________________________