

INFORMATION

on the deposit guarantee system in the Republic of Uzbekistan

1	Deposits placed in JSCMB "Ipoteka-Bank" are subject to guarantee	Deposits in the bank are guaranteed by the Deposit Guarantee Agency
2	Basis for deposit guarantee	Law of the Republic of Uzbekistan "On Protection of Bank Deposits"
3	Event subject to guarantee	Liquidation (closure) of the bank
4	Types of deposits subject to guarantee	Demand deposits, including funds on bank cards, fixed-term and savings deposits, as well as interest accrued on them, are subject to guarantee
5	Compensation amount	Upon liquidation of the bank, compensation is paid to each depositor considering accrued interest on the deposit, but not more than 200,000,000 sums
6	Compensation amount if a depositor has multiple deposits in one bank	Regardless of the deposit amount and currency, all deposits of the depositor in this bank and its branches, including accrued interest, are aggregated, and the total compensation amount does not exceed 200,000,000 sums
7	Compensation amount upon liquidation of multiple banks	In the event of the liquidation of multiple banks, a depositor holding deposits in these banks is entitled to receive compensation for each bank separately in an amount not exceeding 200,000,000 sums
8	Compensation payment period	The period for payment of compensation from the date of the decision on liquidation (closure) of the bank: <ul style="list-style-type: none"> • from January 1, 2026 — within 15 working days; • from January 1, 2027 — within 7 working days
9	Currency in which compensation is paid	For deposits placed in foreign currency, compensation is paid in the national currency (sums) at the exchange rate of the Central Bank of the Republic of Uzbekistan on the date of liquidation (closure) of the bank
10	Contact information	Contact information of the Deposit Guarantee Agency: Address: Republic of Uzbekistan, 100027, Tashkent, Karatash str. 1 (Association of Banks building) Phone: +998 555 500 500 E-mail: info@uzoka.uz Website: https://fgd.uz/

Acknowledged: _____

(Client's Full Name and Signature)

Date: _____

(day/month/year)