

“APPROVED BY”

**By the Resolution No.290 dated
“23”December 2019 of the Management
Board, Joint Stock Commercial
Mortgage bank “Ipoteka-Bank”**

**REGULATION
ON THE "HOTLINE" FOR ANTI-CORRUPTION
IN THE SYSTEM OF JSCM "IPOTEKA-BANK"**

TASHKENT – 2019

Chapter 1. General

1. This Regulation has been developed in accordance with the Constitution of the Republic of Uzbekistan, the Laws "On Combating Corruption", "On the Central Bank of the Republic of Uzbekistan", "On Banks and Banking Activities", "On Appeals of Individuals and Legal Entities", Resolution of the President of the Republic of Uzbekistan No. PP -3620 dated March 23, 2018 "On additional measures to increase the availability of banking services", the Decree of the President of the Republic of Uzbekistan No.UP-5729 dated May 27, 2019 "On measures to further improve the anti-corruption system in the Republic of Uzbekistan".

2. This Regulation, covering the procedure for operation of the "Hotline" in the system of JSCMB "Ipoteka-Bank" (hereinafter referred to as the "Bank"), including reception, registration and viewing of audio and video recordings, determines the procedure for requirements for persons responsible for the consideration of applications, complaints, suggestions, appeals (hereinafter referred to as Requests) received on the facts of corruption, admitted by citizens and officials and employees of the bank, as well as to the "Hotline" device.

3. The requirements of this Regulation apply to all employees of the bank.

4. The following terms and definitions shall apply in this Regulation:

Bank means the Head Office of JSCMB Ipoteka Bank, its structural divisions and branches;

Request means a statement, proposal or complaint received from individuals and legal entities (or their representatives) in oral, written or electronic form;

Video conferencing means interactive interaction of several remote subscribers using information and communication technologies with the ability to exchange audio and video information in real time;

Manager means the Chairman of the Management Board of JSCMB "Ipoteka Bank", his deputies and other authorized persons;

Hotline means a set of measures equipped with audio or video recording, including video conferencing, organized for the purpose of receiving and registering requests, complaints received during working hours on corruption facts (corruption, corruption offenses, conflict of interest) committed by bank employees;

Responsible employee means employees of the Internal Control Department, who are entrusted with the task of receiving and registering calls received via a special hotline;

Server means a disk space allocated on a common server for recording and storing voice messages and / or video files sent by citizens;

5. The requests received by the "Hotline" shall be recorded, registered and considered as oral requests on the basis of the rules established by this Regulation. Information about the availability of the "Hotline" in the operating mode shall be posted on the official website of the Bank.

6. Requests can be submitted in Uzbek, Russian, English and other languages.

Chapter 2. Procedure for Receiving, Registering and Considering Requests Received via the Hotline

7. A special "Hotline" shall accept requests related to corruption, corruption offenses and conflicts of interest.

8. Calls to the "Hotline" shall be made by the phone numbers (+99878) 150-89-68, (+99878) 150-36-99.

9. Request to the "Hotline" shall be accepted by the responsible employees from 09:00 to 13:00 and from 14:00 to 18:00 from Monday to Friday (hereinafter - working hours).

10. It is not allowed to receive requests through arranged "Hotlines" by other personnel, except for responsible employees.

11. To collect and summarize complaints about corruption, corruption offenses received by the "Hotline", receipt shall be carried out using telephones equipped with the function of determining the applicant's phone number and recording telephone conversations.

12. The numbers of a special "Hotline" on corruption, corruption offenses shall be communicated to individuals and legal entities through special "entrepreneurship section" and other channels organized on the official website of Ipoteka Bank and its branches.

13. When accepting a request during working hours, the responsible employee must record full name of the applicant, place of residence (when applying on behalf of a legal entity - the name and address of the legal entity), and also, if he is a business entity, the name of the business entity, servicing branch, postal address, where the response letter should be sent (telephone number for communication at the request of the applicant), and state the essence and content of the request.

14. The responsible employee who receives telephone calls through the Hotline shall:

- provide his full name and position;
- notify about the recording of telephone conversations to collect and summarize calls;
- inform that intentional or false reporting of a crime shall entail liability in the manner prescribed by law;
- invite the applicant to provide the information and information specified in clause 13 of these Rules, to explain that otherwise the request shall not be considered.

15. Requests incoming to a special "Hotline" shall be registered in the bound, numbered separate special book or electronic program in the prescribed manner and the registration (control) card shall be filled out in the form in accordance with Annex 1 to this Regulation and shall be registered by the responsible employee. The book or electronic program must contain the details specified in Annex 2 to this Regulation.

Registered requests shall be submitted to the Chairman of the Management Board or his deputy no later than one business day from the date of receipt that put forward a resolution (instruction) to consider the request with the appointment of a responsible structural unit (employee) and appoint responsible employees to consider the issue specified in the request.

16. On questions received via the "Hotline" that are not within the scope of the bank's authority, the responsible employee shall in the prescribed manner provide explanations and recommendations for contacting the appropriate authority.

17. During the consideration of requests, the bank's responsible employee shall be not allowed to disseminate information that become available to him about the private life of individuals, the activities of legal entities.

18. According to the content of requests received via the "Hotline" with a complaint about decisions, actions or inaction of individual executives, it is not allowed to consider this complaint directly by these managers themselves.

19. In order to ensure the prompt consideration of requests, the responsible personnel can directly call the managers of branches, their deputies and managers of all divisions and request comments (explanations) from them on the requests, as well as request the necessary information and materials.

20. If necessary, to clarify the circumstances specified in the request, it can be studied on site with the involvement of the applicant with the participation of specialists from the relevant structural divisions of the Head Office and branches of the bank.

21. The applicant shall be notified in writing about the results of consideration of the request, the content and essence of the decision taken by the Chairman of the Management Board, deputy chairmen of the relevant areas or other authorized executives.

A copy of the response provided to the applicant shall be filed with the Internal Control Department.

22. Requests or complaints shall be considered within fifteen days from the date of receipt by the bank, in cases where additional study and (or) verification is required, request for additional documents - up to one month.

If it is necessary to conduct an audit, request additional materials or take other measures, the terms of their consideration may be extended by the Chairman of the Management Board or his deputies, as an exception, for a maximum of one month, which shall be communicated to the applicant.

23. After considering the request and finding a solution to the issue on the merits, the applicant shall receive a response in the form in which he wished at the time of filing the request.

24. Removal from the control of the requests received by the special "Hotline", after written notification of the applicant on this request, shall be carried out by the Manager or responsible employees of the Internal Control Department.

25. Requests received by a special "Helpline" shall be recorded on electronic media and stored for three years.

Chapter 3. Organization of Receiving Requests via Video Conferencing

26. All requests shall be recorded, including those received via video conferencing.

27. If citizens wish to provide materials in a certain electronic form as an attachment to the request, the responsible bank employee must provide the official e-mail address of the Bank or other official communication channel using information and communication technologies and accept the information. The storage of these files shall be carried out in accordance with the procedure established by the structural unit of the bank dealing with processing requests.

28. Audio and video recordings of messages shall be stored for a period of at least 3 years.

Chapter 4. Server Requirements

29. The server must have sufficient disk space to store audio and video files of requests for 3 years.

30. The server should have the capacity to simultaneously handle 10 incoming calls in a conference format.

31. The "Hotline" should work in a multichannel mode.

Chapter 5. Rights and Obligations

32. Responsibilities of the Bank's management:

- a) appointment of a responsible person within the existing staff positions;
- b) daily consideration of received requests and ensuring timely response;
- c) conduct investigations in each case and take appropriate measures in case of confirmation of the facts of corruption;
- d) inform the relevant law enforcement agencies about corruption in cases stipulated by law;

d) implement a set of technical measures to organize the working hours of the "Hotline";

33. Duties of the responsible bank employee:

a) notify the applicant about the need to provide information about the last name, first name, patronymic and place of residence and about the method of sending the response information (telephone, postal service, etc.);

b) be very polite, patient and impartial in the process of communicating with citizens who use the Hotline;

c) immediately notify the Chairman of the Management Board or his authorized deputy of the bank about reports of corruption, bribery, abuse of office by bank employees.

Chapter 6. Final Provisions

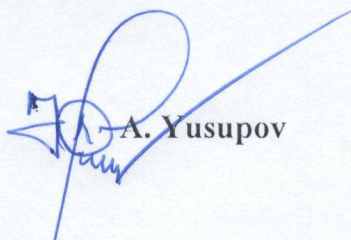
34. This Regulation shall be binding on all divisions and branches of the Head Office.

35. Monitoring and control over compliance with the requirements of the Regulation shall be carried out by the Internal Control Department.

36. Persons guilty of violating the requirements of this Regulation shall be held liable in accordance with the law.

Director

Internal Control Department:-



A. Yusupov

Annex 1
to the Procedure for handling requests
individuals and legal entities on corruption,
corruption offenses in the system of JSCIB
"Ipoteka-Bank"

(Front side)

CARD FOR REGISTRATION OF REQUEST FROM INDIVIDUALS AND LEGAL ENTITIES

Reference number:	Question:
Applicant:	
Address:	
Date of request receipt:	Number of applicants:
Form of request:	Number of pages:
Accepted form:	Duplicate/ repeated
Type of request:	Date and reference number of the previous request:
Type of control:	
Brief description of the request:	
Manager that signed a resolution (assignment):	
Resolution (assignment) of the Manager:	Execution deadline:
Structural department:	Executive:

(Reverse side)

CARD FOR REGISTRATION OF REQUEST FROM INDIVIDUALS AND LEGAL ENTITIES

The State of a request consideration		
Date of dispatch	Where it is dispatch	Reference and date of the response letter
Deadline for consideration is extended:	Who extended the deadline: (signature)	
Date of incoming response letter:		
Brief content of the request consideration results:		
Control is removed (name):	Signature of the executive:	
	Date of execution:	
Note on the breach of request consideration deadline:		

Annex I
to the Procedure for handling requests of
individuals and legal entities on corruption,
corruption offenses in the system of JSCMB
"Ipoteka-Bank"

Registration Book of oral requests of individuals and legal entities
to a Special Hotline

Reference number of the request	Date of request receipt	Full Name of an individual/ representative of a legal entity	Place of residence of a legal entity/ postal address, phone number of a legal entity	Region Name	Name of the Branch	Brief description (essence) of the request	Employee that accepted the request (Full Name)	Employee to whom the request is sent (for consideration) (Full Name, position)	Measures taken	Result
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