

CONSTRUCTOR DEPOSIT AGREEMENT - PUBLIC OFFER

1. GENERAL

- 1.1. This document is an official proposal (public offer) of "ASIA ALLIANCE BANK" JSCB (hereinafter referred to as the Bank) to enter into a Deposit Agreement under the terms and conditions specified by the Depositor using the terms and conditions specified in Annex No.1 to the Public Offer with an individual who is the owner of a current bank account in the "ASIA ALLIANCE BANK" JSCB system.
- 1.2. In accordance with paragraph 2, Article 369 of the Civil Code of the Republic of Uzbekistan (Civil Code of the Republic of Uzbekistan), if the terms and conditions set out below are accepted and all the required actions are performed in the Alliance mobile banking system (hereinafter referred to as the System), necessary to carry out the operation of transferring the deposit amount from a bank account, defined in the System (hereinafter referred to as the bank account), to the deposit account opened in accordance with this Agreement (hereinafter referred to as the Deposit Account), the customer - an individual who accepts this offer, becomes the Depositor (in accordance with Part 4, Article 370 of the Civil Code of the Republic of Uzbekistan acceptance of the offer is equivalent to executing an agreement under the terms and conditions set out in the offer), and the Bank and the Depositor jointly are referred to as the Parties to this agreement.
- 1.3. The application generated by the System, in which the Depositor determines the amount of the deposit and gives an order to write off funds from its bank account to the deposit account, is an integral part of this Agreement.
- 1.4. The deposit terms and conditions that the Depositor selects from the terms and conditions specified d Annex No.1 before proceeding to this Public Offer are an integral part of this Public Offer.
- 1.5. Transfer of funds to a deposit is possible only from a deposit account corresponding to the currency of the deposit being opened.
- 1.6. The agreement shall be considered executed between the Bank and the Depositor from the date the Bank receives acceptance of the public offer and funds shall be credited to the Depositor's deposit account.
- 1.7. Acceptance of the offer - full and unconditional acceptance (consent) by the Depositor of this Public Offer by marking consent with the terms and conditions of the Public Offer in the System and transferring the deposit amount from the bank account specified in the System (hereinafter referred to as the bank account) to the deposit account.
- 1.8. The document confirming execution of the Agreement and crediting of funds to the Depositor's account shall be the confirmation generated by the System upon completion of the transaction to transfer the deposit amount from the bank account to the deposit account. The Depositor shall receive confirmation of opening a Deposit in the System, as well as an SMS message to the mobile phone number registered in the System.

2. SUBJECT OF THE AGREEMENT

- 2.1. The Depositor shall remotely deposit, and the Bank shall accept funds to the deposit by crediting it from the Depositor's bank account and shall return the deposit and pay interest under the terms and conditions and in the manner provided for by the Deposit Terms and conditions, which form an integral part of this Agreement. The Deposit Terms and conditions shall specify the name, type (time/savings) and currency of the deposit, length of deposit, interest rate, minimum deposit amount, conditions for replenishment and partial withdrawal of the deposit, procedure for paying interest, conditions for early closure of the deposit.

- 2.2. Deposit account details for deposit accounting shall be contained in “My Deposits” section of the System and include the following information on the deposit: name of the deposit, type and currency of the deposit, name of the Bank branch where the deposit is opened, opening date and date of return of the deposit, initial deposit amount , annual interest rate on the deposit, current deposit amount, current accrued interest, bank account number, account for interest accrual, remaining number of days until the deposit is closed.

3. PAYMENT PROCEDURE

- 3.1. Interest on the deposit amount shall be accrued daily, based on the calculation of 365 days a year, from the day following the day it is credited to the deposit account until the day preceding its return to the Depositor or its debit from the Depositor’s account under other grounds established by law or the Agreement.
- 3.2. Interest is not accrued for the period when the funds in the deposit are seized.
- 3.3. The deposit shall be returned by the Bank the next day after deposit expires.
- 3.4. If the return of the deposit is made at the request of the Depositor before the expiration of the deposit length, the accrued interest on the Deposit shall be paid in accordance with the selected Deposit Terms and conditions.
- 3.5. The interest to be paid, as well as the Deposit amount, can be claimed by the Depositor through the System or by submitting a written application through a personal appeal to the Bank department specified in the System. When claiming the Deposit amount and/or interest, the Depositor shall independently determine in the System the deposit account to which the interest payable should be transferred, as well as the Deposit amount.
- 3.6. Upon expiration of the Agreement, the Depositor shall close the Deposit in the System by transferring funds to the account specified by it in the System. If the deposit with the due interest is not claimed by the Depositor at the end of the Agreement, then this Agreement shall be extended under the terms of a demand deposit with the interest rate in force for a demand deposit established by the Bank's Tariffs.

4. OBLIGATIONS OF THE PARTIES

4.1. The Bank shall:

- advise the Depositor when he applies to the Bank on issues of opening and returning a deposit;
- accept funds from the Depositor as a deposit and pay interest on the amount of the Deposit under the terms and conditions and in the manner provided for in the Agreement;
- at the first request of the Depositor, return the deposit amount received from it, in the manner established by clauses 3.5., 3.6 of this Agreement, or dispose of the corresponding amount in another way on behalf of the Depositor;
- maintain confidentiality of the deposit, transactions on the deposit account and information about the Depositor, with the exception of providing information to third parties in the manner established by the legislation of the Republic of Uzbekistan;
- fulfill other requirements imposed by law for bank deposit agreements executed with individuals.

4.2. The Depositor shall:

- comply with the procedure established by the current legislation of the Republic of Uzbekistan for performing transactions on deposit accounts;
- inform the Bank about changes in the last name, first name, patronymic, place of residence, passport data/data of another identification document, contact telephone number, as well as

other information provided by it when executing this Agreement, within ten working days from the date of such changes. When changing passport data/data of another identification document, provide the Bank with a new identification document (if changing the last name, first name or patronymic, additionally submit a document indicating the change in these data);

- at the request of the Bank, provide no later than 5 (five) calendar days after receiving the request additional documents (information), in accordance with the requirements of the legislation of the Republic of Uzbekistan on combating legalization of proceeds from crime and the financing of terrorism;
- if the Depositor intends to demand return of the deposit before the expiration of the deposit term, he shall notify the Bank of his intention no later than 1 (one) month before the expected date of withdrawal of the deposit. The notification can be sent to the Bank through the System by performing actions specified by the System or by submitting a written application by the Depositor to the Bank department specified in the System (Part 5, Article 762 of the Civil Code of the Republic of Uzbekistan).

5. RIGHTS OF THE PARTIES

5.1. The Bank shall be entitled to:

- use the Depositor's available funds as a source of financial resources, guaranteeing its availability upon presentation of a demand for return of the deposit and right of its owner to freely dispose of these funds;
- make direct (without consent of the Depositor) write-off of erroneously credited funds from the deposit account;
- require the Depositor to provide documents in accordance with the requirements of the legislation of the Republic of Uzbekistan on combating legalization of proceeds from crime and the financing of terrorism.

5.2. The Depositor shall be entitled to:

- dispose of the deposit and interest accrued on the deposit personally or through its representative acting on the basis of a power of attorney executed in the manner established by the legislation of the Republic of Uzbekistan;
- upon expiration of the period specified in clause 3.3 of this agreement, claim the deposit amount and interest due;
- manage funds (deposit amount and accrued interest) within the limits of the cash balance;
- terminate the agreement early, withdraw the deposit under the terms and conditions specified in clause 3.4 of this Agreement and close the account.

6. LIABILITIES OF THE PARTIES

- 6.1. The parties shall be liable for failure to fulfill their obligations under this Agreement in accordance with the current legislation of the Republic of Uzbekistan.
- 6.2. If the Bank fails to comply with the Depositor's request to return the Deposit or part thereof within the time limits established by this Agreement, the Bank shall, regardless of the payment of interest on the Deposit, compensate for the losses caused in accordance with Article 327 of the Civil Code of the Republic of Uzbekistan.
- 6.3. The Bank is not responsible for failure to fulfill its obligations under this Agreement due to force majeure circumstances, i.e. beyond the control of the Bank and beyond its control, preventing the Bank from fulfilling its obligations.

7. DURATION OF THE AGREEMENT. OTHER PROVISIONS

- 7.1. This Agreement shall come into force on the date of its execution (clause 1.5 of this Agreement) and shall terminate from the date when the entire or part of the deposit amount is discharged to the Depositor from the account specified in the System. Upon termination of this Agreement, the deposit account specified in the System is closed.
- 7.2. The payment of funds on the deposit, as well as the provision by the Bank of information on the deposit when the Depositor personally contacts the Bank, shall be made based on identification document presented by the Depositor.
- 7.3. All changes and amendments to this Agreement must be in writing and signed by the Parties.
- 7.4. In everything that is not provided for in this Agreement, the Parties shall be guided by the current legislation of the Republic of Uzbekistan.
- 7.5. Disputes under this Agreement shall be resolved in the manner prescribed by current legislation.
- 7.6. Return of the deposit shall be guaranteed by the Bank's assets.
- 7.7. In accordance with the Decree of the President of the Republic of Uzbekistan No. UP-4057 dated November 28, 2008 "Regarding additional measures to ensure guarantees for the protection of citizens' deposits in commercial banks of the Republic of Uzbekistan," payment of compensation for citizens' deposits from deposit accounts in commercial banks shall be guaranteed in full, regardless of size deposits.
- 7.8. All notifications shall be sent by the Bank to the Depositor through the System or to the last address known to the Bank by registered mail with notification.
- 7.9. Issues not regulated by this Agreement shall be regulated by the current legislation of the Republic of Uzbekistan.

8. LEGAL ADDRESS AND BANK DETAILS

"ASIA ALLIANCE BANK" JSCB

Address: Tashkent, Yashnabad district, Makhtumkuli Street, 2a

INN: 207018693

OKED: 64190 OKPO: 22921172

Bank details:

Account No.2980200000001095001

MFO: 01095

Tel.: 71-231-60-00

Signature: _____

Seal

Terms, conditions and interest rates for the Constructor Deposit

Type Currency	Length	With capitalization		Without capitalization		Upon early closure
		With the replenishmen t possibility	Without replenishmen t possibility	With the replenishmen t possibility	Without replenishmen t possibility	
UZS	Up to one month	8	8	8	8	-
	1 to 3 months	10,5	11	11,5	12	6
	3 to 6 months	14,5	15	15,5	16	9
	6 to 9 months	18,5	19	19,5	20	12
	9 to 12 months	19,5	20	20,5	21	15
	12 to 18 months	20,5	21	21,5	22	16
	18 to 24 months	21	21,5	22	22,5	16,5
	24 to 36 months	21,5	22	22,5	23	17