



General terms and conditions for the provision of banking products and services of
JSCB «TBC Bank»

APPROVED BY
Chairman of the Management Board of the Bank
dated _____ 2020

GENERAL TERMS AND CONDITIONS
for the provision of banking products and services
of JSCB «TBC Bank»



Contents

Chapter 1. Introduction and Structure

Chapter 2. Terms and Definitions

Chapter 3. General terms and conditions for providing banking services

Chapter 4. Bank account agreement

Chapter 5. Agreement for opening and servicing of a bank card

Chapter 6. General terms and conditions of loan products

Chapter 7. Procedure for providing credit products

Chapter 8. Communication

Chapter 9. Customer identification

Chapter 10. Representations and Warranties

Chapter 11. Additional rights and obligations of the parties

Chapter 12. Responsibility of parties

Chapter 13. Force majeure

Chapter 14. Customer data and privacy

Chapter 15. Anti-corruption measures

**Chapter 16. Amendments and additions, early termination, rejection of contracts
concluded in accordance with the GTC**

Chapter 17. Other provisions



Chapter 1. Introduction and Structure

1.1. These General terms and conditions for the provision of banking products and services are an official offer (offer) of the Joint Stock Commercial Bank "TBC Bank" (hereinafter referred to as the Bank) addressed to individuals (hereinafter referred to as the Customer) for the provision, including online services offered by the Bank and governing the procedures, rights and obligations of the Parties when using banking services.

1.2. Relations between the Bank and the Customer is regulated by these General terms and conditions for the provision of banking products and services (hereinafter referred to as the "GTC"), which consists include of the following documents:

1.2.1 Application/Request for opening, servicing Bank accounts and providing other banking services;

1.2.2. service Rates specified on the site www.tbcbank.uz;

1.2.3. Contracts for separate banking products and services;

1.2.4. Any additional terms, conditions, offers and appendices that may be introduced by the Bank to provide and regulate current and / or future services.

1.2.5. Any appendices, amendments and additions to the GTC and the documents specified in clauses 1.2.1.-1.2.5. are an integral part of these GTC concluded between the Bank and the Customer for the provision of a specific service (regardless of how it is established in accordance with the relevant GTC). Therefore, they must be interpreted together with the specified GTC, taking into account the relevant context.

1.2.6. The Customer must read these GTC, fill out (where necessary) and sign/confirm documents specified in clauses 1.2.1.-1.2.5. in which he/she confirms and declares that he / she has read and is aware of the terms of the GTC and agrees with them and also confirms that the information provided by Customer to the Bank is true, truthful and accurate.

1.2.7. The Customer provides the Bank with a valid identity document (a passport or a document replacing a passport in accordance with norm of the current legislation of Republic of Uzbekistan), the data of which will be included in the Application, agreements and other databases of the Bank.

1.2.8. The Bank may refuse to provide services to the Customer if the Customer does not properly fill out, sign and/or submit to the Bank the reliable documents (duly completed) and/or reliable and complete information necessary to obtain the service, as well as on the grounds provided for by the current legislation.

1.2.9. The Bank will be able to start providing its services only after filling required mandatory fields of the relevant Application (Application), providing to the Bank requested documentation and/or information and signing the Application/Request.

1.2.10. By confirming these GTC the Customer agrees that the Bank, through any possible channels can verify any information about the Customer provided by the Customer and / or received from third parties.



1.2.11. If necessary, in order to obtain a certain banking service in accordance with the requirements of the current legislation of the Republic of Uzbekistan, the Customer must provide the Bank with the original documents or their notarized copies.

1.2.12. The Customer is personally responsible for the authenticity, reliability, truthfulness, validity and correctness of any documents provided to the Bank.

1.2.13. The Bank has the right to request the Customer to translate, apostille or legalize in accordance with the procedure established by the legislation of the Republic of Uzbekistan, documents issued in another country.

1.3. The Bank provides the Customer with all banking services specified in these GTC exclusively in non-cash form, without performing cash transactions with cash.

Chapter 2. Terms and Definitions

2.1. For the purposes of the GTC, the terms, definitions and abbreviations used have meanings that apply to contracts (including applications) concluded when the Customer accepts these GTC, and other documents issued in connection with the emergence of relations between the Customer and the Bank.

2.2. In these GTC the following terms, definitions, and abbreviations are used with the following meanings:

2.2.1. Card activation is a procedure for the Bank to cancel the technical restriction established when issuing the Card for the Holder to perform expenditure Operations using the Card, which provides for the Bank's refusal to grant authorization regardless of the Payment limit or any other conditions, in any way offered by the Bank;

2.2.2. Banking services – paid and free banking services provided by the Bank in accordance with the agreement;

2.2.3. Card/account blocking – a full or temporary ban on making payments using a Bank card/account and / or performing operations;

2.2.4. A Bank card is a physical or virtual payment card issued by a Bank or other Bank that operates throughout the territory of the Republic of Uzbekistan and provides its owner (Customer) with the ability to repeatedly perform operations on a Bank account, including making payments and receiving cash amounts from the account. The types of operations that a customer who owns a Bank card is entitled to perform on a Bank account are established by the agreement between the holder and the Issuer of the Bank card;

2.2.5. Bank - Joint-stock commercial Bank "TBC Bank", which is a Party to these GTC;

2.2.6. Bank secrecy – information protected by the Bank (a) about transactions, accounts and deposits, (b) about its Customer, received by the Bank in connection with the provision of banking services, (c) about the presence, nature and value of the Customer's property stored in the Bank's vaults and premises, (d) about interbank transactions and transactions made on behalf of the Customer or in his favor, (e) about the Customer of another Bank, information that became known as a result of the treatment of banking secrets between banks, (f) about participants in the



accumulative pension system, the amount and movement of amounts pension Contributions, pension savings on individual accumulative pension accounts of citizens.

2.2.7. Banking product - any banking product provided by the Bank to the Customer, including online microloans, salary backed loan, etc.

2.2.8. Statement - information about operations and balances on the Customer 's Account for a certain period of time, provided in the form defined by the Bank;

2.2.9. Grace period – a period of time during which remuneration or commissions related to the provision of Credit and other commissions provided for in other agreements are not accrued or charged in accordance with the GTC, or a discount is provided for the payment of certain services, or deferred payment for the main debt or Remuneration, or other individual temporary improvements to the terms of contracts provided for by the GTC. The grace period may apply to one or more persons, one or more Transactions for a period of time determined by the Bank. The terms of the grace period are communicated by the Bank by publishing the relevant information on the Internet resource at www.tbcbank.uz and / or by sending the SMS message and / or written notification;

2.2.10. Agreement - the integrity of the Application signed and / or approved, including in electronic form and submitted by the Customer to the Bank, these GTC and/or any additional appendices that have already been signed/will be signed/confirmed in relation to these GTC and is an integral part thereof;

2.2.11. RBS or TBC App Software - an application for mobile phones (Android, iOS and / or any other system that can be developed by the Bank at its discretion), developed by the Bank and allowing the Customer to access his / her accounts and perform certain actions authorized by the Bank;

2.2.12. Available credit limit balance – the amount of the part of the credit limit not used by the Customer, equal to the difference between the credit limit and the amount of the principal debt;

2.2.13. Debt – the amount of money to be paid by the Customer, including the principal amount, loan amount, overdraft amount, accrued but not paid Remuneration, commissions, fines, penalties, fees, and other payments stipulated by agreements concluded with the Customer;

2.2.14. Borrower – a Customer who has been granted a loan;

2.2.15. Application – a document drawn up in the form established by the Bank, containing the Customer's proposals addressed to the Bank on the conclusion of contracts or performing any specific actions.;

2.2.16. Legislation - a set of applicable laws and regulations, as well as international agreements and contracts included in the legal system -of the Republic of Uzbekistan;

2.2.17. Access Codes The PIN(s), passwords, usernames and/or any other codes, self-selected and/or provided to the Customer by the Bank (as the case may be), including without limitation, those generated through the use of electronic devices and authentication means that the Bank may deem necessary for self-identification of the Customer, in order to secure safe access to the Electronic Channels;



2.2.18. Confidential information – any information/document (including without limitation, information/documents regarding personal, share participation, financial data of the Party, information/document containing information about the owner/manager/Affiliate of Party(ies), agreement(s) with Third Party(ies), movable and immovable asset(s), business process/procedures, marketing strategies, project(s) of the Party and/or other information) received, processed, created and/or sent by one Party to another upon signature and/or during performance of the Agreement and/or any other significant information/documentation;

2.2.19. Access code – an individual digital code and / or alphabetic access code to the Customer's information, called when the Customer remotely contacts the Bank for the purpose of identifying the Customer, by phone when calling the Call center, via remote communication channels, as well as in other cases provided by the GTC;

2.2.20. Loan – the amount of money received by the Borrower for all loan operations, including at the expense of a credit line, provided on terms of urgency, payment and repayment, for the purchase of goods, works and services not related to the implementation of business activities;

2.2.21. Credit line – the Bank's right to lend to a Borrower on terms that allow the Borrower to determine the time of obtaining the loan and performing loan transactions, but within the amount and time specified by the rules on internal credit policy of the Bank, and GTC within the maximum credit line amount for the account of a particular Bank's credit limit on revolving or non-revolving basis;

2.2.22. Credit limit – the maximum amount of the principal debt on loan operations, for each specific time, determined by the Bank within the maximum size of the credit line, which can be used by the borrower at the Same time;

2.2.23. Maximum credit line amount – the maximum amount of the credit limit within the credit line that can be granted in accordance with the Credit Agreement;

2.2.24. Minimum payment – the method of repayment, by making payment, the amount of which is expressed as a percentage of the credit limit or the outstanding amount, or determined by the Bank in a different order, the payment of which the Customer is required in the presence of debt, for debt repayment, to be determined by the Bank within the term of the credit line within the maximum funding period;

2.2.25. Phone number – the mobile or home phone number of the Customer, provided by the Customer to the Bank;

2.2.26. Collateral – a guarantee, surety, including a real surety and other means of ensuring the fulfillment of obligations provided to the Bank to ensure the fulfillment of the Borrower's obligations under the loan agreement;

2.2.27. Operation – any operation (transaction) to be reflected in the accounts, including expenditure operations, including loan operations (expenditure operations at the expense of the credit limit), using a Card (payment for goods and receipt of cash), depositing money to accounts in cash or non-cash; chargebacks; debiting money by the Bank to repay debt; debiting accrued



fees, commissions and interest in accordance with the Application, Loan Agreement and GTC; other operations to be reflected in the Customer's accounts;

2.2.28. Bank's operational day - a part of the banking operational day, indicating the time allotted for the receipt, processing of cash settlement documents and the reflection of banking transactions in accounting accounts;

2.2.29. Principal debt – the part of the Customer's Debt that represents the amount of loan operations performed, not returned (not paid) by the Customer, as well as the amount of capitalized remuneration and other payments;

2.2.30. Appendix - any additional document (s) developed and defined by the Bank that specifies, changes, and / or introduces new services, fees, penalties, and / or any other terms of the GTC;

2.2.31. Interest - per annum (calculated on the basis of 365 (three hundred and sixty five) calendar days in a year) interest rate, determined by the GTC, which are charged by the Bank on funds held in the account of the Customer and paid by Customer in accordance with the terms of these GTC calculated on actual calendar days during which the customer has the funds in the account;

2.2.32. Card PIN – a Personal identification number, a secret code assigned to the cardholder and intended for identification of the cardholder;

2.2.33. Payment at the Customer's choice – a method of debt repayment, by making a payment, the amount of which is determined by the Customer independently and should not be less than the minimum payment set by the Bank, unless otherwise provided by the GTC;

2.2.34. Payment limit – the amount of money within which the Customer is entitled to perform expenditure operations using the Card. Includes the positive balance of money on accounts in amounts and available credit limit balances less the amount of transactions, that have not yet been reflected in the accounts;

2.2.35. Positive balance – the amount of the Customer's money on the Card service account if there is no overdue debt;

2.2.36. Promo period – the period of time during which certain banking services and / or service packages are provided free of charge or at reduced rates;

2.2.37. Politically Exposed Persons (PEP) - persons appointed or elected permanently, temporarily or by special authority, performing organizational and administrative functions and authorized to perform legally significant actions in the legislative, executive, administrative or judicial body of a foreign state or in an international organization, as well as high-ranking heads of enterprises of foreign states, famous politicians and well-known members of political parties of foreign states.

2.2.38. Unblocking the Card – taking measures and decisions by the Bank to cancel previously established restrictions on the use of the Bank card by the Customer;

2.2.39. Recommended payment – a method of repayment of debt by making a payment expressed as a percentage of a loan, or of the amount of debt, the payment of which is mandatory if there is a debt, to repay the amount of debt in equal installments within a period not exceeding



one year or another period, within the limits determined by the Bank during the term of the credit line;

2.2.40. Customer information – documents and information provided by the Customer to the Bank for entering into agreements for banking services and receiving banking products, containing information about the potential Customer, assurances, consents and guarantees of the Customer, signed/confirmed and transmitted by the Customer to the Bank.;

2.2.41. Service package – a package of additional free banking services provided by the Bank in case of acceptance of the offer to conclude a service package agreement, at the discretion of the Bank;

2.2.42. Card validity period - a period of time during which the Card may be used for making Transactions. The Card is valid until the last day of the month of the year indicated in digital format on its front side, including;

2.2.43. Account – Bank accounts, including, but not limited to, a Card service account and/or a Bank service account, and/or a savings account and/or Currency accounts (if activated) and/or Currency savings accounts (if activated) opened in accordance with the GTC for purposes not related to business activities;

2.2.44. Party/Parties - the Bank and / or the Customer, depending on the circumstances;

2.2.45. Third party - any person, except for the Central Bank of the Republic of Uzbekistan, the Customer and the Bank;

2.2.46. Tariff plan — a document (electronic or written) containing information about the amount and rules of calculation, collection and accrual of interest, commissions, fees and penalties, as well as other information, which is an integral part of the relevant Agreement and GTC;

2.2.47. Tariffs — a set of Tariff plans and other tariffs for the Bank's services, which is an integral part of the GTC;

2.2.48. Remote communication channels – means of transmitting and exchange of information between the Customer and the Bank via e-mail (email), RBS, postal communication, Internet banking, mobile banking, SMS messages, telephones, Fax, ATM, POS terminals, terminals, electronic Cabinet, including an Internet kiosk, used in accordance with the procedure and conditions determined by the Bank;

2.2.49. Penalty - the amount of money, , to be paid by the Parties in case of non-fulfillment and/or improper fulfillment of their contractual obligations;

2.2.50. Electronic channel - any physical or electronic infrastructure, device, hardware, software, application developed and offered by the Bank that allows the Customer to perform transactions authorized by the Bank, including, without limitation, ATM, RBS, USSD platform, self-service payment terminals and / or payment terminals and / or websites;

2.2.51. Electronic banking services - services related to obtaining access by the Customer to his/her bank account(s) to obtain information on the amount of money in his/her bank account(s), operations carried out on bank account(s), payments and money transfers, opening or closing of bank account(s) and/or other acceptable types of banking operations;



2.2.52. Electronic money – unconditional and irrevocable monetary obligations of the Issuer of electronic money, stored in electronic form and accepted as a means of payment in the electronic money system;

2.2.53. Call center – a division of the Bank or a service that receives and processes customer calls, informs about the Bank's products and services, and performs other functions defined by the Bank for Customer service;

2.2.54. SMS - a short message service consisting of text messages sent to a mobile device;

2.2.55. USSD Platform – software support provided by mobile phone network operators which enables the Customer to carry out transactions and access his/her Account(s) via the mobile phone.

2.3. The words "including", "for example", or "such as " do not limit the meaning of the words following them.

2.4. The singular includes the plural and Vice versa.

Chapter 3. General terms and conditions for providing banking services

3.1. In accordance with the GTC, the relations between the Customer and the Bank related to the provision of banking services to the Customer, the Customer receiving a microloan from the Bank, a loan, issuing and servicing a payment Bank card, as well as services for opening, maintaining and closing Bank accounts and other banking services to the Customer are regulated.

3.2. The provision of services to the Customer is carried out in accordance with, but not limited to, the GTC after the conclusion of the relevant banking agreements.

3.3. Acceptance by the Bank of documents required for the loan, microloan, account opening, not entail the obligatory conclusion of such contracts by the Bank. . The Bank is not obliged to provide services to, and incur obligations stipulated by GTC prior to conclusion of contracts in the prescribed manner. The Bank's actions specified in the relevant agreements are recognized as confirmation of the conclusion of contracts.

3.4. The Customer authorizes and agrees to pay for the Bank's services by direct debiting the Customer's accounts by the Bank and/or by debiting without acceptance or auto-debiting funds by the Bank during operations from the Customer's account or from any other Bank account of the Customer in the Bank or other banks of the Republic of Uzbekistan.

3.5. To control the quality of Customer service, the Bank may, upon prior notification to the Customer, record telephone conversations with the Customer when they contact the Call center, the Bank's authorization service, or other divisions of the Bank, as well as use the record to confirm the fact of such a request.

3.6. Using remote communication channels, the Customer confirms that they have provided the necessary privacy regime and have all the necessary technical and software resources, including protection against malicious computer programs, unauthorized access/encroachment by third parties.



3.7. In cases stipulated by the legislation of the Republic of Uzbekistan and/or internal regulatory documents of the Bank for the conduct of correspondence, sending notifications, operations and transactions and other actions, one/more of the following types of confirmation can be used if necessary: electronic digital signature, confirmations, obtained through the RBS, remote communication channels, telephone communication, physical signature or other means of confirmation that do not contradict the requirements of the current legislation of the Republic of Uzbekistan.

3.8. The Customer does not have the right to transfer (assign) its rights and obligations under the agreements concluded with the Bank to third parties without the consent of the Bank.

3.9. Personal data received by the Bank is used and can be used for: entering into and executing contracts to which the Customer is a party, beneficiary or interested party; ensuring the proper implementation of the Customer's rights and obligations; verifying information, including for the purpose of preventing fraudulent transactions; bringing to the Customer's attention information related to the execution of contracts, information of third parties participating in joint third-party programs (including, but not limited to, loyalty programs); transmitting information to insurance, postal organizations, communication organizations; transfers to enforcement authorities and other persons for the purpose of debt collection and provision of other services.

Chapter 4. Bank account agreement

4.1. According to the terms and conditions of this Agreement, the Bank undertakes, after acceptance by the Customer of the General terms and conditions for provision of bank products and services of the JSCB "TBC Bank" (hereinafter - GTC), to open accounts in national/foreign currency (hereinafter - Account), to accept and transfer funds to the Customer's (account owner's) account, to execute Customer's orders including through the RBS channels on writing-off, transfer and issue of respective amounts from the account, to provide other operations on the account, on the terms and in the order provided by GTC (General terms and conditions), this Agreement and the current legislation of the Republic of Uzbekistan

4.2. Additional services and facilities are provided by the Bank also including through the use of the online platform application upon remote banking services (hereinafter referred to as "RBS") when the Customer accepts a GTC and requests for other additional services

4.3. The Customer in turn undertakes to pay a commission in accordance with the current tariffs approved by the Bank and posted on the website www.tbcbank.uz.

4.4. This Agreement is an integral part of the GTC and the Application/Request for opening, servicing Bank accounts and providing other banking services and products (hereinafter referred to as the Application/Request)

4.5. The Terms and definitions used in this Agreement are specified in the GTC.

4.6. In order to open an Account, the Customer must familiarize and accept the terms and conditions of this Agreement and GTC, sign the Application/Request, as well as request to open an Account in the RBS system.



4.7. The Bank accepts from the Customer an amount of money to be deposited on deposit account opened in accordance with the current legislation of the Republic of Uzbekistan.

4.8. Crediting, transfer of the corresponding amounts is made in accordance with the procedure established in the GTC and the current legislation of the Republic of Uzbekistan exclusively in non-cash form.

4.9. The Bank provides services to the Customer in the Bank's offices during the operational day (except weekends and public holidays). Customer service through online platforms (RBS system) is carried out twenty-four hours a day, with online orders of the Customer made after the operational time set by the Central Bank of the Republic of Uzbekistan will be reflected in the personal account on the next banking day.

4.10. In case of availability of funds and lack of operations within 3 years, the Bank opens a Customer's non-moving deposit account 20206 "Demand deposit of individuals", with the serial number 842, which is maintained in accordance with the procedure established by the current legislation of the Republic of Uzbekistan.

4.11. The Bank debits funds from the Account in cases stipulated by the GTC, contracts for receiving certain banking products and the legislation of the Republic of Uzbekistan.

4.12. The Bank is obligated:

4.12.1. Open an individual demand Deposit account for the Customer based on his/her request, the terms of the GTC and this Agreement.

4.12.2. To store Customer's funds, credit incoming amounts to the account, execute Customer's orders on their transfer or issue, as well as to perform other operations stipulated by the current legislation of the Republic of Uzbekistan, GTC and this Agreement exclusively in non-cash form.

4.12.3. To keep the Banking secrecy, except in cases established by the legislation of the Republic of Uzbekistan.

4.12.4. To ensure the safety and integrity of available funds in the account. The seizure of funds on the account or the suspension of transactions on the account may take place only in the cases stipulated by the current legislation of Republic of Uzbekistan.

4.13. The Bank has the right to:

4.13.1. Without the Customer's consent, make the appropriate transaction (correction), in case of detection of an undeniably erroneous record for crediting or debiting the account.

4.13.2. Open accounts for the Customer, if necessary, in connection with the provision of other banking products.

4.13.3. Not to accept for execution orders to perform operations on the account in case of improper execution of such orders, or in case of contradiction of transactions entrusted to the Bank, terms of the GTC and the current legislation of the Republic of Uzbekistan.

4.13.4. The Bank is entitled to change the rates, terms of GTC and banking products of the Bank, the Bank notifies about changes of tariffs for 10 days before their entry into force, placing information about it in the premises of the branches or centers of banking services, as well as on the pages of the website of the Bank www.tbcbank.uz, as well as by RBS, if such changes do not contradict the current legislation of the Republic of Uzbekistan and does not



violate the rights of consumers of banking services. If the Customer does not submit any claims or objections to the changes in the GTC within 10 days from the date of publication of the changes, these changes come into force.

4.13.5. Require the Customer to provide information and documents that identify the Customer and confirm the legality of operations performed on the account.

4.14. The Customer is obligated:

4.14.1. Conduct all operations in strict accordance with the current legislation of the Republic of Uzbekistan.

4.14.2. To provide, at the request of the Bank, information and documents requested in accordance with the terms of the GTC and this Agreement. At the same time, the responsibility for the correctness of the information contained in the orders and the requested information from the Customer is assigned to the Customer himself/herself.

4.14.3. Notify the Bank immediately if funds are found to have been incorrectly / excessively credited to the account and / or debited from the account.

4.14.4. Not to use the account for transactions related to business activities and activities that contradict the current legislation of the Republic of Uzbekistan.

4.14.5. within 3 calendar days, via the communication channels specified in the GTC, inform the Bank of changes to its address and/or phone number, including mobile phone number, last name, first name or patronymic, replacement of its identity document or other documents that may affect the performance of this agreement.

4.14.6. Do not revoke consent to the processing of personal data during the validity of any banking agreements.

4.14.7. Has other obligations in accordance with the current legislation of the Republic of Uzbekistan.

4.15. The Customer has the right to:

4.15.1. Receive information about cash balances, incoming and outgoing transactions, by using SMS notifications, via mobile phone/ via RBS /through a personal account on the official website of the Bank or in any other way provided for in the GTC.

4.15.2. Independently dispose of their funds held on the account at their discretion, including, but not limited to, using the funds of the RBS and other remote channels, except in cases stipulated by the terms of the GTC, the Bank account Agreement and the current legislation of the Republic of Uzbekistan.

4.16. The Bank guarantees the confidentiality of information and the preservation of information about the Customer that constitutes a Bank secret, in accordance with the Law of the Republic of Uzbekistan "on Bank secrecy", the GTC and other legislative acts of the Republic of Uzbekistan.

4.17. Information constituting a Bank secret may be provided by the Bank to the Customer or his representative on the basis of his request (in writing or electronically).

4.18. Information about the Customer that constitutes a Bank secret is provided to third parties in accordance with the current legislation of the Republic of Uzbekistan.

4.19. For non-fulfillment or improper fulfillment of the obligations assumed by the parties, the party that violated the terms of the GTC and this Agreement shall be liable in accordance with the current legislation of the Republic of Uzbekistan.



4.20. By confirming these GTC, the Customer consents to the processing of personal data. Personal data and other information about the Customer received by the Bank is used and can be used for:

4.20.1. conclusion and execution of agreements to which the Customer is a party, beneficiary or interested party;

4.20.2. ensuring proper implementation of the Customer's rights and obligations;

4.20.3. verification of information, including for the purpose of preventing fraudulent transactions;

4.20.4. communicating to the Customer information related to execution of contracts, information of third parties participating in joint programs of third parties (loyalty programs);

4.20.5. transfers to insurance, postal and communication organizations;

4.20.6. conducting statistical and/or marketing research by the Bank and/or informing the Customer about new products/services of the Bank and its partners;

4.20.7. transfers to state and other organizations for collection of overdue debts.

4.21. The processing of the Customer's personal data is carried out within the following period - starting from the moment the Customer confirms consent to the processing of personal data and is valid until the Customer revokes such consent.

4.22. The Bank does not have the right to determine and control the form of use of the Customer's funds, as well as to set restrictions on the Customer's rights to use and dispose of funds, except in cases stipulated by the current legislation of the Republic of Uzbekistan.

4.23. The relationship between the Bank and the Customer that is not provided for in the Agreement is regulated in accordance with the terms of the GTC and the requirements of the current legislation of the Republic of Uzbekistan.

4.24. The procedure for conducting operations on the Customer's account for the parties is established by the normative legal acts of the Central Bank of the Republic of Uzbekistan and is mandatory for both Parties.

4.25. The Agreement comes into force from the moment of its acceptance by the Customer, is concluded for an indefinite period of time and is valid until its termination at the initiative of the Customer at any time, or by court at the request of the Bank, on the grounds of non-fulfillment of contractual obligations undertaken by the Customer, as well as in cases stipulated by the current legislation of the Republic of Uzbekistan.

4.26. All changes and additions to this Agreement are made in accordance with the procedure provided for in the GTC. In this case, the Bank has the right to notify the Customer of these changes in accordance with clause 4.13.4. of this Agreement.

4.27. The account may be closed and the contract may be terminated in the prescribed procedure, in cases and order stipulated by the legislation, with repayment of all existing debt to the Bank associated with the provision of banking services.

Chapter 5. Agreement for opening and servicing of a bank card

5.1. Under the terms of this agreement, the Bank undertakes, at the request of the holder, to open a Bank card account in national currency or foreign currency (hereinafter - the Account), issue a Bank card (s) (hereinafter-the Card) To the holder, as well as to maintain the Bank card



account (s) on the terms and in accordance with the General terms and conditions for the provision of banking products and services of JSCB " TBC Bank "(hereinafter - GTC), open the Application/Request under this Agreement and the current legislation of the Republic of Uzbekistan.

5.2. To open a Card in the name of the Holder, the Holder must register in the RBS system or corporate website www.tbcbank.uz read and accept the GTC and request opening of the Card.

5.3. After successful identification and acceptance of the Agreement in the Bank's RBS system, the account is opened to Holder no later than the next banking day and the Card is issued within 3 banking days.

5.4. After opening an Account and issuing a Card, the Card is issued to the Holder at his/her visit to the Bank or delivered by courier and handed over personally after identification.

5.5. The validity period of the Bank card is determined by the rules established by the non-cash payment system Bank cards and interbank payment system and is indicated on the front side of the Bank card.

5.6. Cards can be blocked by the Bank or an authorized body in accordance with the procedure established by the GTC, this agreement, the rules of payment systems and the current legislation of the Republic of Uzbekistan.

5.7. The card can be blocked by the Customer upon his written request, or upon request via the communication channels provided for in the GTC or using the Bank's RBS.

5.8. The suspension of Card transactions is carried out in accordance with the "Rules of internal control on countering the legalization of income derived from criminal activities, the financing of terrorism and the financing of the proliferation of weapons of mass destruction for commercial banks" and other cases provided for by the current legislation of the Republic of Uzbekistan.

5.9. When using the Card, the holder can perform the following types of operations provided by the Bank under this Agreement:

5.9.1. settlements in non-cash form with Enterprises for goods, work and services;

5.9.2. non-cash operations for transferring funds from a Card to an individual's card and crediting funds to a Card.

5.9.3. any other types of payments, transfers and operations permitted by the legislation of the Republic of Uzbekistan and available to the Holder via the Bank.

5.9.4. getting card and Account reference information.

5.10. The Bank is obligated:

5.10.1. to open an Account after the conclusion of this Agreement with Holder.

5.10.2. after opening the Account, issue the Card to the Holder;

5.10.3. in case of loss or damage of the Holder's Card after 3 (three) banking days from the date of reception of the application/request, to issue a new Card on the basis of the application/request of the Holder, submitted by means of the remote communication channels provided for in the GTC according to the bank Tariffs, posted on the website www.tbcbank.uz.



5.10.4. Debit the Account for the amount of all transactions, made using the Card that reduce the balance on the Account, as well as for the amount of the Bank's Commission fee for performing the specified operations by the Holder, in accordance with the Bank's Tariffs

5.10.5. in case of termination of the present Agreement to return to the Holder the balance of funds from the Account in a manner consistent with the current legislation of the Republic of Uzbekistan exclusively in non-cash form.

5.11. The Bank has the right to:

5.11.1. suspend the validity of the Card in case of violation by the Holder of the terms of the GTC, this Agreement and the current legislation of the Republic of Uzbekistan

5.11.2. block the card at any time if the Holder has given a written request or sent it via remote communication channels. For example, if the card is lost or damaged.

5.11.3. Not to transfer funds to Accounts and aims that are prohibited or contrary to the current legislation of the Republic of Uzbekistan.

5.12. The Holder is obligated:

5.12.1. Use the Card in accordance with this Agreement, the GTC, the Bank's instructions, payment systems, and legislation

5.12.2. pay all expenses and losses of the Bank related to the violation of this Agreement and/or instructions by the Holder.

5.12.3. no later than the next banking day from the moment of discovery of the loss (theft, etc.) of the Card, send an application to the Bank and/or notification through the communication channels provided for in the GTC on the loss of the Card;

5.12.4. pay a Commission fee for all transactions made using the Card in accordance with the Bank's current Tariffs.

5.12.5. within 3 calendar days, inform the Bank about cases of changes of the place of residence, passport data, telephone numbers and other essential data of the Holder via remote communication channels provided for in the GTC.

5.13. The holder has the right:

5.13.1. replenish the balance in his/her account.

5.13.2. get an Account statement that shows all the operations performed by him/her. At the same time, the Holder must personally request this service from the Bank via the communication channels provided in the GTC.

5.13.3. Change PIN codes on his/her Cards at his/her own discretion.

5.14. The holder undertakes to pay for all the Bank's services at the rates indicated on the website www.tbcbank.uz.

5.15. Payment for services rendered by the Bank in accordance with this agreement is debited without acceptance and additional consent of the Holder in an undisputed manner. The user can also pay for services in non-cash from other accounts.

5.16. The Bank is entitled to change the rates, terms GTC and banking products of the Bank, the Bank notifies about changes of tariffs for 10 days before their entry into force, placing information about it in the RBS, the Bank's branches and on the web site of the Bank www.tbcbank.uz, only if such changes do not contradict the current legislation of the Republic of Uzbekistan and does not violate the rights of consumers of banking services. If the Holder does not submit any claims or objections to the changes within 10 days from the date of their



publication, these changes will become effective and the Holder confirms its rights and obligations under them.

5.17. The Bank is not responsible for any financial losses and transactions made by anyone, for loss caused by the customer's violation of the obligation to keep confidential information, until the Holder provides a written message to the Bank about the theft or loss of the Card and that the Holder suspects that the pin code of the Card is known to third parties or anyone else.

5.18. The Bank is not responsible for downtime that occurs in the operation of Payment systems due to the fault of third-party organizations (including, but not limited to: URPC, UIPC)

5.19. The Bank is not responsible for payments made for goods and services rendered with additional cards belonging to other banks registered by the Bank's Customer in the system of RBS of JSCB " TBC Bank».

5.20. The Bank is not responsible for transactions made in payment systems outside the Bank. The respective obligations and responsibilities of the parties are regulated by separate legal documents provided by the payment systems.

5.21. The Bank is not responsible for the refusal of third parties to service the Card.

5.22. The holder, as well as the Bank, is responsible for ensuring the confidentiality of information under the Agreement.

5.23. If one of the parties violates the applicable legislation in the performance of this agreement, the other party is not responsible for this.

5.24. The liability of the parties in cases not provided for in this agreement is regulated by the GTC and the current legislation of the Republic of Uzbekistan.

5.25. All disputes arising in the course of execution of this Agreement by the parties will be considered by the parties through negotiations, and if the parties not to reach mutual agreement, the dispute is referred to the civil court at the place of registration of the Bank.

5.26. This agreement enters into force from the date of its acceptance by the Customer and is valid until terminated by either Party or by a court decision.

5.27. The agreement may be terminated by one party upon written notice or through remote communication channels to the other party 30 days before the intended termination of the agreement, provided that: all Cards issued to the Holder by the Bank are returned to the Bank in working condition; the Holder has fulfilled all obligations to the Bank under this Agreement; the Holder has no debt to the Bank;

5.28. Upon termination of the Agreement, the Card issuance fee, transaction processing fee and other payments according to the Bank's Tariff are not refunded to the Holder.

Chapter 6. General terms and conditions of loan products

6.1. Based on the data provided by the GTC, the Customer / Bank card holder has the right to use the credit products indicated on the website www.tbcbank.uz.

6.2. Each loan product, is available on the website www.tbcbank.uz.www.tbcbank.uz. General provisions on the credit product are defined by this Chapter, and specific conditions are defined and regulated by a separate agreement on the respective loan product concluded by the



Parties.

6.3. The Customer must submit an application to the Bank to receive a loan product, including using RBS (several products are allowed to be received based on an application made using electronic means of communication (mobile application, personal account, etc.). The Bank reviews the Customer's application and independently decides whether to approve or reject the request for issuing a loan product.

6.4. After receiving the loan product, the Customer (borrower) is obliged to return it and pay interest (possible penalties /penalties) in accordance with the terms stipulated in a separate Agreement with the Bank.

6.5. Interest is accrued on the Customer's outstanding obligation to the Bank and is calculated in accordance with the actual days of use of the facility based on the method of 365 days per year.

6.6. If the Customer/Bank card holder does not repay the debt on the loan product, the Bank has the right to:

6.6.1. If the Customer / borrower does not pay the principal amount, accrued interest, and other payments agreed with the Bank, the Bank has the right to unilaterally terminate the relevant agreement and require the Customer /borrower to pay all outstanding amounts together with the corresponding accounts payable (interest, penalties, etc.);

6.6.2. The Customer agrees and authorizes the Bank to process the Customer's data presented in these GU, concluded agreements, as well as in the Bank's database and / or stored in the databases of “credit Bureau “Credit information analytical center” LLC (hereinafter referred to as the Bureau) and the State Register of Credit Information (Collateral register), or in any other organizations, providing information, including financial institutions, mobile operators, etc. This information is processed for the purpose of assessing creditworthiness and will be available to the credit institution (s) that have subscribed to the Bureau and / or the State Register of Credit Information, as well as to the information provider and recipient in accordance with the current legislation of the Republic of Uzbekistan;

6.6.3. The Customer is aware of the rights provided for by the legislation of the Republic of Uzbekistan, according to which, at the request of the Borrower, the Bank as a data processor is obliged to correct, update, add, block, delete or destroy data if it is incomplete, inaccurate, outdated or obtained and processed illegally. The Customer is also aware and agrees that the Bank will process all credit/non-credit and other relevant information related to the Customer, which includes providing and receiving information to / from the Bureau in accordance with the terms and conditions established by the legislation of the Republic of Uzbekistan;

6.6.4. To make a decision regarding the Customer's application for a loan product and/or fulfill the Customer's obligations to the Bank (including repayment of debts), the Bank has the right to request and receive any private information about the Customer through third parties and government entities;



6.6.5. If the Customer violates any obligation under the agreement or if this is necessary to protect the Bank's business reputation and / or its legitimate interests, the Bank has the right to file a lawsuit at the place of registration of the Bank.

6.6.6. The Bank has the right to: withdraw amounts from any Customer's account at any time without the Customer's subsequent approval (without notice) in order to fulfill any obligation to the Bank and after such obligation has arisen.

6.7. The Bank, in accordance with the requirements of the current legislation may assign all or part of its claims for loan products to a third party. The Bank may disclose to such third party and its agents and other authorized persons by him required to make such assignment information on the terms of the loan product and the concluded Agreement and the other agreements, and to provide such persons with relevant documents.

6.8. By submitting an application for a loan product, the Customer agrees that the improvement of the terms of the agreement for the Customer, in particular, is:

6.8.1. provision of deferred payment for debt repayment;

6.8.2. reducing the amount of commission rates, interest, etc., stipulated in the Agreement for the provision of a loan product and other commissions;

6.8.3. increasing the credit limit;

6.8.4. the provision of grace period, promotional period;

6.8.5. granting a new or additional credit limit;

6.9. The Bank has the right to demand from the Customer /Borrower, the legal successor of the Customer/Borrower early repayment of the loan product debt (including accrued interest) and stop further disbursement in the following cases:

6.9.1. violations and/or non-fulfillment and/or improper fulfillment by the Customer /Borrower of the obligations assumed under the agreements concluded;

6.9.2. if the Customer/Borrower submitted false or incomplete information to the Bank in order to receive the loan product on issues that are crucial for making a decision on granting the loan product;

6.9.3. if the Customer/Borrower unreasonably refuses to accept the Bank's payment requirements;

6.9.4. late repayment of principal, interest, commissions and/or other payments on loan products;

6.9.5. deterioration of the financial condition of the Customer / Borrower identified by the results of monitoring conducted by the Bank in accordance with the legislation of the Republic of Uzbekistan;

6.9.6. if any of the following cases occurred, or, in the opinion of the Bank, there is a threat of non-performance (improper performance) by the Customer/Borrower of the obligations under the Agreement, in connection with any of the following cases:

6.9.6.1. availability or identification of information about the termination of the Customer /Borrower's employment relationship with the Employer (including the upcoming one), received



on the basis of a written/electronic notification of The Bank by the Borrower/Employer or information received by the Bank from other sources;

6.9.6.2. the death or disappearance of the Customer / Borrower;

6.9.6.3. violation by the Customer / Borrower of any of its representations and warranties;

6.9.6.4. violations of legal requirements of the Republic of Uzbekistan by the Customer / Borrower that resulted or may result in violation of the Customer / Borrower's obligations to the Bank;

6.9.6.5. seizure, suspension of movements on the Customer's accounts, authorized by the relevant state bodies of the Republic of Uzbekistan.

6.10. To get acquainted with the terms of agreements for loan products (which is an integral part of the GTC), Customer can follow the link www.tbcbank.uz or contact Bank by phone or other communication channels specified on the Bank's website.

6.11. If there is a conflict between the texts of credit product Agreements and the GTC, the credit product Agreements shall prevail in the relations between the parties.

Chapter 7. Procedure for providing credit products

7.1. In order to receive credit products, the Borrower must read and accept these GTC in the RBS system and request provision of a credit product.

7.2. After receiving the application based on the results of internal studies and analysis the Bank informs the Borrower in the RBS system interface the amount of possible financing, or about the inability to provide a credit product.

7.3. The amount of possible financing of the Borrower is determined based on the information available to the Bank about the Borrower by assessing the Borrower's creditworthiness. The method of assessing the Borrower's creditworthiness is a commercial secret of the Bank and is considered confidential.

7.4. When submitting an application, the Borrower specifies and adds / binds to the RBS one or more of his active Bank cards, on which the SMS informing service provided by the servicing payment system is connected and also grants the Bank the right and consent to auto-debit funds from them in the amount of overdue indebtedness on account of repayment of such overdue debt / early collection of all indebtedness on the loan product (in cases provided for in the State Administration and current legislation) in an indisputable manner. During the validity period of agreements for credit products, the Borrower undertakes not to remove previously linked bank cards from the RBS and not to disconnect the SMS notification service from the serving payment system..

7.5. The Borrower has the right to submit an application in the amount not exceeding the maximum amount of possible financing with indication the desired date of the month of repayment, or to refuse to receive the credit product if does not agree with the amount offered for financing by the Bank.



7.6. From the moment of obtaining consent from the Borrower to obtain a loan product through RBS on the terms offered by the Bank, the terms of the loan product are considered agreed by the Parties and confirmed by the Borrower.

7.7. The Customer may not transfer (assign) his rights and obligations under the agreements provided for by these GTC to third parties without the prior written consent of the Bank.

Chapter 8. Communication

8.1. Communication between the Bank and the Customer can be carried out verbally, in writing, electronically, or through the Call Center.

8.2. The written message must be transmitted to the other Party using the contact information specified in the Application and/or Agreements, in person, by courier (including registered mail), e-mail, mobile communication (short message service), Internet banking, mobile banking and/or other means of communication, which are subsequently determined by the Bank, provided that:

8.2.1. A notification sent by the Customer to the Bank in person or by courier is considered delivered on the day of registration of the notification in the Bank's office, however, if the notification is sent by e-mail, it is considered delivered on the day when the Bank sends a response to the Customer as confirmation of receipt of such notification;

8.2.2. A notification sent by the Bank to the Customer by courier (including registered mail) is considered delivered on the day when the notification was transmitted to the Customer, but if there is no confirmation of delivery, the notification is considered delivered on the next calendar day when the notification was transmitted to any person at the specified official address of the Customer;

8.2.3. A notification sent by the Bank to the Customer by e-mail is considered delivered on the day when the official confirmation of delivery is received from the Customer's e-mail server. If there is no such confirmation, it is considered delivered on the next calendar day after departure;

8.2.4. A notification sent by the Bank to the Customer via mobile communication (short message service), Internet banking, mobile banking, or any other communication method subsequently determined by the Bank is considered delivered on the next calendar day after sending such notification;

8.3. The Bank can record or track phone calls between the Parties, notifying the Customer in advance of the recording of the conversation to make sure that the Bank meets its service standards.

8.4. A Customer notification sent electronically is subject to the Bank's security procedures for authenticating such notifications.

8.5. If the Customer does not notify the Bank in advance of any changes in contractual data (including contact details contained in the Application), and / or any contact person refuses to



accept the notification sent by the Bank, any such notification sent by the Bank is considered delivered on the day following the sending of such notification.

8.6. Communication between the Parties is carried out in Uzbek/Russian, but the Bank may also communicate with the Customer in another language acceptable to the Customer.

8.7. The Bank may communicate with the Customer for various reasons, so notifications (whether oral, written or electronic) to the Customer may be (i) informational/transactional; (ii) related to the GTC of use; (iii) for marketing purposes and/or (iv) for other reasons, in accordance with the current legislation of the Republic of Uzbekistan.

8.8. If any of the agreements and / or documents (appendices, forms, applications, requests, etc.) provided to the Bank by the Customer does not contain the Customer's contact information, the Bank has the right to send a notification to the last known contact information specified by the Customer, the information sent to this address is considered accepted on the next calendar day after departure.

8.9. Notifications sent by the Bank to the Customer are not considered an offer to use any services, unless the Bank's notification clearly indicates such an offer.

8.10. Customer confirms that he/she has been duly informed and assumes the potential risk of disclosure of Confidential Information to third parties that may arise when sending notices or any other information by e-mail or other means of communication..

8.11. The Customer is personally responsible for the result that may be caused by a violation of confidentiality when using the Customer's contact information. If the Customer wishes that the Bank does not use certain contact information of the Customer, the Customer notifies the Bank of this desire in writing or via remote communication channels.

Chapter 9. Customer identification

9.1. The Bank, when providing services, and the Customer, when using the Bank's services, will have to follow the procedure for confirming the Customer's identity established in these GTC, current legislation of the Republic of Uzbekistan of and/or any other agreements concluded between the parties.

9.2. Identification of the Customer by the Bank is carried out on the basis of an identity document (passport or a substitute document) or biometric data (if possible). In this case, the Bank when identifying the Customer:

9.2.1. on the basis of an identity document (passport or substitute document), must read the original of such document;

9.2.2. on the basis of biometric data (if possible) must verify such data with the information system of the state bodies of the Republic of Uzbekistan.

9.3. The Bank after initial identification, made in accordance with the requirements of the current legislation, can identify the Customer through electronic channels using the Customer identification tool, as well as the Customer's identification data specified in the application and/or in any document available to the Bank.



9.4. Repeated and each repeated identification of the Customer can be carried out in cases of doubt in the reliability of the information received from the Customer.

9.5. Also, for identification purposes, the Call center has the right to ask specific questions, as well as to request the Customer to confirm to disclosure of the codes sent by the Bank.

9.6. The Bank may not provide its services if the Customer's identification was not successful.

Chapter 10. Representations and Warranties

10.1. By signing/accepting the application and / or using any of the services of the Bank, the Customer hereby declares and guarantees that:

10.1.1. is a fully capable person and is authorized to sign/accept the application, fulfill the terms of Contracts and these GTC.

10.1.2. The information provided to the Bank is valid, true, reliable and accurate, and all documents provided are complete and up-to-date;

10.1.3. The conclusion of the GTC is not the result of coercion, deception and / or threat from the Bank and / or a third party against the Customer and/or his / her related parties, and the Bank has not fraudulently used its influence on the execution of the GTC and/or any relevant agreement concluded with the Customer;

10.1.4. The Customer does not engage in any illegal activity (including, but not limited to, money laundering, arms trafficking, drug trafficking, and/or terrorism) directly or indirectly that is contrary to the laws of any jurisdiction;

10.1.5. All information provided by the Bank to the Customer is clear and understandable;

10.1.6. Electronic consent, provided by means of acceptable communication channels, which clearly expresses the Customer's will, has equal legal force with paper documents signed by the Customer himself;

10.1.7. The Bank provided the Customer with detailed information about all payments that will be charged to the Customer for the relevant product and / or service;

10.1.8. Confirmation and acceptance of this document is the Customer's acceptance of debiting funds from any accounts opened with any Banks in the amount of the debt owed to the Bank as a result of using banking products, and the Customer instructs the Bank to make such debiting without further approval from the Customer.

10.2. These representations and warranties are valid until the Parties fully fulfill all their obligations.

10.3. The Customer must immediately notify the Bank of any circumstances that may lead to a breach of any contractual obligations and / or representations and guarantees.

10.4. The parties acknowledge and agree that the Bank enters into the GTC and/or any other related agreement on the basis of the above statements, guarantees and obligations, and treat them as terms and conditions of the GTC. Therefore, any violation of statements, guarantees and



obligations is sufficient grounds for the Bank to unilaterally terminate the GTC and/or any other related agreement without any prior notice to the Customer (including, but not limited to, suspension/termination of credit and other products and services provided by the Bank).

10.5. The Customer must inform the Bank in writing or through the agreed communication channels of any event that may arise or become known to him/her after the effective date of the GTC, which is or may be a violation, non-compliance or may lead to inaccurate or misleading any of the terms of Banking agreements.

10.6. The Customer is prohibited from using any Banking services for illegal purposes, including for the purchase of goods or services prohibited by the legislation of the Republic of Uzbekistan.

Chapter 11. Additional rights and obligations of the parties

11.1. The Customer is obligated :

11.1.1. Inform the Bank about changes in personal data (full name, address, identity documents, TIN, home phone number, work phone number, place of work (source of income)), as well as notify the Bank via remote communication channels about changes in persons who have the right to manage accounts or receive information from accounts and attach the relevant documents to the notification. Until notification of changes and attached documents is received, the Bank performs operations based on documents and signature samples previously provided to the Bank.

11.1.2. Upon request of the Bank, immediately provide the Bank with all documents and information related to banking operations without exception.

11.1.3. Comply with the terms and procedures of the GTC and contracts concluded with Bank.

11.1.4. Pay for the Bank's services (commissions) in full and on time.

11.1.5. Provide the Bank with a valid, reliable, complete, authentic and non-misleading information, documents, statements and guarantees.

11.1.6. If the Customer receives and uses certain Bank products that provide for mandatory connection and use of auto-signature services from accounts and Bank cards, the Customer hereby undertakes not to evade the connection and use of such services, not to interfere with the implementation of such functionality and strictly follow the terms of agreements for the relevant banking products.

11.1.7. When accepting these GTC, immediately notify the Bank if he / she (in the present or in the future) has PEP status in accordance with clause 2.2.37. of these GTC, by e-mail contact@tbcbank.uz.

11.2. The Bank is obligated:

11.2.1. Provide the Customer with information about the status of the Customer's account upon request.



11.2.2. Follow the Customer's instructions in accordance with the GTC, as well as agreements concluded within the GTC and the relevant legislation of the Republic of Uzbekistan.

11.3. The Customer has the right to:

11.3.1. refuse to receive credit products free of charge after the conclusion of the contract in the period before receiving funds from the Bank to accounts/cards;

11.3.2. pay off debt on credit products early at any time without incurring penalties.

11.4. The Bank has the right to:

11.4.1. write off without Customer's consent, as well as write off by auto-writing off from all accounts opened with the Bank, as well as from any other banks of the Republic of Uzbekistan the amount of the mistakenly credited funds to the Customer's account, for refund of the amounts transferred by mistake and/or by violation of the current legislation and/or suspicious amounts, commission expenses for rendered services, arrears on overdue loan products, interest on them, penalties, fines and other debts for \ when using bank products, according to the current tariffs.

11.4.2. suspend the Customer's accounts in accordance with the legislation of the Republic of Uzbekistan;

11.4.3. conduct due diligence in accordance with the internal control Rules on countering the legalization of proceeds from crime, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction in commercial banks;

11.4.4. suspend operations and operations of the Customer's accounts if the Customer provides false information, as well as in other cases stipulated by the current legislation of the Republic of Uzbekistan;

11.4.5. Provide information constituting banking secrecy to third parties providing services to the Bank in accordance with the Law of the Republic of Uzbekistan "On Bank Secrecy".

11.5. The Customer is prohibited from using any services of the Bank for illegal purposes, including for the purchase of goods or services prohibited by the legislation of the Republic of Uzbekistan.

Chapter 12. Responsibility of parties

12.1. For non-fulfillment or improper fulfillment of the obligations assumed by the parties, the party that violated the terms of these terms and agreements concluded between the Bank and the Customer is liable in accordance with the procedure established by the current legislation of the Republic of Uzbekistan.

12.2. The Bank has the right to demand the refund of outstanding funds for the Banking products, payment of all accrued interest and other additional requirements, as well as compensation by the Customer for all losses and damages caused to the Bank by the Customer.

12.3. Payment of the penalty does not release the Customer from fulfilling the obligations imposed on him or eliminating violations.

12.4. The Customer hereby acknowledges and agrees that the Bank may, at its sole discretion:



12.4.1. Write off any and/or all of the Customer's accounts without his / her additional acceptance and direction of these funds to fully repay and / or reduce any and/or all payment obligations (including, without limitation, damages and / or losses) of the Customer;

12.5. In the event of non-performance and/or improper performance by the Customer of its obligations, the Bank may, at its sole discretion, combine all amounts with any other amounts remaining unpaid to the Bank. The Customer hereby agrees that after combining all amounts due to the Bank, the Bank has the right to use any legal means to recover such amount.

12.6. The responsibility of the Customer and the Bank that is not provided for in these GTC is reflected in separate agreements of banking products between the Customer and the Bank.

12.7. Measures of responsibility of the Parties not provided for in these GTC and separately concluded agreements are applied in accordance with the legislation of the Republic of Uzbekistan.

The Bank is not responsible

12.9. for cases of non-fulfillment or improper fulfillment of obligations under the GTC, the Application/Request and agreements concluded under the GTC, if this was the result of force majeure, including: power outages, damage to communication lines, fires and other circumstances beyond the control of the Bank. The Bank fulfills its obligations under agreements concluded with the Customer immediately after the termination of the above circumstances and their consequences.

12.10. for possible losses and other negative consequences caused by the Bank's disclosure of Bank secret information via the Call center, if for reasons beyond the Bank's control, the Customer's PIN and/or access Code become available to third parties.

12.11. in situations arising from causes beyond the Bank's control, including failure to accept credit card transaction, and any accidents, malfunctions or interruptions of service, software and/or hardware.

12.12. in case of debiting money from the Customer's accounts by third parties. A payment made by using a Card is authorized if the card was not blocked during the payment, its validity period did not expire, and the Card was used for payment by its holder in accordance with the agreements concluded between the participants of the payment card system in which the payment was made.

Chapter 13. Force majeure

13.1. The Bank and the Customer are released from responsibility for partial or complete non-fulfillment of obligations under these GTC if this non-fulfillment is caused by force majeure (force majeure) - it's extraordinary, unavoidable and unforeseen under these conditions caused by natural phenomena (earthquakes, landslides, hurricanes, droughts, etc.) or socio-economic circumstances (war, blockades, bans on import and exports in the public interest, etc.), epidemics, pandemics and other circumstances which are considered force majeure under the current



legislation of the Republic of Uzbekistan, independent of the will and actions of the Bank and the Customer, in connection with which they are not able to meet its obligations under these GTC.

13.2. In the event of force majeure (force majeure), the deadlines for the fulfillment of the obligations shall be postponed for the period during which the force majeure (force majeure) is in force.

13.3. A party that is unable to fulfill its obligations due to force majeure must notify the other party in writing of the occurrence and termination of the above circumstances no later than 5 (five) calendar days from the date of their occurrence and termination.

Chapter 14. Customer data and privacy

14.1. The Customer hereby gives consent to the processing of any personal data of the Customer, including special personal information ("Personal information"), for the purposes of the GTC, namely, for monitoring and forecasting the current and future performance of the Bank and the Customer obligations under the GTC, audits of the financial and property status of the Customer, the relationship of the Customer with third parties in part related to the GTC, as well as for the statistical and/or marketing and/or informing customers about new products/services of the Bank and Bank partners.

14.2. Processing of Personal data includes collection from any sources, storage, systematization, addition, use, provision, distribution, transfer (including cross-border transfer), depersonalization and destruction.

14.3. The Customer agrees that he/she gives the Bank the right to request any information concerning the Customer (including personal data) from any source in any quantities at any time at the discretion of the Bank within the framework of the legislation of the Republic of Uzbekistan. This information will be requested for the purpose of familiarization, comparison, verification, analysis, preservation, transfer (on the territory of the Republic of Uzbekistan and abroad), fulfillment of legal and / or contractual obligations.

14.4. The Customer agrees that the processing of Personal data may be carried out by the Bank, related/affiliated persons, legal successors of the Bank or other organizations authorized by the Bank, both on the territory of the Republic of Uzbekistan and abroad, including using automated personal data processing tools, to fulfill the purposes specified in clause 14.14 of these GTC.

14.5. For the purpose of executing the GTC, the Customer agrees to use their contact information to maintain contact with them in any way, including phone calls, sending SMS messages and / or emails, and undertakes not to disable the SMS notification service received from the Bank, including via a mobile operator from their mobile device.

14.6. By signing the GTC, the Customer agrees to record their telephone conversations with the Bank in order for the Bank to evaluate the work of the Bank's employees, as well as in case of disputes, in this case, the Bank notifies about the recording of the conversation before talking to the Customer.



14.7. The Customer agrees that the Bank receives, including, but not limited to, personal information and / or data on the Customer's account, calls, transactions, mobile wallets and/or other activities received from mobile operators and/or other third parties, and agrees with the mobile operator and/or other third party providing such information and / or data to the Bank for marketing, credit underwriting and/or other commercial purposes considered in accordance with these terms.

14.8. The Bank shall take necessary measures to ensure the safety of Customer's personal data, which are in its possession in accordance with the current legislation.

14.9. The Bank may process the following data provided by the Customer:

14.9.1. Customer's name, surname and patronymic name;

14.9.2. Details of the Customer's passport or a document replacing it: the document series and number, the date of issue of the document, the name of the issuing authority;

14.9.3. Place of permanent and/or temporary residence;

14.9.4. home (if available) and/or mobile (cell) phone Number;

14.9.5. email Address;

14.9.6. the Customer's Credit history and insolvency (both positive and negative, including current and / or past debt, data on loans and their repayment);

14.9.7. Details of the Customer's movable and immovable property;

14.9.8. Information about the Customer's employer and working conditions (place of work, salary, work schedule, etc.);

14.9.9. Any information concerning the Customer's accounts and cards in the Bank and in any other Bank and / or financial institution and transactions conducted on such accounts;

14.9.10. Any information of the Customer available on electronic channels and / or on the Internet (including the Customer's activity, transaction history and logins);

14.9.11. Information about family members, relatives or other persons living with the Customer;

14.9.12. Any other information about the Customer that may be useful for identifying the Customer based on physical, physiological, psychological, economic, cultural or social characteristics.

14.10. If the Customer provides the Bank with information about a third person (s), the Bank is not responsible for processing the data of such third person (s), and the Customer must obtain any necessary permission to use information about the third person (s) themselves).

14.11. Data processing by the Bank via electronic channels also includes recording the Customer's activity on such electronic channel and using the collected data at The Bank's discretion.

14.12. If the legislation requires the Customer's consent to the processing of their data, any consent given by the Customer in electronic and / or material terms is considered duly agreed by the Customer and is binding upon the Parties.

14.13. The Customer's data and other information about the Customer received by the Bank is used and can also be used for:



14.13.1. conclusion and execution of contracts to which the Customer is a party, beneficiary or interested person;

14.13.2. ensuring the proper implementation of the rights and obligations of the Customer;

14.13.3. verification of information, including for the purpose of preventing fraudulent transactions;

14.13.4. bringing to the attention of the Customer information related to the execution of contracts, information and information of third parties participating in joint programs of third parties (loyalty programs);

14.13.5. transfers to insurance, postal organizations, communications organizations;

14.13.6. conducting by the Bank statistical and / or marketing research and / or informing the Customer about new products / services of the Bank and the Bank's partners;

14.13.7. transfer to other state organizations for the collection of overdue Debt.

14.14. The Customer acknowledges and agrees that the Bank may process data for various reasons, including without restrictions:

14.14.1. For the proper and complete performance of its services by the Bank;

14.14.2. Make it available to the Supervisory authority, regulatory body, audit companies and/or other bodies in accordance with the requirements of the legislation;

14.14.3. In order to improve and / or develop the Bank's services. In this case the Bank analyzes various information about the Customer, including credit history and statistical information;

14.14.4. To assess operating performance, solvency, default risk, and analysis of outstanding obligations;

14.14.5. To analyze and forecast the behavior and needs of the Customer as a user of the Bank's services, as well as operations performed by the Customer in order to ensure optimal service of the Bank and individual offers to the Customer;

14.14.6. Prepare various reports, research, and / or presentations;

14.14.7. Provide security, detect, prevent and / or facilitate the investigation and / or prosecution of criminal offences, money laundering, fraud and / or other criminal activities;

14.14.8. Check the Customer's credit history in order to change the terms of such loans and / or issue a new Credit line to the Customer;

14.15. In order to ensure the security and protection of property and Confidential information, as well as to control the quality of services, The Bank's premises are under video and audio surveillance. In addition, video surveillance is also carried out through ATMs, and audio recording is performed while communicating with the Bank by phone.

14.16. The Customer recognizes the importance of video surveillance and audio recording and therefore gives unconditional consent to the Bank to process any data.

14.17. Each of the Parties undertakes not to disclose and / or otherwise provide to third parties the confidential information of the other Party, access to which it has or may receive as a result and / or in the course of cooperation, without the prior written consent of the other Party.



14.18. The term "confidential information" in these GTC includes, without limitation, banking, technical, financial and other information that became available to the Parties in the course of the implementation of contractual relations, and is not publicly available.

14.19. The parties retain Confidential information and do not disclose and/or transfer such Confidential information to any third party, except for the cases established in these GTC and/or, if required by Law, during the entire term of these GTC, as well as after their termination.

14.20. The Customer's personal and confidential information will be stored in the Bank for the entire term of the GTC and/or any other agreement with the Bank, and in case of expiration/termination of such agreements within the terms established by the current banking legislation.

14.21. The Bank guarantees the confidentiality of information and the preservation of information about the Customer, constituting a bank secret, in accordance with the Law of the Republic of Uzbekistan "On Bank Secrecy", and other legislative acts of the Republic of Uzbekistan.

14.22. Information constituting banking secrecy may be provided by the Bank to the Customer or his legal representative on the basis of his request (in written or electronic form).

14.23. Information about the Customer, constituting a bank secret, is provided to third parties in the manner prescribed by the current legislation of the Republic of Uzbekistan.

14.24. Customer provides to the Bank the right to disclose and provide information constituting bank secrecy to bodies of inquiry and preliminary investigation in cases when, in the Bank's opinion, Customer's actions contain signs of crime, in the procedure provided by the legislation of the Republic of Uzbekistan, as well as in cases specified in the written consent of Customer..

14.25. In addition to the purposes specified in clause 14.14 of these GTC, information about the Customer may be used by the Bank, including but not limited to the following::

14.25.1. processing requests from the Customer to create Invoices and provide services;

14.25.2. daily operation, maintenance and provision of banking services;

14.25.3. conducting checks and monitoring on credit products;

14.25.4. creating and maintaining a Customer's credit history for use in the present or future;

14.25.5. assistance to other financial institutions in conducting credit checks and debt collection;

14.25.6. ensuring ongoing credit worthiness of the Customer;

14.25.7. development of banking services or related products for use by the Customer;

14.26. Unless otherwise provided by law, the Customer may not require the Bank to delete the Customer's personal information that exists in the Bank.

Chapter 15. Anti-corruption measures



15.1. The parties under these GTC undertake to comply with the requirements of the anti-corruption legislation and not to take any actions that may violate the anti-corruption legislation in connection with their rights or obligations, including (but not limited to) not to offer, authorize, promise or make illegal payments, including (but not limited to) bribes in cash or any other form, to any individuals or legal entities, including (but not limited to) commercial organizations, authorities and self-government bodies, government employees, private companies and their representatives. If one of the parties violates the obligations, the other party has the right to unilaterally and out of court refuse to fulfill obligations under existing banking agreements.

15.2. The parties represent and warrant that:

15.2.1. Each of the parties, shall conduct honestly and lawfully, and comply with high standards of ethics. The parties have a zero tolerance policy towards corruption, tax fraud, facilitating any form of tax evasion and any other criminal activity and keep the above issues under constant review..

15.2.2. Parties, as well as related persons: authorized persons, representatives must not participate in any activity that may contribute (directly or indirectly) to corruption, tax fraud and tax evasion in any form.

Chapter 16. Amendments and additions, early termination, rejection of contracts concluded in accordance with the GTC

16.1. The customer may close their account or stop using any or all banking services at any time. In this case, the Customer must pay to the Bank all Commission fees and other debts on credit products related to the relevant account and/or service.

16.2. These GTC may be terminated at any time on the basis of an agreement between the parties or in other cases provided for by the legislation of the Republic of Uzbekistan. Termination of these GTC does not release the Customer from full performance its obligations to the Bank.

16.3. The Bank has the right to make changes to these GTC by posting relevant information on the Bank's website at www.tbcbank.uz and / or in the premises of branches or banking service centers that will not worsen the Customer's conditions and do not contradict the current legislation of the Republic of Uzbekistan. If the Customer does not submit any claims or objections to changes in the GTC within 10 days from the date of publication of changes in the GTC and continues to use banking services, these changes will enter into legal force and are considered accepted by the Customer.

16.4. Any issues that are not regulated by these GTC must be resolved in accordance with the current legislation of the Republic of Uzbekistan.

16.5. All disputes arising between the Parties from or in connection with the contracts will be resolved by negotiation. If the Parties do not reach an agreement during negotiations, the dispute is subject to consideration in a court at the place of registration of the Bank in accordance with the current legislation of the Republic of Uzbekistan.



16.6. If any provision of this Agreement becomes invalid, such event shall not affect the other provisions and does not give the Customer a reason to fully or partially waive the existing obligations.

16.7. In the event of any exceptional circumstances, including suspected use of any Account for or in connection with any criminal, fraudulent and / or illegal actions or transactions, the Bank may close, suspend or freeze any Account without prior notice to the Customer.

Chapter 17. Other provisions

17.1. All issues that are not directly regulated by the GTC and other internal regulations of the Bank are regulated in accordance with the legislation of the Republic of Uzbekistan.

17.2. In the event that any provision of the GTC is found to be invalid, illegal, or unenforceable under applicable law, all other provisions of the GTC will remain in full force and effect. In such a case, the parties are obligated to replace the invalid, illegal or unenforceable provision with a mutually acceptable lawful, legal and enforceable provision that conforms, as far as possible, to the spirit and purpose of the invalid, illegal or unenforceable provision.

17.3. In case of discrepancies between the texts of the GTC in Uzbek, Russian and English, the text in Russian takes precedence. At the same time, if the Customer chooses English in the RBS and the Customer accepts the version of the GTC and the banking agreement in English, then the Customer confirms and agrees that the Russian version of the GTC will be used as the main version and will regulate the relationship between the parties in case of disputes.

17.4. By activating the bank card and entering last four digits of the bank card's external number in the Bank's mobile application, the Client confirms that he / she has personally (with his/her own hand) received the bank card from the Bank's employee.