

**"TASDIQLANGAN"**  
**"Ipoteka-bank" ATIB**  
**Boshqaruv qarori**

**"APPROVED"**  
**with decision of Management**  
**Board of JSCMB "Ipoteka-bank"**

**2026 yil «29» yanvar \_\_\_\_\_ dagi**  
**\_\_\_\_\_ 21 -sonli bayonnoma**

**Minutes of meeting # 21**  
**dd " 29 " January \_\_\_\_\_ 2026**

**“Ipoteka-bank” ATIBda moliyaviy qiyinchiliklar, murakkab hayotiy vaziyatlarga tushib qolgan hamda fors-major holatlari tufayli o‘z vaqtida kredit to‘lovlarini amalga oshirishga qiynalayotgan iste‘molchilarning amaldagi kreditlari bo‘yicha kredit shartnomasi shartlariga o‘zgartirish va qo‘shimchalar kiritish imkoniyatlari borasidagi arizalarini ko‘rib chiqish tartibi” to‘g‘risidagi nizom**

**Regulation on the procedure for considering applications of consumers entering into financial difficulties, difficult life situations, and experiencing difficulties in making timely loan payments due to force majeure circumstances, regarding the possibility of amending and supplementing the terms of the loan agreement for current loans in JSCMB "Ipoteka-bank"**

<b>“Ipoteka-bank” ATIB</b>			
<b>Hujjat nomi:</b>	“Ipoteka-bank” ATIBda moliyaviy qiyinchiliklar, murakkab hayotiy vaziyatlarga tushib qolgan hamda fors-major holatlari tufayli o‘z vaqtida kredit to‘lovlarini amalga oshirishga qiynalayotgan iste‘molchilarning amaldagi kreditlari bo‘yicha kredit shartnomasi shartlariga o‘zgartirish va qo‘shimchalar kiritish imkoniyatlari borasidagi arizalarini ko‘rib chiqish tartibi” to‘g‘risidagi nizom		
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### **Hujjatlarni qayta ko'rib chiqish xronologiyasi / Chronology of document revision**

<b>Hujjat nomi:</b>	“Ipoteka-bank” ATIBda moliyaviy qiyinchiliklar, murakkab hayotiy vaziyatlarga tushib qolgan hamda fors-major holatlari tufayli o‘z vaqtida kredit to‘lovlarini amalga oshirishga qiynalayotgan iste‘molchilarning amaldagi kreditlari bo‘yicha kredit shartnomasi shartlariga o‘zgartirish va qo‘shimchalar kiritish imkoniyatlari borasidagi arizalarini ko‘rib chiqish tartibi” to‘g‘risidagi nizom		
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	<b>Boshqaruv organi / Management body</b>	<b>Sana / Date</b>	
<b>Tasdiqlangan: Approved:</b>	“Ipoteka-bank” ATIB Boshqaruvi / Management Board of JSCMB “Ipoteka-bank”	№ _____ __/__/2026	
<b>Ishlab chiqilgan / Developed by:</b>	<b>Sana / Date</b>	<b>Imzo / Signature</b>	
<b>Chakana kreditlarni undirish bo'yicha direksiyasi</b>	__/__/2026		
<b>Kelishilgan / Agreed:</b>			
<b>Yuridik direksiya / Legal Directorate</b>	__/__/2026		
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## 1. Nizomning maqsadi

Ushbu Nizom iste‘molchilarning moliyaviy qiyinchiliklar, murakkab hayotiy vaziyatlarga tushib qolgan hamda fors-major holatlari tufayli o‘z vaqtida kredit to‘lovlarini amalga oshirishga qiynalayotgan iste‘molchilarning amaldagi kreditlari bo‘yicha kredit shartnomasi shartlariga o‘zgartirish va qo‘shimchalar kiritish imkoniyatlari borasidagi arizalarini ko‘rib chiqish, mezonlari va jarayonni nazorat qilish tartibini belgilaydi. Shuningdek, u shaffoflik, iste‘molchilarni himoya qilish va operatsion halollik standartlarini belgilaydi.

## 2. Ta‘sir doirasi

Ushbu Nizom faqat jismoniy shaxs bo‘lgan qarz oluvchilarga nisbatan qo‘llaniladi va mikro kreditlar, ipoteka kreditlari va avtokreditlar, shu jumladan uzoq muddatli garov bilan ta‘minlangan mahsulotlarni yakka tartibda restrukturizatsiya qilishni qamrab oladi.

Mazkur restrukturizatsiya qilish to‘g‘risidagi nizom faqat quyidagi jismoniy shaxslarga tatbiq etiladi:

- Mikroqarzl
- Ipoteka kreditlari
- Avtokreditlar

## 3. Atamalar

Bank: “Ipoteka-bank” ATIB

Restrukturizatsiya (qayta ko‘rib chiqish): Amaldagi kredit shartnomasi shartlariga kiritilgan har qanday kelishilgan o‘zgartirish.

Uzoq muddatli moliyaviy qiyinchilik: 6 oydan ortiq davom etadigan daromadning doimiy pasayishi.

Fors-major holatlar: Favqulodda, oldindan ko‘rib bo‘lmaydigan, oldini olib bo‘lmaydigan hodisalar.

Alohida undiruvchilar: Restrukturizatsiya bo‘yicha baholashni amalga oshirish uchun o‘qitilgan va vakolatli xodimlar.

Kalkulyator: Bank tomonidan tasdiqlangan to‘lov qobiliyatini baholash

## 1. Purpose

This Regulation establishes the procedures, criteria, and controls for reviewing and processing consumer applications to amend and/or supplement existing credit agreements due to financial difficulties, challenging life circumstances, or force majeure events. It also sets standards for transparency, consumer protection, and operational integrity.

## 2. Scope

This Regulation applies to individual borrowers only and covers microloans, mortgage loans, and car loans, including case-by-case restructuring of secured long-term products.

This Restructuration Regulation applies exclusively to individual customers holding:

- Microloans
- Mortgage loans
- Car loans

## 3. Definitions

Bank: JSCMB "Ipoteka-bank"

Restructuration (Restructuring): Any agreed amendment to the terms of an existing credit agreement.

Long-term financial difficulty: A persistent income reduction lasting more than 6 months.

Force majeure: Extraordinary, unforeseeable, unavoidable events.

Dedicated collectors: Staff trained and authorized to perform restructuring assessments.

Calculator: Bank-approved affordability assessment tool.

ASBT: System where a dedicated restructuring product code is maintained.

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vositasi.

ASBT - bu qayta ko‘rib chiqish mahsulotining maxsus kodi saqlanadigan tizim.

Forborne exposure - mijozning moliyaviy qiyinchiliklari natijasida imtiyozlarga ega bo‘lgan kredit.

Ta‘riflar Risklarni tahlil qilish va modellashtirish direksiyasi tomonidan taqdim etilgan.

#### **4. Tashkiliy boshqaruv**

Ishlab chiquvchi: Risklarni tahlil qilish va modellashtirish direksiyasi va Chakana undiruv direksiyasi. Ijrochi: Chakana undiruv direksiyasi.

#### **5. E‘lon qilish vazifasi**

Bank o‘zining rasmiy veb-saytida ushbu Nizomning 6-15-bo‘limlarida belgilangan restrukturizatsiyaning to‘liq tartibini, shu jumladan quyidagilarni e‘lon qiladi: o‘zgartirishlar turlari; tegishli asoslar; arizalarni qabul qilish va ro‘yxatdan o‘tkazish; ilova hujjatlar; ko‘rib chiqish muddatlari; baholash mezonlari; qaror qabul qilinganligi to‘g‘risida xabardor qilish; shartnomani o‘zgartirish tartibi; asoslantirilgan rad etish. Homiladorlik va tug‘ish ta‘tillari (10 oygacha uzaytirilishi) to‘g‘risidagi nizom e‘lon qilingan tartibga aniq kiritilishi kerak.

#### **6. Maqbul bo‘lgan restrukturizatsiya chora-tadbirlar**

Choralar kredit muddatini uzaytirish, foiz stavkalarini o‘zgartirish, jarimalar/kechiktirilgan to‘lovlarni kamaytirish yoki bekor qilish, muddatli to‘lovlarni o‘zgartirish, mikrokreditlarni konsolidatsiyalash va mahsulot hamda qonunchilik doirasida ruxsat etilgan boshqa variantlarni o‘z ichiga olishi mumkin.

#### **7. Restrukturizatsiya qilish uchun asoslar**

Ishsizlik, nogironlik, daromadning sezilarli darajada pasayishi, uzoq muddatli kasallik (> 6 oy), fors-major holati va

Forborne Exposure: A loan subject to concessions resulting from a customer's financial difficulties. Definitions are provided by the Directorate of Risk Analysis and Modeling.

#### **4. Governance**

Issued by: Directorate of Risk Analysis and Modeling & Retail Collection Directorate. Executed by: Retail Collection Directorate.

#### **5. Publication Duty**

The Bank shall publish on its official website the **\*\*full restructuring procedure\*\*** as defined in Sections 6–15 of this Regulation, including: the types of amendments; eligible grounds; application acceptance and registration; supporting documents; review time limits; assessment criteria; decision notification; contract amendment procedure; and rejection with justification. The maternity-leave provision (up to 10 months extension) shall be explicitly included in the published procedure.

#### **6. Eligible Restructuring Measures**

Measures may include extension of tenor, interest rate adjustments, reduction or waiver of penalties/late fees, installment recalibration, consolidation of microloans, and other permitted options within product and legal limits.

#### **7. Grounds for Restructuring**

Eligible grounds include unemployment, invalidity, significant income reduction, long-term illness (> 6 months), force majeure, and maternity

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homiladorlik ta‘tili (10 oygacha uzaytirilishi mumkin).

### 8. Taqiqlangan amaliyotlar (iste‘molchilar huquqlarini himoya qilish)

Bank quyidagilarni bajarmasligi lozim:

- Mijoz so‘ragan miqdordan ortiq kredit miqdorini taklif qilish yoki undash.

- Kredit qarzlarni davlat tomonidan fuqarolarga ijtimoiy nafaqa va yordam sifatida ajratilgan mablag‘lar hisobidan, \*\*shu jumladan, ijtimoiy karta hisobvaraqlariga o‘tkazilgan mablag‘lar hisobidan\*\* undirish.

- Iste‘molchi bankning avtomatik to‘lov (avto-debet) xizmatidan foydalangan hollardan yoki qonun hujjatlarida belgilangan boshqa holatlardan tashqari, kredit shartnomasida yoki to‘lov jadvalida ko‘rsatilgan kalendar sanasidan oldin qarzni to‘lash talabi.

### 9. Arizalarni qabul qilish va ro‘yxatdan o‘tkazish

Arizalar filial, aloqa markazi yoki onlayn kanallar orqali yuborilishi mumkin. Barcha holatlar Chakana undiruv tizimida kredit ID va vaqti ko‘rsatilgan holda ro‘yxatdan o‘tkazilishi kerak.

### 10. Kerakli hujjatlar

Mijozlar ish haqidagi ma‘lumotnomalar, sog‘lig‘idagi uzoq muddatli muammolar uchun rasmiy tibbiy hujjatlar, ishsizlik to‘g‘risidagi ma‘lumotnomalar, fors-major holatlarini tasdiqlash va Bank tomonidan asosli ravishda talab qilinadigan boshqa hujjatlar kabi tasdiqlangan hujjatlarni taqdim etishlari kerak.

### 11. To‘lov qobiliyatini baholash

Alohida undiruvchilar maqbul daromadlarni tekshirishlari, barcha mavjud kreditlar bo‘yicha kredit byurosi hisobotlarini olishlari, uy xo‘jaligi hajmiga qarab uy xo‘jaligining yashash xarajatlarini baholashlari va restrukturizatsiya muddatini (Markaziy bankning nizomlarida ko‘rsatilgan muddat doirasida) taklif qilishlari kerak. Agar to‘lov qobiliyati mumkin bo‘lgan maksimal

leave (eligible for up to 10-month extension).

### 8. Prohibited Practices (Consumer Protection)

The Bank must not:

- Offer or induce credit amounts exceeding the customer's requested amount.

- Recover credit debts from funds allocated by the state as social benefits and assistance to citizens, \*\*including funds credited to social card accounts\*\*.

- Demand repayment prior to the calendar date specified in the credit agreement or repayment schedule, except where the consumer uses the Bank's automatic payment (auto-debit) service or in other cases established by law.

### 9. Application Acceptance and Registration

Applications may be submitted via branches, contact center, or online channels. All cases must be registered with a unique ID and timestamp in the Retail Collections system.

### 10. Required Documentation

Customers must provide validated documents such as salary slips, official medical documents for long-term health problems, unemployment certificates, force majeure confirmations, and any other documents reasonably required by the Bank.

### 11. Affordability Assessment

Collectors must verify acceptable income, obtain credit bureau reports for all living loans, assess household living costs based on household size, and propose adjusted tenor (Within the period specified in the regulations of the Central Bank). If affordability remains negative even after maximum feasible reduction, the

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pasayishdan keyin ham salbiy bo‘lib qolsa, so‘rov rad etilishi kerak.

## 12. Baholash mezonlari (oshkora)

Arizalar quyidagi mezonlarga muvofiq baholanadi: (i) 7-bo‘lim bo‘yicha muvofiqlik asoslari; (ii) 10-bo‘lim bo‘yicha hujjatlarning to‘liqligi va haqiqiyli; (iii) 11-bo‘lim bo‘yicha to‘lov qobiliyati natijasi (kalkulyator o‘tishi/o‘tmasligi); (iv) mahsulot cheklovlari (masalan, maksimal miqdor, narxlash yo‘lagi, to‘lovdan voz kechish vakolati); va (v) risk va muvofiqlik tekshiruvlari (sanksiyalar, AML/firibgarlik ko‘rsatkichlari).

## 13. Ko‘rib chiqish muddatlari

Standart holatlar: hujjatlar to‘liq taqdim etilgan kundan boshlab 15 ish kuni ichida qaror qabul qilish. Murakkab holatlar (masalan, fors-major holati; uzoq muddatli garov bilan ta‘minlangan kreditlar) 30 ish kuni ichida. Agar hujjatlar yo‘q bo‘lsa, SLA ularni olgunga qadar to‘xtab turadi.

## 14. Qaror va xabardor qilish

Ma‘qullash va rad etishlar qaror qabul qilingan kundan boshlab 2 ish kuni ichida yozma ravishda (SMS/email/xat) xabar qilinishi kerak. Rad etishlar aniq asos va apellyatsiya jarayoni to‘g‘risidagi ma‘lumotlarni o‘z ichiga olishi kerak.

## 15. Dastlabki sinov

Yakuniy restrukturizatsiyadan oldin mijozning kamaytirilgan muddatli to‘lovni to‘lash qobiliyatini tasdiqlash uchun 3 oylik sinov muddati talab etiladi. Muvaffaqiyatli sinov rasmiy tuzatishlarga olib keladi; muvaffaqiyatsiz sinov rad etish va muqobil undiruv strategiyalariga olib kelishi mumkin.

## 16. Shartnomaga o‘zgartirishlar kiritish

Muvaffaqiyatli sinovdan va tasdiqdan so‘ng, Legal o‘zgartirish/qo‘shimchalar kiritish to‘g‘risidagi shartnoma loyihasini tayyorlaydi va alohida undiruvchilar guruhiga taqdim etadi.

Shartnomani imzolash ruxsat etilgan kanallar orqali amalga oshiriladi; ASBT va

request must be rejected.

## 12. Assessment Criteria (Explicit)

Applications shall be evaluated against the following criteria: (i) eligibility grounds per Section 7; (ii) completeness and authenticity of documents per Section 10; (iii) affordability outcome per Section 11 (calculator pass/fail); (iv) product constraints (e.g., maximum tenor, pricing corridor, fee waiver authority); and (v) risk and compliance checks (sanctions, AML/fraud indicators).

## 13. Review Timelines

Standard cases: decision within 15 business days from complete file submission. Complex cases (e.g., force majeure; secured long-term loans) within 30 business days. If documents are missing, the SLA pauses until receipt.

## 14. Decision and Notification

Approvals and rejections must be communicated in writing (SMS/email/letter) within 2 business days of the decision. Rejections must contain clear justification and information about the appeal process.

## 15. Probation Period

A 3-month probation period is required to confirm the customer's ability to pay the reduced installment before final restructuring. Successful probation leads to formal amendments; failed probation may lead to decline and alternative collection strategies.

## 16. Contract Amendments

Upon successful probation and approval, Legal prepares the draft of the amendment/supplement agreement and sends to the dedicated collectors.

Signing is done via permitted channels; ASBT and related systems

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unga bog‘liq tizimlar shunga mos ravishda yangilanadi.

### 17. Tizimlar, hisobot va ta‘minot

ASBT alohida hisobot va ta‘minot uchun restrukturizatsiya kreditlari uchun alohida mahsulot kodini o‘z ichiga olishi kerak. Restrukturizatsiya portfelining undiruv, bajarilishi va tasniflanishini nazorat qilish uchun majburiy bo‘lgan "Forborne Flag" ishlab chiqilishi kerak. Risklar direksiyasi forborne ta‘sirining rasmiy ta‘rifini taqdim etadi va forborne ta‘sirining hisobotini ishlab chiqadi / yuritadi.

### 18. Chakana undiruv direksiyasining tezkor hisoboti

Chakana undiruv direksiyasi quyidagilar to‘g‘risida hisobot berishi kerak: yangi qabul qilingan arizalar; qayd etilgan arizalar; ma‘qullash va rad etishlar; rad etish sabablari; restrukturizatsiya uchun asoslar; portfel hajmi va o‘zgarishi; huquqbuzarliklarning takomillashuvi.

### 19. Tizimga qo‘yiladigan talablar (Raqamli xizmatlarga muvofiqlik)

Undirish va kredit olish uchun ariza berish tizimlari quyidagilarni qo‘llab-quvvatlashi kerak: (i) arizalarning to‘liq amal qilish davri; (ii) restrukturizatsiya sabablarini qayd etish; (iii) ichki/me‘yoriy hisobot uchun zarur bo‘lgan barcha ma‘lumotlarni qamrab olish; (iv) “Forborne Flag” ni tayinlash va kuzatish; (v) iste‘molchining xohish-irodasi yoki roziligini ifodalovchi hech qanday ko‘rsatkichlarni (belgilash katakchalari, slayderlar va shunga o‘xshash elementlar) \*\*oldindan belgilamaslik yoki oldindan tanlamaslik; (vi) kredit parametrlarini, shu jumladan kredit miqdori, muddati va iste‘molchining daromadi to‘g‘risidagi ma‘lumotlarni ko‘rsatadigan maydonlarni \*\*oldindan to‘ldirilmaslik\*\*; (vii) iste‘molchilar tegishli ko‘rsatkichlarni mustaqil ravishda belgilashlari yoki tanlashlari, kredit parametrlarini aniqlashlari va boshqa maydonlarni mustaqil ravishda to‘ldirishlari

are updated accordingly.

### 17. Systems, Reporting and Provisioning

ASBT must include a dedicated product code for restructuring loans for separate reporting and provisioning. A mandatory **\*\*Forborne Flag\*\*** must be developed to monitor recovery, performance, and classification of the restructuring portfolio. The Risk Directorate provides the official forborne definition and designs/maintains the Forborne Exposure Report.

### 18. Operational Reporting by Retail Collection Directorate

Retail Collection Directorate must report on: new applications received; applications recorded; approvals and rejections; rejection reasons; grounds for restructuring; portfolio size and evolution; and delinquency evolution.

### 19. System Requirements (Digital Service Compliance)

Collection and loan application systems must support: (i) full application lifecycle handling; (ii) recording of restructuring reasons; (iii) capture of all data needed for internal/regulatory reporting; (iv) assignment and tracking of the Forborne Flag; (v) **\*\*no pre-setting or pre-selecting\*\*** any indicators (checkboxes, sliders, and similar elements) that express the consumer’s will or consent; (vi) **\*\*no pre-filling\*\*** fields indicating credit parameters, including the loan amount, term, and information on the consumer’s income; (vii) consumers must independently mark or select the relevant indicators, determine the credit parameters, and complete other fields independently. All conversations must be recorded.

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kerak. Barcha suhbatlar yozib olinishi kerak.

## 20. Xizmatlarni masofadan boshqarish (Shartnomalarni ko‘rib chiqish asosi)

Bankning masofaviy xizmat ko‘rsatish tizimlari orqali xizmatlar ko‘rsatilganda, iste‘molchi taklif etilayotgan shartnomaning (oferta) barcha sahifalari (bo‘limlari) bilan to‘liq tanishib chiqmagan bo‘lsa, xizmat ko‘rsatish shartlari va qoidalariga roziligini bildiruvchi tugmani bosishiga yo‘l qo‘yilmaydi. Tizimlar ushbu qoidani texnik jihatdan qo‘llashi kerak (sahifama-sahifa tasdiqlash yoki ekvivalent nazorat).

## 21. Vazifalar va treninglar

Restrukturizatsiya holatlari bilan faqat o‘qitilgan va vakolatga ega bo‘lgan undiruvchilar shug‘ullanishlari va kalkulyatorni ishlatishlari mumkin. Trening daromadlarni qabul qilish qoidalari, kredit byurosi tahlili, iste‘molchilar huquqlarini himoya qilish, ma‘lumotlar maxfiyligi va firibgarlik/AML haqida xabardorlikni o‘z ichiga oladi.

## 22. Ma‘lumotlarni himoya qilish va hisobga olish

Barcha ma‘lumotlar amaldagi qonunchilik va ichki siyosatlariga muvofiq qayta ishlanishi va saqlanishi kerak. Arizalar, baholashlar va hujjatlarni yuritish siyosati bo‘yicha qarorlarni saqlab qolish.

## 23. Istisnolar

Istisnolar vakolatlar matritsasi bo‘yicha hujjatli asoslash va tasdiqlashni talab qiladi.

## 24. Monitoring va boshqaruv

Ushbu Nizom kamida bir yilda bir marta yoki qonunchilik/siyosat o‘zgartirish taqdirda undan oldinroq qayta ko‘rib chiqilishi kerak. QA/Compliance holatlarni tanlab oladi va zarur hollarda tuzatish choralari ko‘radi. Mazkur hujjat alohida holatlarda hujjatdagi kamchiliklarni tuzatish yoki mazmunan to‘ldirish maqsadida o‘zgartirilishi mumkin.

## 20. Remote Service Control (Agreement Review Gate)

When services are provided through the Bank’s remote service systems, the consumer shall **not** be allowed to press the button indicating consent to the terms and conditions of service unless they have fully reviewed all pages (sections) of the proposed agreement (offer). Systems must technically enforce this rule (page-by-page acknowledgment or equivalent control). (this function will be available:)

## 21. Roles and Training

Only trained and authorized collectors may handle restructuring cases and operate the calculator. Training includes income acceptance rules, credit bureau analysis, consumer protection, data privacy, and fraud/AML awareness.

## 22. Data Protection and Recordkeeping

All data must be processed and stored in compliance with applicable data protection legislation and internal policies. Retain applications, assessments, and decisions per the Records Retention Policy.

## 23. Exceptions

Exceptions require documented justification and approval per the Authority Matrix.

## 24. Monitoring and Governance

This Regulation must be reviewed at least annually or sooner if legal/policy changes occur. QA/Compliance will sample cases and issue corrective actions as needed.

In exceptional cases, this document may be amended to correct

“Ipoteka-bank” ATIB			
<b>Hujjat nomi:</b>	“Ipoteka-bank” ATIBda moliyaviy qiyinchiliklar, murakkab hayotiy vaziyatlarga tushib qolgan hamda fors-major holatlari tufayli o‘z vaqtida kredit to‘lovlarini amalga oshirishga qiynalayotgan iste’molchilarning amaldagi kreditlari bo‘yicha kredit shartnomasi shartlariga o‘zgartirish va qo‘shimchalar kiritish imkoniyatlari borasidagi arizalarini ko‘rib chiqish tartibi” to‘g‘risidagi nizom		
<b>ID: PL-26-7-226</b>	<b>Tahrir: 1.0</b>	<b>Kuchga kirish sanasi:</b> _____._____.2026	<b>Bet № 1</b>

shortcomings or supplement the content of the document.

### Tasdiqlovchi:

#### Kelishuvchi:

Da’vo va sud ishlarini yuritish departamenti bosh yuriskonsulti



B.Dauletbayev

Komplaens Direksiya direktori



S.Carevic

Risklarni tahlil qilish va modellashtirish direksiya direktori



T.Janosi

#### Kirituvchi:

Chakana Kreditlarni Undirish Bo‘yicha Direksiya direktori



J.Szepesi