

**Appendix No. 4 to the Release Procedure
Credit Card for Individuals**

**GENERAL TERMS
of Credit Card Issuance and Servicing _____**

The terms and definitions contained in these General Terms and Conditions of Credit Card Issue and Service will have the following meanings:

Loan ID is a special code generated by the Bank's automated system, which identifies the Client's Loan (Loan Agreement), intended for the Client to repay debt through Mobile applications of payment organizations, Bank and other commercial banks. The Bank informs the Client of the loan ID by sending an SMS message.

Authorization – permission provided by the Bank to carry out a transaction using the Card/Card Details and, as a result, giving rise to the Bank's obligation to execute the Client's orders drawn up using the Card/Card Details, which cannot be cancelled.

ADM is an automated deposit machine.

Bank machine - An automated device used to issue cash to a Client using the Card within the Available Limit and provide reference information upon presentation of the Card.

Card blocking is a procedure of the Bank to establish a technical restriction on transactions using the Card/Card Details, which envisages the Bank's refusal to provide Authorization.

Refund - any refund of funds due to the Client's refusal of goods, works and services purchased using the Card, approved by the Company and carried out by the Company in the prescribed form to the Client's Special Account. Refunds cannot be made in cash.

Repayment date – the calendar date established by the Loan Limit Reduction Schedule, no later than which the Client is obliged to make payments to repay the loan debt.

Remote service channels – methods of transmitting information, including sending notifications by the Parties to each other, namely: Mobile application of "Alliance" Bank and/or email and/or "Personal Account" service and/or telephone communication channels (including SMS messages).

Agreement for issuance and servicing of a credit card/Agreement – concluded through the Bank's acceptance of the Client's offer Agreement for issuance and servicing of a credit card, the integral parts of which are these General Conditions for Issuance and Servicing of a Credit Card, Application for Issue of a Credit Card, Schedule for Reducing the Credit Limit.

Available limit (Available limit of credit funds) – the amount within which the Bank's credit funds are provided to the Client at a certain point in time to carry out transactions using the

Card/Card Details. The available limit is determined as the difference between the Credit Limit and the Principal amount. The available limit decreases when conducting debit transactions on the Card Account and when the Credit Limit is reduced in accordance with the Schedule for reducing the Credit Limit and increases when repaying debt on previously provided credit funds, as well as in the event of an increase in the Credit Limit by the Bank in accordance with paragraph 3.3. of the present agreement.

Identification – determination by the Bank of information about the Client based on the documents provided by it (when the Client personally contacts the Bank to receive any banking services), as well as additionally confirmed information available in open sources and databases in order to carry out proper verification of the Client.

Client/Borrower - an individual, a resident of the Republic of Uzbekistan, who is over 18 years old, who has entered into an Agreement for issue and servicing of a credit card in accordance with these General Conditions, who undertakes the obligation to use the Credit Limit, pay interest for the period of use of credit funds, and repay the debt on Loan in accordance with the terms of the Agreement for issue and servicing of a credit card.

Credit – funds allocated to the Borrower’s Credit Card within the Credit Limit.

Credit card (Card) – a bank card issued by the Bank in the name of a Client as a non-cash payment instrument intended for a Client to carry out transactions within the Credit Limit in accordance with the terms of the Agreement. The Bank independently determines and issues credit cards of Humo or Uzcard national payment systems.

Credit limit – the maximum amount established by the Bank, within which a Client is given the opportunity to use credit funds (at a time or in parts) to carry out debit transactions using the Card/Card Details.

Alliance mobile application is a software product installed on the operating system of a Client’s mobile device, with the help of which the Client interacts with the Bank’s Automated Information System.

Mobile applications – Mobile applications of payment organizations and other banks, etc.

Principal debt – the amount of debt on the loan, including the amount exceeding the Credit Limit, excluding interest accrued for using the loan.

Personal data is information recorded on electronic, paper and (or) other tangible media that relates to a specific individual or makes it possible to identify him/her.

PIN code is a special code designed to confirm the Client’s eligibility to perform transactions using the Card, as well as restrict access to information. The PIN code is confidential information and, in order to ensure the safety of funds on the Card, must be kept secret by the Client.

Full cost of the loan - cost of the loan, calculated as a percentage per annum at the time of signing the Agreement or at the time of changing the parameters of the cost of the Loan under the current Agreement, in accordance with the procedure established by the current legislation of the Republic of Uzbekistan, calculation of which takes into account all expenses that will be incurred by a Client during use of the Credit and independent of his/her behavior.

Enterprise - any legal entity or individual entrepreneur who accepts the Card/Card Details as a means of making mutual settlements with a Client for goods, works and services in the territory of the Republic of Uzbekistan.

Card details – a card number, card expiration date, first and last name of a Client.

Bank website – the official website of the Bank on the Internet www.aab.uz.

Special account – an internal account of the Bank, opened on the basis of the Agreement for Issue and Servicing of a Credit Card, used by a Client to repay the Principal Debt on the Loan. The Borrower can obtain an account number using the Alliance Mobile Application or by contacting the Bank.

Loan account (Card Account) – an internal account of the Bank, opened on the basis of the Credit Card Issue and Servicing Agreement, used to reflect transactions for provision of a loan issued on a Credit Card.

Tariffs – Tariffs for servicing clients of “ASIA ALLIANCE BANK” JSCB approved by the authorized body of the Bank, including, among other things, tariffs for issuance and servicing of plastic cards.

Terminal – a device or software used for making payments using the Card for goods, works and services, receiving cash at the bank cash desks, as well as for providing reference information when a Client presents the Card.

“Autopayment” service is a banking service for executing the order of the Borrower, Guarantor on direct debiting of funds from the card of the Borrower/Guarantor, indicated by him in the Application for Autopayment, to pay off the overdue debt of the Borrower on the Loan. This service is activated in accordance with the procedure established by internal banking rules.

1. Procedure and Conditions for Concluding an Agreement

1.1. These General Conditions define the provisions of the Agreement concluded between the Bank and the Client, establishing the mandatory rules and procedures for issuing and servicing the Credit Card.

1.2. The General Conditions together with the Application for Issue of a Credit Card contain all the essential conditions necessary for concluding the Agreement.

1.3. To conclude the Agreement, the Client fills out and submits to the Bank an offer in the form of an Application for Issue of a Credit Card, in which he/she determines the amount of the Loan.

1.4. The Agreement is concluded by the Bank's acceptance of the offer contained in the Application. Acceptance is a message sent by the Bank to the Client via Remote Communication Channels about approval of the Application and issuance of the Card. The date of conclusion of the Agreement is the date of acceptance of the offer by the Bank.

1.5. By submitting an Application for issuance of a credit card to the Bank, a Client fully agrees with the General Conditions and also confirms that the terms of the Agreement are not discriminatory and/or burdensome for a Client and do not deprive him of the rights usually granted under agreements of this type.

1.6. The Client expresses his/her consent to processing of all his/her personal data specified in the Application, as well as to provision by the Bank of all information available about him/her to the State Register of Credit Information under the Central Bank of the Republic of Uzbekistan, to "Credit Information Analytical Center" LLC Credit Bureau, "Pledged register" State Unitary Enterprise under the Central Bank of the Republic of Uzbekistan, other state and non-state departments and organizations to the extent, in the manner and on the conditions necessary for its identification and carrying out an appropriate assessment of its creditworthiness, risk assessment, as well as consent to the Bank receiving a credit report, information about the collateral property and presence of encumbrances, information about debts, arrests and other data from the above-mentioned bureaus and departments necessary for concluding the Agreement and during the term of the Agreement. The personal data specified by the Client is provided for the purposes of lending and fulfilling contractual obligations, and taking actions aimed at collecting overdue debt under the Agreement.

1.7. The Client agrees that the Bank makes a decision to conclude the Agreement on the basis of information received from the Client and/or from other sources, including contained in the Application, and has the right to refuse to conclude the Agreement. If the Bank makes a negative decision based on the results of consideration of the Application, the Bank informs a Client about this by sending a message via Remote communication channels.

1.8. In order to familiarize a Client with these General Terms and Conditions (including changes and/or additions periodically made by the Bank), the Bank publishes the specified documents on the Bank's Website. Additionally, the Bank may inform a Client in other ways that allow a Client to receive information and establish that it comes from the Bank. The date of publication of this information is considered to be the date of its first posting on the Bank's Website.

2. Credit Card

2.1. Within 3 (three) business days after a Client submits the Application, the Bank makes a decision on issuing a Credit Card or refusing to satisfy the Application. If a positive decision is made on a Client's Application, the Bank opens a Loan and Special Account for a Client, sets a Credit Limit, issues a Credit Card and transfers it to the Client. The Bank informs the Client about the decision made by sending him/her a message via Remote Communication Channels.

2.2. The Bank undertakes to issue a Credit Card, activate it in the prescribed manner and transfer it to a Client within 3 (three) business days from the date of conclusion of the Agreement, subject to the timely provision of collateral by a Client. Upon receipt of the Card, a Client must present an original identification document and change a PIN code. The card is given to a Client

personally. Receipt of the Card by a third party is not permitted.

2.3. The Card is the property of the Bank and is issued to a Client for temporary use.

2.4. Additional cards are not issued to the Card Account.

2.5. The Bank issues the Card for the period indicated on the front side of the Card.

2.6. The Card Account opened by the Bank for a Client to carry out transactions using the Card, record them and carry out mutual settlements, has the following mode:

1) the account is maintained in the national currency of the Republic of Uzbekistan - Soum;

2) the account is not intended for carrying out settlement transactions related to business activities;

3) The Client can independently carry out debit transactions on the Card Account only by using the Card/Card Details within the Available Limit;

4) The Bank debits commission fees in accordance with the Tariffs and other payments in accordance with this Agreement without acceptance from the Card Account.

2.7. The Card can be used by a Client for:

- payment for goods, works, services to Enterprises, including on the Internet, etc.;

- receiving cash through ATMs and bank cash desks;

- transfer of funds to other bank accounts, electronic wallets;

- obtaining reference information on completed transactions through the use of ATMs, information kiosks, etc. Reference information from the bank (obtaining a certificate of account operation, etc.) is provided to the Client personally.

2.8. The Client cannot perform the following types of transactions using the Card:

- replenish the Card Account with cash through ATMs, automatic cash dispensers and bank cash desks;

- replenish the Card Account by performing a conversion transaction;

- receive non-cash transfers of funds to the Card Account, including transfers from card to card, international money transfers, transfers of funds from other bank accounts;

- other types of transactions to replenish the Card Account, with the exception of transactions to repay debt on a Credit Card through a Special Account.

2.9. The Bank reserves the right at any time, at its sole discretion, to change the set of operations and services that can be performed or received using the Card/Card Details stipulated in the Agreement, with notification sent to the Client at the Bank's offices and/or through the Bank's Website.

2.10. For issuance/re-issuance, carrying out transactions on the Card and servicing the Card, the Bank charges a commission from the Client in accordance with the current tariffs of the Bank. The Client instructs the Bank to debit a commission fee from the Card Account without acceptance in accordance with the tariffs.

2.11. If the Bank makes changes/additions to the tariffs and this Agreement, the Bank notifies the Client about this no later than 10 (ten) calendar days before the date of introduction of such changes/additions, without concluding an additional agreement to this Agreement, in any of the following ways :

-by posting changes and/or additions to the tariffs and the Agreement on information stands in the Bank's offices;

- by posting changes and/or additions to the tariffs and the Agreement on the Bank's web page at: www.aab.uz;

- in another way, at the discretion of the Bank.

2.12. If the Client does not send objections within 10 days regarding changes/additions made

by the Bank to the tariffs and this Agreement, these changes/additions are considered accepted by the Client. If the Client does not agree with the changes or additions made to the Tariffs and this Agreement, the Client has the right, before such changes/additions enter into force, to terminate the Agreement in the manner stipulated in this Agreement, subject to repayment in full of the debt incurred on the Credit Card.

2.13. All payments under this Agreement are made in the national currency of the Republic of Uzbekistan.

3. Terms of Credit

3.1. The Bank provides a Client with credit funds to carry out transactions on the Card Account within the Credit Limit.

3.2. Within the framework of this Agreement, the Credit Limit should be understood as the maximum amount within which a Client is given the opportunity to make transactions using a Credit Card. The size of the Credit Limit, initially established when issuing the Credit Card, is indicated in the Application and in the Schedule for reducing the credit limit, based on the amount specified by the Borrower in the Application, and cannot exceed three times the average monthly salary/pension.

3.3. If the Borrower fulfills its obligations under the Agreement without any violations, the Borrower has the right to contact the Bank with an application to increase the Loan Limit:

- for an amount up to 25% of the Credit Limit, starting from the 13th month specified in the Schedule for reducing the Credit Limit;

- for an amount up to 45% of the Credit Limit, starting from the 25th month specified in the Schedule for reducing the Credit Limit.

3.4. The Bank considers this application of the Borrower within 3 (three) working days and makes a decision to satisfy or refuse to satisfy the Borrower's application and informs him/her about it.

3.5. If the Borrower's application to increase the Loan Limit is satisfied, the Borrower signs a Schedule for reducing the Loan Limit. In this case, the previously signed Schedule for reducing the credit limit is considered invalid.

3.6. Before increasing the Loan Limit, the Borrower must provide additional collateral in accordance with the requirements of Section 8 of this Agreement, satisfying the requirements of the Bank, by concluding relevant agreements/additional agreements to the previously concluded agreements.

3.7. During the term of this Agreement, the Credit Limit is reduced in accordance with the Schedule for reducing the Credit Limit, which is drawn up when issuing a Credit Card and is an integral part of the Agreement on issue and servicing of a Credit Card.

3.8. Reduction in the credit limit begins from the 25th month of lending. The lending limit is reduced every month by 12 parts of the Loan Limit.

3.9. The opportunity to use the Credit Limit to pay for transactions performed using the Card is provided to a Client on the date the Credit Card is transferred to him/her, subject to the Borrower fulfilling the obligation specified in clause 2.2. of these General Conditions, and is valid until one of the following events occurs:

- before the date specified in the Schedule for reducing the credit limit;

- until the Agreement is terminated by the Bank on the grounds specified in clause 6.2.7. of the present Agreement;

- until the Bank receives an application from the Borrower for early termination of the Agreement.

- before the date of early termination of the Agreement on the grounds specified therein.

3.10. The credit limit on the Credit Card is provided for a period of 36 months.

3.11. The date of provision of credit funds is the date of reflection of the transaction on the Card Account.

3.12. The document confirming the fact of provision of credit funds is a statement of cash flows on the Card Account.

4. Fee for Using Credit Funds.

4.1 For the use of credit funds, a Client pays the Bank interest in the amount of ___% (_____) **per annum**, accrued on the actually used amount of the Credit Limit.

4.2 If the Schedule for reducing the credit limit is violated, the interest rate increases, and the Bank charges interest on the amount of the overdue Principal Loan Debt at the rate of ___% (_____) **per annum**.

5. The Procedure for Calculating, Paying Interest and Returning Loan Funds

5.1. Interest for the use of credit funds is calculated daily at the end of a working day, based on 365 days a year, the actual number of days in each month and actual number of days of use of the loan.

5.2. The Bank accrues interest on the amount of the Principal Debt starting from the day following the day of the debit transaction on the Card Account until the date of repayment of the debt (inclusive) in full.

5.3. The Borrower is obliged to repay the amount of the Principal Debt and accrued interest no later than the dates specified in the Schedule for reducing the credit limit.

5.4. If the Principal Debt Repayment Date and the Interest Payment Date within the Credit Limit Reduction Schedule are not a bank business day, then the repayment is postponed to the next bank business day. If the last Principal Debt repayment date and the interest payment date are not a bank business day, then the repayment is postponed to the previous bank business day.

5.5. If the date of reduction of the Credit Limit falls on a holiday/weekend/banking day following the holiday/weekend, the Credit Limit is reduced on the banking day preceding the holiday/weekend.

5.6. Repayment of debt on the Principal debt of the loan is carried out in one of the following ways:

- by replenishing the Special Account by bank transfer or depositing cash through bank cash desks;
- through the Alliance Mobile application, using the "My Products", "Credits" menu;
- through Other Mobile Applications using the credit ID;
- by connecting to "Autopayment" service;
- in other ways not prohibited by law.

Repayment of debt on interest is made through "Autopayment" service.

5.7. If the Borrower has not made a payment to repay the loan by the date specified in the Schedule for reducing the loan limit or has made the payment partially, the Bank, in order to repay the debt on the loan, writes off funds without acceptance in the amount of the debt from any other accounts of the Borrower opened in Banks of the Republic of Uzbekistan, in accordance with the current legislation of the Republic of Uzbekistan and the priority specified in clause 5.9. of the present Agreement.

5.8. The Client grants the Bank the right to write off all funds in any of the Client's bank accounts to repay the debt under this Agreement without any additional order from the Client.

5.9. Funds received from the Client to pay off the debt on the Credit Card or funds available on any of the Client's accounts are sent to pay off his/her debt on the Credit Card in the following order and priority:

- overdue principal debt and overdue interest payments in proportion;

- accrued interest for the current period and outstanding principal for the current period;
- forfeit (fines and penalties);
- other expenses of the creditor related to debt repayment.

6. Rights and Obligations of the Parties

6.1. The Bank undertakes to:

- 6.1.1. Conduct an analysis of the Client's creditworthiness and prepare a Schedule for reducing the credit limit or refusing to issue a Credit Card within 3 (three) business days after the Client contacts the Bank with an Application for issuance of a Credit Card;
- 6.1.2. If the Application for issuance of a credit card is satisfied, provide the Client with credit funds on the Credit Card in the amount and on the terms specified in this Agreement;
- 6.1.3. Timely make settlements on transactions using the Card in accordance with the current legislation, banking rules, rules of the Payment system, this Agreement and Tariffs;
- 6.1.4. upon receipt of a statement from the Client about the loss, theft or illegal use of the Card - immediately block the card;
- 6.1.5. re-issue the Card within 10 (ten) banking business days from the date the Client submits to the Bank a written application for re-issue of a lost or stolen Card, if the Card expires;
- 6.1.6. maintain bank secrecy regarding the Client's Credit Card transactions;
- 6.1.7. provide the Client with advice on use of the Card and payment technology.

6.2. The Bank is entitled to:

- 6.2.1. Use the Client's personal data to assess his solvency. If the Bank has reason to believe that the Client will not be able to timely fulfill his/her obligations under the Agreement, the Bank has the right to refuse to provide the Client with a Credit Limit on the Credit Card;
- 6.2.2. Destroy the Card that is not claimed by the Client within 1 (one) month after its issue by the Bank;
- 6.2.3. Accrue and collect interest for use of credit funds in the amounts, terms and manner provided for in this Agreement;
- 6.2.4. Check the Client's financial condition. Frequency of such inspections is established by the Bank;
- 6.2.5. In the event that the Borrower does not timely repay the debt under this Agreement, write off funds from any of the Borrower's accounts to repay this debt without additional order from the Client;
- 6.2.6. Temporarily suspend lending to the Client (reduce the Loan Limit to zero) if the Client violates the deadlines for repaying the fixed debt liability and paying accrued interest.
If the Client repays the overdue debt on the Principal Debt and/or Interest within the month following the month in which it arose, the Bank has the right to restore the Client's Credit Limit;
- 6.2.7. Change, including reducing or canceling the Credit Limit with simultaneous Blocking of the card unilaterally in the event of:
 - receiving information about deterioration of the Client's financial condition;
 - untimely repayment of the Principal Debt, interest and/or other debt to the Bank;

- violation and/or non-fulfillment and/or improper fulfillment by the Client of the obligations assumed under this Agreement, violation of internal bank rules, payment system Rules, current legislation;
- Client carries out illegal transactions or actions that jeopardize the reputation of the Bank or cause damage to other persons or the Bank itself;
- Bank has established that the Client has provided false information;
- Client's evasion of banking control;
- Emergence of any factors that increase the risk of non-repayment of loan funds.

In the above cases, the Bank has the right to demand early payment of the remaining amount of the Principal Debt along with the due interest for use of the loan, commissions and penalties (if any) and return of the Card, handing it over by hand or sending a written notice to the Client by post to the address specified by the Client in the Application for issuing a credit card.

In this case, the Borrower is obliged to return the received loan to the Bank and pay accrued interest for its use within 10 (Ten) calendar days from the date of receipt of the relevant notification;

- 6.2.8. At its own discretion, change the set of operations, services and functions related to use of the Card, make changes and additions to the Tariffs and this Agreement, having previously notified the Client of such changes and additions in the manner stipulated in clause 2.11. of the present Agreement;
- 6.2.9. Demand from the Client to pay the Bank all amounts owed and all expenses associated with violation of this Agreement;
- 6.2.10. In cases established by regulatory enactments, exercise control over compliance with the current legislation of transactions carried out by the Client on the Card Account. For this purpose, the Bank has the right to require from the Client the necessary documents confirming the information in the Applications, necessary to identify the Client and collect information about the Client, and make copies of them. If the specified documents are not provided, the Bank has the right to refuse to carry out a debit transaction on the Card Account;
- 6.2.11. In cases stipulated by the legislation in the field of combating legalization of proceeds from criminal activities and financing of terrorism, suspend or refuse operations on the Credit Card.

6.3. The Client undertakes to:

- 6.3.1. when using a Credit Card, observe the basic principles of lending: urgency, collectibility, serviceability, payment of interest, security;
- 6.3.2. comply with the legislation, internal bank rules established in accordance with it, rules of the Payment system, requirements of this Agreement;
- 6.3.3. carry out expense transactions within the Available Limit;
- 6.3.4. return the Principal Debt and pay the accrued interest on it, as well as the penalty in the manner and within the time limits established by this Agreement;
- 6.3.5. no later than the date of payment of interest, accumulate on the card to which the Autopayment service is connected, funds sufficient to repay the accrued interest;
- 6.3.6. before receiving a Credit Card, provide the Bank with the security specified in the Application for Issue of the Credit Card.

If the Client does not timely provide the security specified in the Application for Issue of a Credit Card, the Bank is not responsible for untimely issuance and transfer of the Credit Card;

6.3.7. before receiving a Credit Card, connect to Autopayment Service;

6.3.8. not to undertake any obligations and measures that may lead to deterioration in the Client's financial condition and emergence of the threat of non-fulfilment and/or improper fulfilment by the Client of its obligations to the Bank under this Agreement;

6.3.9. to implement the Bank's control functions:

- provide the Bank employees with the opportunity to check and double-check, using any sources, the information specified in the documents submitted to receive a Credit Card, including by visiting their place of residence, work, etc.;

- provide individual information, personal, biographical data or other information upon a written request from the Bank within 5 calendar days from the date of receipt of this request;

6.3.10. repay early, at the request of the Bank, the remaining amount of the Principal Debt together with the due interest for using the loan, specified in the corresponding written notice sent by mail to the address specified by the Client in the Application, in the event of non-fulfilment or improper performance by the Client of the Agreement;

6.3.11. at the request of the Bank, reimburse it for all expenses and losses incurred by the Bank, including in connection with taking measures for forced and/or early collection of loan debt;

6.3.12. notify the Bank of changes specified in the documents for obtaining a Credit Card, including on changes in passport data/data of another identification document, residence permit, registration, actual place of residence, place of work, last name, first name, patronymic, contact telephone number, as well as other information provided by him at conclusion of this Agreement, on occurrence of other circumstances that could affect the Client's fulfillment of obligations under this Agreement within 5 (five) calendar days from the date of occurrence of such changes and circumstances. At the Bank's request, provide the Bank with original documents confirming the fact of changes in the data specified in this paragraph;

6.3.13. immediately notify the Bank in writing of changes that may affect fulfillment of obligations under this Agreement, including:

- termination or reduction of monthly income;
- obtaining loans from the Bank and other banks;

6.3.14. not to interfere with the Bank in exercising of any rights of the Bank provided for by this Agreement and the current legislation of the Republic of Uzbekistan;

6.3.15. ensure the safety of the received Card, take all measures to prevent damage, loss of the Card or its misuse;

6.3.16. not to use the Credit Card for business activities;

6.3.17. in case of returning a purchase paid for with the Card to the outlet, not to require the outlet to return the purchase price in cash. The specified reimbursement can only be made to the Special Account by bank transfer;

6.3.18. pay the Bank commissions in accordance with the current tariffs;

6.3.19. reimburse the Bank for documented expenses to prevent illegal use of the Card in the amount of expenses actually incurred by the Bank, as well as the Bank's losses associated with the Client's violation of this Agreement;

6.3.20. upon the first request of the Bank, present the Card to the Bank;

6.3.21. in cases of loss or theft of the Card, or if information about the PIN code, Card Details has become available to third parties, as well as in the event of a risk of unauthorized use of the

Card/Card Details for Blocking the Card, notify the Bank in writing (i) by phone numbers indicated in the Bank details (Section 12 of this Agreement), and follow the instructions received. The Client's notification is considered received at the time of completion of the telephone conversation with the Bank employee, during which the Client provided all the necessary information to perform the Card Blocking; (ii) by contacting the Banking unit that services cards for individuals;

6.3.22. upon discovery of a Card previously declared as lost, immediately inform the Bank and return the Card;

6.3.23. when submitting a claim to the Bank regarding a disputed transaction, provide a terminal slip for the disputed transaction;

6.3.24. Client is not entitled to fully or partially assign his/her rights and obligations under this Agreement to another person without the written consent of the Bank;

6.3.25. maintain confidentiality of the terms of this Agreement.

6.4. The Client is entitled to:

6.4.1. Contact the Bank with an Application for issuing a credit card in order to conclude an Agreement;

6.4.2. Use the Credit Card within the established Credit Limit under the conditions established by this Agreement;

6.4.3. Repay the debt on the Principal Debt before the deadlines established in the Schedule for reducing the credit limit in the ways specified in clause 5.6. of this Agreement;

6.4.4. Receive information in writing about the status of the Card Account, a statement of the Card Account when personally contacting the Bank with the document proving his identity. And also, receive information about the operation of the Card Account using the appropriate menu of the Alliance Mobile Application;

6.4.5. Petition the Bank by submitting to the Bank the appropriate Application for issuance of a credit card in the event of its loss (theft), discredit of the PIN code, Card/Card Details, or expiration of the Card;

6.4.6. Refuse to use the Card. If he/she refuses to further use the Card, Client is obliged to submit a written application to the Bank, return the Card or submit an application for loss of the card (in case of loss of the card) and repay the entire amount of debt on the loan;

6.4.7. Give instructions to the Bank to transfer funds from the Card Account according to the details specified by the Client in the transfer application filled out in the form established by the Bank;

6.4.8. In case of loss, theft or misuse of the Card, immediately contact the Bank with a written application to block the Card;

6.4.9. At own discretion, change PIN codes using the Bank's equipment (terminals or ATMs).

7. Ensuring repayment of loan funds

7.1. If the Credit Limit provided to the Client exceeds the amount of:

- _____% of the BEV (base estimated value), the obligations of the Bank Client must be secured by a third party guarantee or an insurance policy for the risk of loan non-repayment or other liquid collateral;

- from _____% to _____% of the BEV, the obligations of the Bank Client must be secured by an insurance policy for the risk of loan non-repayment or collateral of liquid property;

- over _____% of the BEV of the Bank Client's obligations must be secured by a pledge of liquid property.

The collateral must cover at least 125% of the Loan Limit amount.

7.2. The Client undertakes to provide the Bank with the appropriate security before receiving a Credit Card or before increasing the Credit Limit.

7.3. The specific conditions of the guarantee are stipulated in the relevant guarantee agreement drawn up by the Bank, concluded between the Bank, Client and guarantor before the date of provision of the loan under this Agreement.

7.4. The agreed collateral value of the property pledged as collateral under the Agreement (hereinafter referred to as the Pledge Subject) is indicated in the Pledge Agreement, as well as in the Act of agreeing on the value of the collateral subject, signed by the Bank and the Client, a pledgor (if a pledgor is a third party). The specific terms of the pledge are determined by the Pledge Agreement drawn up by the Bank. The Client undertakes to insure the Pledged Item through an insurance company approved by the Bank and to provide this insurance for the entire period of validity of this Agreement. The beneficiary in the event of an insured event is the Bank. The corresponding properly executed insurance contract and insurance policy must be submitted by the Client to the Bank before provision of credit funds under this Agreement.

7.5. In the case where the security for fulfilment of the Client's obligations is insurance of the risk of loan non-repayment, before providing loan funds under this agreement, the Bank enters into an Insurance Agreement for the risk of loan non-repayment with an insurance company and pays the insurance premium. The Client reimburses the Bank for the paid amount of the insurance premium on the day the Bank pays the insurance premium.

7.6. Collateral for loans provided to persons associated with the bank is accepted in the amount established by the legislation of the Republic of Uzbekistan.

7.7. Specific details of the security are indicated in the Application for Credit Card Issue provided by the Client.

7.8. If the Client fails to provide security within the time limits established by this Agreement, the Bank has the right to terminate the Agreement unilaterally.

7.9. If a situation arises in which the Client is unable to make any payments to repay the Principal Debt, interest and/or other payments arising from the terms of this Agreement by the date established hereunder, the Bank receives the unconditional right to exercise security in accordance with the legislation of the Republic of Uzbekistan.

7.10. When foreclosure on security is applied accepted under this Agreement, the Bank reserves the right to unilaterally select the priority object of foreclosure at its discretion. Foreclosure of one of the objects of foreclosure does not restrict the Bank from foreclosure of another object (objects) of foreclosure.

8. Responsibility of the Parties

8.1. If the Client fails to fulfill the obligations to repay the Principal Debt within the time limits specified in the Schedule for reducing the lending limit (Client exceeds the Loan Limit), the Client undertakes to pay interest to the Bank at an increased interest rate in accordance with clause 4.2. of the present agreement.

8.2. In case of failure to pay interest on the Principal Debt on time established in the Schedule for Reducing the Credit Limit, and formation of overdue amounts on them, the Client shall pay

the Bank a penalty in the amount of 0.15% of the overdue amount for each day of delay in payment, but not more than 50% of the overdue amount payment.

8.3. The Client is responsible for all transactions carried out by him using the Credit Card. Damage caused to the Bank as a result of non-fulfillment or improper fulfillment by the Client of the terms of this Agreement is subject to unconditional compensation by the Client.

8.4. The client is liable for his obligations to the Bank with all his property within the limits of the loan debt and the costs associated with its forced collection.

8.5. The Client is responsible for all transactions with the Card/Card Details made before the Bank receives notification of the loss of the Card, discredit of the PIN code, Card Details in accordance with clauses 6.3.21, 6.4.8 of this Agreement.

8.6. The Bank is responsible for transactions with the Card/Card Details made after receiving notification from the Client about the loss of the Card, discredit of the PIN code, Card Details in accordance with clauses 6.3.21, 6.4.8 of this Agreement.

8.7. The Bank is responsible for maintaining bank secrecy regarding transactions on the Card Account. Information about the account and transactions using the Card may be disclosed by the Bank to third parties only in cases where such disclosure of information is the responsibility of the Bank in accordance with the current legislation of the Republic of Uzbekistan, or in other cases with the consent of the Client.

8.8. The Bank is not responsible to the Client for provision of services or their quality when such services are provided by third parties, and their provision is conditioned by the Client having a Card. The Bank is exempt from property liability in the event of technical failures (outage/damage to power supply and communication networks, failure of equipment, failures of software, power supply, data transmission systems and the Bank's database, communication failures with a processing organization, etc.) resulting in failure by the Bank to comply with the provisions of this Agreement.

8.9. The Bank is not responsible for the Client's errors or duplication by the Client of any of the instructions or orders given by him. In cases of unjustified or erroneous transfer by the Client of funds to recipients, the Client will independently resolve the issue of return of funds with their recipients.

8.10. The Bank's liability to the Client is limited to documented actual damage incurred by the Client as a result of the Bank's unlawful actions. Under no circumstances shall the Bank be liable to the Client for any indirect, incidental damages or casualty loss (including lost profits).

8.11. The parties are released from liability for non-fulfillment or improper fulfillment of obligations assumed under this Agreement if it turns out to be impossible due to force majeure circumstances. Such circumstances include, but are not limited to: military operations, riots, epidemics, fires, natural disasters, acts and/or actions of government bodies, Payment systems that directly affected fulfillment of obligations under this Agreement. The parties are obliged to immediately notify in writing of commencement and end of such force majeure circumstances. Force majeure circumstances will be considered force majeure if they are confirmed in the prescribed manner by the authorized bodies.

9. Duration of the Agreement, Procedure for Amendment and Termination the Agreement

9.1. This Agreement comes into force from the date of acceptance by the Bank of the Client's offer in accordance with clause 1.4. of these General Conditions.

9.2. The Client has the right to terminate this Agreement unilaterally for any reason by sending a written application to the Bank for termination of the Agreement, subject to repayment in full of the debt incurred on the loan and in connection with its servicing. On the day of receipt of such an application, the Bank stops lending to the Client (reduces the Loan Limit to zero). The Agreement is considered terminated from the day the Client fulfills his obligations to repay the Principal Debt and pay interest.

9.3. The Bank has the right to terminate this Agreement unilaterally without additional notice to the Client in the event of untimely provision of security, as well as in the event of occurrence of the circumstances provided for in clause 6.2.7. of the present Agreement.

From the day the Bank became aware of occurrence of these circumstances, the Bank stops lending to the Client (reduces the Loan Limit to zero).

9.4. This Agreement is terminated in the following cases:

- in case of destruction by the Bank of an unclaimed Card;
- upon expiration of the period for granting the Credit Limit and the Borrower repays the loan debt in full.

9.5. Termination of this Agreement is the basis for closing the Card Account.

9.6. If the Bank makes changes to the General Conditions for issuing and servicing a credit card, the Agreements concluded by the Bank prior to introduction of changes (additions) to the text of these General Conditions remain unchanged until the Parties finally fulfill their obligations under the Agreement in full.

10. FORCE-MAJEURE

10.1. Occurrence of force majeure circumstances (force majeure): natural disasters, epidemics, floods, other events beyond the control of the Parties to this Agreement, relieves the Parties from liability for failure to fulfill or untimely fulfillment of the obligations under the Agreement. If a Party whose fulfillment of obligations is prevented by force majeure circumstances does not notify the other Party of occurrence of such circumstances within 10 days, such Party loses the right to refer to these circumstances as force majeure. The obligation to prove force majeure circumstances lies with the Party that has failed to fulfill its obligations.

11. Miscellaneous

11.1. In the event of a dispute, bank records will be preponderant evidence of the obligations of both parties under the Agreement.

11.2. Notifications (notices, letters and other documents) of the Parties to each other are considered to have been properly sent if they are made in writing, signed by the Borrower/Bank and sent by registered mail or delivered by the Borrower/Bank to the addresses of the Bank/Borrower specified in this Agreement and delivered against signature, or sent via Remote Service Channels, or by fax.

The a notice is considered sent from the date stamped by the post office on the postal receipt, from the date of receipt of the notice by the courier specified in the notice (if delivered by courier), or from the date the notice is sent by fax or from the date the notice is sent via Remote Service Channels. If cases not provided for in this Agreement arise, both the parties are guided by the current legislation of the Republic of Uzbekistan.

Any notice or request of the Bank is considered submitted, and correspondence is considered received by the Borrower on the third calendar day from the date of its sending.

If the notice or request was delivered to the Client deliberately, then the correspondence is considered received by the Client on the day of delivery.

11.3. If cases not provided for in this Agreement arise, both the parties are guided by the current legislation of the Republic of Uzbekistan.

11.4. If it is impossible to resolve the dispute peacefully, all disputes, disagreements and claims arising from this Agreement or in connection with it, including those related to its conclusion, modification, execution, violation, termination, dissolution and validity, at the discretion of the Claimant, are subject to consideration in the Permanent Operating Arbitration Court at DS Legal Center LLC or in the corresponding interdistrict court for civil cases.

When considering a case in the Permanent Operating Arbitration Court at DS Legal Center LLC, the case shall be considered by the Chairman of the arbitration court in accordance with the Rules of the Permanent Operating Arbitration Court at DS Legal Center LLC. The decision of the arbitration tribunal is to be considered final and is not subject to revision.

11.5. The Borrower hereby gives his consent to the Bank providing the State Register of Credit Information and the Credit Bureau with information regarding the terms of the Agreement, security provided and fulfillment of the obligations under the Agreement to form a credit history.

11. Legal Address and Bank Details

«ASIA ALLIANCE BANK» JSCB

Address: Tashkent, Yashnabad district,
Magtymguly str., 2A.

Bank details:

Account: 2980200000001095001

MFO: 01095 INN: 207018693

OKED: 64190 OKPO:22921172

Tel: 1270; 71 231 60 00