

ESCROW ACCOUNT AGREEMENT (Public Offer)

1. General provisions

- 1.1 Acceptance of the Offer for the conclusion of the Escrow Account Agreement means the acceptance by the Depositor and the Beneficiary of the Bank's proposal to enter into an Escrow Account Agreement with JSC KDB Bank Uzbekistan (hereinafter referred to as the "Agreement") on the terms and in the manner set forth in this Public Offer posted on the Official website of the Bank;
- 1.2 In accordance with Article 370 and Part 2 of Article 369 of the Civil Code of the Republic of Uzbekistan, the Agreement shall be deemed concluded and enter into force from the moment the Depositor and the Beneficiary apply to the Bank with an Application for opening an escrow account.

Please read the text of this Public Offer carefully and familiarize yourself with the Bank Tariffs. If you do not agree with any provision of the Offer, you have the right to refuse to use the Bank's services.

2. Definitions

Bank (Escrow Agent) – JSC KDB Bank Uzbekistan and all of its separate subdivisions.

Banking Day – any day on which the Bank is open for carrying out regular banking activities.

Beneficiary – the recipient of the funds held in the Account, as specified in the Application for opening an escrow account, acting on the basis of ownership or other proprietary rights, who has entered or intends to enter into an Escrow Account Agreement with the Bank.

The term "Beneficiary" includes:

- 1) a natural person who is a resident or non-resident of the Republic of Uzbekistan, or a stateless person, or their representative (authorized person) acting on the basis of a power of attorney executed in accordance with the Legislation;
- 2) a legal entity established in accordance with the Legislation of the Republic of Uzbekistan or the legislation of a foreign state; a foreign organization that is not a legal entity and is established in accordance with the legislation of a foreign state; a state body having the rights of a legal entity; a diplomatic or other official representation, or consular institution of a foreign state located in the Republic of Uzbekistan; an international organization; an individual entrepreneur; or a notary engaged in notarial practice in a notary office.

Depositor - Account holder – (a) a natural person (or their representative (authorized person) acting on the basis of a power of attorney executed in accordance with the Legislation); or (b) an organization or person having one of the following forms:

- (i) a legal entity – resident of the Republic of Uzbekistan, engaged in entrepreneurial activities;
- (ii) a legal entity – non-resident (a participant in open electronic trading on commodity exchanges, a foreign investor purchasing or selling shares on organized trading), a permanent establishment of a non-resident carrying out activities in the Republic of Uzbekistan, or a representative office of a non-resident (including diplomatic and other official representations, an international organization and its branch having immunity and diplomatic privileges, as well as a representative office of a foreign organization accredited in the Republic of Uzbekistan);
- (iii) an individual entrepreneur;
- (iv) a representative office and/or branch of a legal entity that is a resident of the Republic of Uzbekistan;
- (v) other forms of enterprises and entities entitled to open accounts with commercial banks of the Republic of Uzbekistan.

Deposited amount – the funds recorded in the Account, the amount of which is specified in the Application for opening an escrow account and/or in the Application for amendment of terms.

Legislation – the legislation of the Republic of Uzbekistan applicable to this Agreement, including laws, subordinate acts, regulations of the Central Bank of the Republic of Uzbekistan, and other state authorities.

Application for opening an escrow account – an application for opening an escrow account in the form set out in Appendix 1 to this Agreement, duly completed and submitted to the Bank for the purpose of concluding the Escrow Account Agreement.

Application for amendment of terms – an application for amendment of the terms of the Escrow Account Agreement in the form set out in Appendix 2 to this Agreement, duly completed and submitted by the Depositor to the Bank for the purpose of amending the terms of the Escrow Account Agreement.

Due Diligence – the identification and verification of the Depositor’s identity, as well as the examination of the purpose and nature of financial transactions, including the collection and recording of information on the source of funds, for the purpose of verifying their consistency with the documents (information) provided to the Bank.

The Bank performs the Due Diligence procedure in accordance with the requirements of the Legislation and the Bank’s internal documents, including the rules of internal control on countering the legalization of proceeds received from criminal activity, financing of terrorism and financing the proliferation of weapons of mass destruction in commercial banks, as well as the sanctions programs adopted by the United Nations Security Council (“UNSC”), the European Union (“EU”), the Office of Foreign Assets Control of the U.S. Department of the Treasury (“OFAC”), the Financial Services Commission (“FSC”), the Financial Crimes Enforcement Network (“FinCEN”), the Bureau of Industry and Security of the U.S. Department of Commerce (“BIS”), and the regulatory guidelines of the Specially Authorized State Body of the Republic of Uzbekistan.

Operating Day – the time-limited part of a Banking Day during which banking operations are performed, as well as the execution of settlement documents and the reflection of transaction-related accounting information.

Official website – the official webpage of the Bank on the Internet at the address: www.kdb.uz.

Account – a special escrow account for the recording and blocking of funds received by the Bank from the Depositor for the purpose of transferring them to the Beneficiary upon the occurrence of certain grounds provided for in the Escrow Account Agreement.

Parties – the Bank, the Depositor, and the Beneficiary (including when mentioned jointly).

Bank Tariffs – the tariffs for banking services and products approved by the Management Board of the Bank and published on the Official website.

3. Subject matter of the Agreement

- 3.1 Pursuant to the Application for opening an escrow account, the Bank undertakes to open an escrow account in the national currency of the Republic of Uzbekistan (hereinafter referred to as the “Account”) for the purpose of recording and blocking the funds received by the Bank from the Depositor (hereinafter referred to as the “Deposited amount”), in order to perform the transactions provided for in this Agreement upon the occurrence of the grounds stipulated herein.
- 3.2 The rights to the funds held in the Account belong to the Depositor until the date on which the grounds for transferring the funds to the Beneficiary arise.
- 3.3 Neither the Depositor nor the Beneficiary shall have the right to dispose of the funds held in the Account, except in the cases expressly provided for in this Agreement.
- 3.4 The basis for the Depositor and the Beneficiary to participate as Parties to this Agreement is notarized purchase and sale agreement, the subject matter of which is the transfer of ownership of the property in exchange for consideration. Settlements under such agreement to be carried out through the Account.

4. Procedure for opening and maintaining the Account

- 4.1 The Bank shall open the Account for the Depositor upon submission of all required documents and acceptance of this offer, which is posted on the Official website of the Bank.

- 4.2 Acceptance of this Offer constitutes the Bank's acceptance of the Application for opening an escrow account (hereinafter referred to in this clause as the "Application") submitted by the Depositor and the Beneficiary. The Application shall be executed in three (3) original hard copies. One copy shall remain with the Bank, the second copy shall be handed over to the Depositor, and the third copy shall be handed over to the Beneficiary.
- 4.3 The list of documents required for opening the Account shall be determined by the Bank in accordance with the Legislation and the Bank's regulatory acts. The Bank reserves the right to amend the list of documents required for opening and maintaining the Account in the event of any changes to applicable Legislation and/or the Bank's regulatory acts.
- 4.4 The Account shall be opened no later than the next Banking Day following the date of successful completion of the Customer Due Diligence procedure in respect of the Depositor and the Beneficiary, as well as the submission of all required documents for opening the Account and entering into the Agreement.
- 4.5 All documents submitted by the Depositor and the Beneficiary for the purpose of entering into Agreement and opening the Account must be valid as of the date they are submitted to the Bank.
- 4.6 The Bank does not verify the authenticity of the documents and information provided and assumes no liability in the event that an account transaction is executed based on inauthentic or invalid documents.
- 4.7 The Bank shall be entitled to refuse to enter into (or to amend the terms of) this Agreement and to open an Account in any of the following cases:
- if the Depositor and/or the Beneficiary fails to provide the complete set of documents required by this Agreement and/or applicable Legislation for the opening of the Account.
 - if the Bank becomes aware of any suspension of transactions on the Depositor's bank accounts, including accounts held at other banks, provided that such suspension, in accordance with the Legislation, entails the impossibility of opening new bank accounts;
 - if the terms of the Agreement set out by the Depositor and the Beneficiary in the Application for opening an escrow account and/or in the Application for amendment of terms are unacceptable to the Bank;
 - on other cases provided in the Legislation.
- 4.8 Interest on the balance of funds in the Account shall be accrued in accordance with the Bank Tariffs.
- 4.9 The suspension of transactions on the Account, as well as the arrest or debiting of funds held in the Account in respect of the Depositor's obligations to third parties, shall not be permitted, except in cases expressly provided for by the Legislation. Upon receipt of any requests from authorized state bodies to freeze or to debit the funds in the Account, the Bank shall promptly notify the Depositor and the Beneficiary thereof.
- 4.10 Upon written request or demand, the Bank shall provide the Depositor and the Beneficiary with information constituting bank secrecy, including Account statements, in accordance with the procedures established by the Bank's internal documents and this Agreement, in one of the following ways:
- by posting or sending the information via the Internet Banking iDBA or KDBUz Mobile applications;
 - by handing over a hard copy against signature to the Depositor or the Beneficiary.
- 4.11 The funds held in the Account constitute an object of guarantee in accordance with the Law of the Republic of Uzbekistan "On guarantees for the protection of deposits in banks" No. ZRU-1031 dated February 18, 2025. In the event of the occurrence of a guarantee event, the total amount of compensation guaranteed by the special authorized state body shall not exceed 200,000,000.00 (two hundred million) soums, regardless of the amount, number, or currency of the object of guarantee.

5. Account transactions

5.1 The following transactions may be performed on the Account:

- crediting of funds received by the Bank from the Depositor in non-cash form or deposited in cash at the Bank's cash desk; in the case of non-cash replenishment, crediting of the Account shall be made only if the funds are received from bank accounts opened in the name of the Depositor. In such a case, the Bank shall independently return the received funds to the sender;
- transfer of the Deposited amount to the Beneficiary's account with the Beneficiary's Bank upon the occurrence of the conditions set forth in this Agreement;
- transfer of the Deposited amount to the Depositor in the event of early termination of the Agreement;
- transfer of any excess funds to the Depositor in the event of a reduction of the Deposited amount based on an Application for amendment of terms;
- debiting of funds erroneously credited by the Bank to the Account as a result of a technical error or in the course of resolution of disputed transactions and non-standard situations.

5.2 The Depositor shall transfer the Deposited amount to the Account within the time limit specified in subclause 8.2.1 of clause 8.2 of this Agreement.

5.3 Crediting of funds to the Account shall be carried out within the time limits and in the manner established by the Legislation and the Bank's internal documents.

5.4 No operations on the Account other than those expressly provided for in this Agreement shall be permitted, including crediting of any funds exceeding the Deposited amount. In such a case, the Bank shall independently return the received funds to the sender.

6. Grounds for Transferring of the Deposited amount to the Beneficiary

6.1 The grounds for transferring the Deposited amount to the Beneficiary shall be the notarized purchase and sale agreement between the Depositor and the Beneficiary, as well as the Bank's receipt of a corresponding request for the transfer of funds submitted through the Automated Information System "Notary". The Deposited amount shall be transferred to the Beneficiary's account with the Beneficiary's Bank by means of an interbank transfer based on a payment document issued by the Bank on the same Operating Day on which the request was received. If the request is received after the end of the Operating Day, the transfer shall be effected on the next Operating Day.

6.2 The Depositor grants the Bank an irrevocable right (prior consent) to debit the Deposited amount from the Account in favor of the Beneficiary for the purpose of compliance with clause 6.1 of this Agreement.

6.3 The Bank shall not be liable for the time it takes for funds to be credited to the Beneficiary's account at the Beneficiary's Bank after the fund have been debited from the Account.

6.4 The Bank shall not be liable for any delayed crediting or return of funds in the event that incorrect account details of the Beneficiary are provided in the Application for opening an escrow account and/or in the Application for amendment of terms.

6.5 The Bank's obligation to transfer funds to the Beneficiary shall be deemed fulfilled at the moment the funds are debited from the Account in favor of the Beneficiary.

7. Grounds for return of the Deposited amount to the Depositor

7.1 The basis for the return of the Deposited amount to the Depositor shall be the termination of this Agreement due to its early termination. In the event of termination of the Agreement, the Depositor shall submit to the Bank a written Application for termination of the escrow account agreement, executed in the form set forth in Appendix No. 3 to this Agreement and signed by both the Depositor and the Beneficiary.

- 7.2 Return of the Deposited amount to the Depositor shall be effected no later than within 3 (three) Banking Days following the date the Bank receives the Application for termination of the escrow account agreement, in one of the following ways (at the Depositor's discretion):
- by means of an interbank transfer based on payment documents issued by the Bank to the account details specified by the Depositor in the Application for opening an escrow account and/or in the Application for amendment of terms;
 - by issuing the Deposited amount in cash at the Bank's cash desk, subject to the Bank's commission fee in accordance with the Bank Tariffs effective as of the date of return.
- 7.3 The Depositor grants the Bank an irrevocable right (prior consent) to debit the Deposited amount from the Account in favor of the Beneficiary for the purpose of compliance with clause 7.2 of this Agreement.
- 7.4 The Bank's commission for opening and maintaining the Account shall not be subject to refund in the event of termination of the Agreement and return of the Deposited amount to the Depositor.

8. Obligations and rights of the Parties

8.1 The Bank undertakes:

- 8.1.1 To open the Account for the Depositor within the period stipulated in clause 4.3 of this Agreement;
- 8.1.2 To provide the Depositor with the necessary information and advisory services relating to banking services, as well as the documents required to confirm the execution of transactions;
- 8.1.3 to ensure that the Deposited amount is recorded and blocked on the Account from the moment it is received until the grounds for its transfer to the Beneficiary or return to the Depositor occur, in accordance with this Agreement;
- 8.1.4 To perform operations on the Account in accordance with this Agreement within the time limits established by the Legislation.
- 8.1.5 Upon the occurrence of the grounds established by this Agreement, to transfer the Deposited Amount to the Beneficiary or Depositor in the manner provided for in this Agreement;
- 8.1.6 To ensure the confidentiality and safekeeping of information constituting bank secrecy. Information of this kind must only be disclosed to third parties only in the cases and manner expressly provided for by the Legislation;
- 8.1.7 To guarantee the safekeeping of the funds held in the Account. The imposition of an arrest on the funds in the Account, as well as the suspension of operations on the Account, shall be permitted solely in the cases and in the manner expressly provided for by the Legislation and the Bank's internal documents;
- 8.1.8 To send the Depositor notifications regarding the principal operations on the Account, including the crediting of funds to the Account, the debiting (transfer) of funds from the Account, as well as the balance on the Account, by means of the SMS notification service (hereinafter referred to as the "SMS Notification Service").

8.2 The Deponent undertakes:

- 8.2.1 To ensure that the Deposited amount in the amount specified in the Application for opening an escrow account and/or in the Application for amendment of terms is credited to the Account within 3 (three) Banking Days from the date of submission of the relevant application;
- 8.2.2 To provide the Bank with documents and information necessary for the Bank to perform its obligations under this Agreement, for the identification of the Depositor and its representatives, and for the exercise of functions stipulated by the Legislation, including for the purposes of conducting Due Diligence. Such documents and information must be clear, complete, and reliable;

- 8.2.3 Upon the Bank's request, to immediately provide reliable documents (information) necessary for the Bank to perform the functions stipulated by the Legislation, including documents and information required for conducting Due Diligence, as well as any other documents (information) necessary to verify the compliance of operations conducted on the Account with the norms of the Legislation and the Internal Control Rules. In the event of any doubts regarding the reliability of the documents (information) provided, including those specified in the Depositor's Compliance Questionnaire (KYC form), the Bank shall perform a repeated Due Diligence;
- 8.2.4 To pay the commission in accordance with the Bank's Tariffs;
- 8.2.5 To notify the Bank of any changes to contact details, settlement details, address of residence and/or registration, as well as any other data necessary for the identification of the Depositor, the sending of notifications / other information (where necessary), and the performance of operations on the Account no later than 3 (three) calendar days from the date of the occurrence of the respective changes;
- 8.2.6 To pay the Bank the full amount of the fee for services related to opening and maintaining the Account, in accordance with the Bank's Tariffs, no later than the date the Account is opened;
- 8.2.7 To notify the Bank of the existence (or acquisition) of any indicators of US tax residency;
- 8.2.8 To hold the SIM card (the phone number specified by the Depositor in the application for connection to the SMS Notification Service) in a place inaccessible to third parties and not to transfer it to any other persons, including those authorized by power of attorney to manage the Account. In the event of loss of the SIM card, the Depositor must contact the Bank and submit a written request to block the SMS Notification Service or to cancel the SMS Notification Service.
- 8.2.9 To immediately notify the Bank of any change in the mobile telephone number by submitting a written application to the Bank or by contacting the Bank's call center, including in the event of loss or transfer of the mobile telephone (SIM card) to third parties or upon the emergence of any suspicion of unauthorized use of the SIM card.

8.3 The Beneficiary undertakes:

- 8.3.1 To provide the Bank with documents and information necessary for the Bank to identify the Beneficiary and its representatives, and to perform the functions stipulated by the Legislation, including for the purposes of Due Diligence. These documents and information must be clear, complete, and reliable;
- 8.3.2 To notify the Bank of any changes to contact details, settlement details, address of residence and/or registration, as well as any other data necessary for the identification of the Depositor, the sending of notifications / other information (where necessary), and the performance of operations on the Account no later than 3 (three) calendar days from the date of the occurrence of the respective changes;
- 8.3.3 To notify the Bank of the existence (or acquisition) of any indicators of US tax residency.

8.4 The Bank shall be entitled:

- 8.4.1 To request from the Depositor and the Beneficiary any documents and information necessary for the Bank to perform the functions provided for by the Legislation and the Bank's internal documents;
- 8.4.2 To refuse to open the Account in the event that the Depositor and/or the Beneficiary fails to provide the documents required for the conclusion of this Agreement and the opening of the Account;
- 8.4.3 To unilaterally refuse to perform its obligations under this Agreement, return the Deposited amount to the Depositor, and close the Account without the written consent of the Depositor in

the event of any breach by the Depositor of its obligations under this Agreement, including those stipulated in the subclause 8.2.6 of clause 8.2 hereof;

- 8.4.4 In accordance with the Internal Control Rules on countering the legalization of proceeds from criminal activity, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction in commercial banks, the Bank shall be entitled to unilaterally terminate this Agreement, temporarily suspend or refuse to provide services to the Depositor in the event that suspicious operations performed by the Depositor are identified before the Depositor provides a written explanation regarding the legality of such operations. The Bank shall not be liable for any losses incurred by the Depositor as a result of the suspension or closure of the Account in accordance with this clause of the Agreement;
- 8.4.5 If an erroneous entry is found relating to a transaction posting to the Account, a confirmation for the Account, a statement for the Account, or any other information, the Bank shall be entitled to correct it by crediting or debiting the Account without the prior consent of the Depositor. The Bank shall not be liable for any losses arising as a result of such corrections, unless the erroneous entries were the result of gross negligence on the part of the Bank;
- 8.4.6 Prior to the opening of the Account and/or crediting funds to the Account, the Bank shall be entitled to request any documents and information from the Depositor confirming the origin of the funds. The Bank may also establish and amend the list of documents required for such confirmation. These requirements may be reviewed and amended by the Bank unilaterally, taking into account the requirements of applicable Legislation, rules of internal control on countering the legalization of proceeds received from criminal activity, financing of terrorism and financing the proliferation of weapons of mass destruction in commercial banks, sanctions compliance, and the Bank's internal procedures.
- Should the requested documents not be provided, or information provided be incomplete, or should there be a lack of proper documentary evidence regarding the source of funds, the Bank reserves the right to refuse to open the Account, to refuse to credit funds to the Account, or to refuse to execute transactions.
- 8.4.7 Through the 'SMS Informing' service, the Bank may send the Depositor the following notifications:
- receipt of new documents addressed to the Depositor;
 - general informational messages (new services, etc.);
 - personal informational messages.
- 8.4.8 To unilaterally amend the terms and conditions of this Agreement and to approve it in a new version, as well as to amend the Bank Tariffs, provided that the Depositor are given prior notice no later than 10 (ten) calendar days before the date on which such amendments or supplements enter into force in writing as provided in clause 11.5 of this Agreement.
- 8.5 The Depositor shall be entitled:**
- 8.5.1 To deposit funds into the Account by bank transfer, in cash, or in any other manner permitted by the Legislation;
- 8.5.2 Upon request, the Depositor shall be entitled to receive information relating to the Account (including statements for the Account) from the Bank free of charge, within the time frame and in the manner established in this Agreement;
- 8.5.3 To amend the terms and conditions of this Agreement by submitting an Application for amendments of terms, as set out in Annex 2 to this Agreement;
- 8.5.4 To demand the return (transfer) of the funds placed on the Account, in accordance with the provisions of this Agreement.
- 8.5.5 To receive notifications of each transaction performed on the Account:

- via the 'SMS Informing' service (subject to the Depositor subscribing to the 'SMS Informing' service and providing the relevant mobile phone number details in the Application for opening an escrow account and/or the Application for amendment of terms);
- by obtaining a statement of the movement of funds on the Account upon the Depositor's request.

8.6 The Beneficiary shall be entitled:

- 8.6.1 to receive information relating to the Account (including account statements) from the Bank free of charge upon request, within the timeframe and in the manner established in this Agreement;
- 8.6.2 to request the transfer of funds from the Account in the cases set out in this Agreement.

9. Liability of the Parties

- 9.1 The Bank shall be liable for any breach of the time limits for the transfer of funds from the Account in accordance with the Legislation.
- 9.2 The Bank shall not be liable to the Depositor or the Beneficiary:
 - for the authenticity and validity of any documents provided by either the Depositor or the Beneficiary for the purpose of concluding this Agreement and opening the Account, nor for the accuracy and reliability of any information provided by the Depositor and/or the Beneficiary when completing any applications or other documents relating to the Account;
 - for any refusal to perform transactions on the Account in cases provided for by applicable Legislation and this Agreement;
 - for any non-performance or improper performance of the obligations imposed on the Bank under this Agreement, nor for any losses arising from the Depositor's and/or Beneficiary's failure to perform their obligations under this Agreement;
 - for any obligations or agreements concluded between the Depositor and/or the Beneficiary and/or third parties, nor for any damage caused by their actions (omissions).
- 9.3 In all other cases, the liability of the Parties shall arise in the manner prescribed by the Legislation.
- 9.4 The Parties shall only compensate each other for actual damage arising from their actions (or omissions).
- 9.5 The Depositor shall bear full responsibility for all transactions performed through the use of the mobile phone by any other persons, whether with or without the Depositor's knowledge, until the Bank receives notification from the Depositor regarding a change to or loss of the Depositor's mobile phone number, including any suspicion of unauthorized use of the Depositor's mobile phone (SIM card) by third parties.
- 9.6 The Bank shall not be liable for the Depositor failing to receive SMS notifications due to circumstances beyond the Bank's control, including technical failures by telecommunications operators, the Depositor's mobile phone number being blocked or changed, problems with message delivery, and other circumstances.
- 9.7 The Parties shall be released from liability for the non-performance or improper performance of their obligations under the Agreement if proper performance becomes impossible due to circumstances of force majeure, as confirmed by the relevant authorities and organizations in the Republic of Uzbekistan. These circumstances include: military action, natural disasters, and other events/phenomena officially recognized as such, as well as possible malfunction of the interbank electronic payment system and acts of state and executive authorities that render the performance of the terms of the Agreement impossible.
- 9.8 The Bank shall not be liable for any deficiencies or errors of its correspondents, sub-agents, and other third parties, including for any non-performance or improper performance by the Bank of

its obligations under the Agreement caused by actions or omissions of third parties, provided that the Bank can prove that it exercised due care in the performance of its obligations.

10. Procedure for payment of Bank services

- 10.1 The Bank shall charge fees for the services rendered to the Depositor in respect of the opening and maintenance of the Account, in accordance with the approved Bank Tariffs;
- 10.2 The commission fee for the service provided by the Bank pursuant to this Agreement shall be paid by the Depositor as a one-time lump-sum payment upon submission of the Application for opening an escrow account, by means of depositing cash or transferring non-cash funds to the Bank's account.
- 10.3 The Tariffs constitute an integral part of this Agreement and may be amended by the Bank unilaterally.
- 10.4 The Bank Tariffs shall be brought to the attention of the Depositor and the Beneficiary by means of their publication on the Official website and on information boards, including upon contacting the Bank.

11. Other provisions

- 11.1 Any services provided by the Bank to the Depositor or the Beneficiary that do not constitute the subject matter of this Agreement shall be governed by separate agreements.
- 11.2 Upon closing of the Account, any remaining funds on the Account shall be paid to the Depositor or, at the Depositor's instruction, transferred to another account no later than 5 (five) Banking Days after the Bank receives the Depositor's written application, provided that there is no outstanding debt to the Bank.
- 11.3 The Bank shall provide the Depositor with a service whereby the Bank sends SMS messages containing information (notifications) regarding transactions carried out on the Account to the telephone (mobile) number specified by the Depositor in the Application for opening an escrow account or in the Application for amendment of terms.
- 11.4 The Depositor agrees to the transmission of information via SMS channels, acknowledging that these channels are not always secure. The Depositor also agrees to bear all risks associated with any possible breach of confidentiality arising from the use of these channels.
- 11.5 In the event of any amendments or supplements to the Bank Tariffs or to the terms and conditions of this Agreement, the Bank shall notify the Depositor no later than 10 (ten) calendar days prior to the date on which such amendments or supplements enter into force, without the need to enter into a supplementary agreement to this Agreement, by any of the following methods:
 - by posting a notification on the information boards in the Bank offices;
 - by posting a notification on the Official website;
 - by posting a notification in the Internet Banking iDBA application (in the "News" section) or via the KDBUz Mobile.Notifications provided in accordance with this clause of the Agreement shall be deemed to have been received on the day they are posted.
- 11.6 If the Depositor does not raise any objections to the amendments and/or supplements to the Bank Tariffs and this Agreement introduced by the Bank within 10 (ten) calendar days of the date of notification by the Bank, such amendments and/or supplements shall be deemed to have been accepted by the Depositor. In the event of the Depositor disagrees with any amendments or supplements to the Bank Tariffs or this Agreement, the Depositor shall have the right to terminate the Agreement by submitting a written Application for termination of the escrow account agreement before the amendments and/or supplements enter into force.
- 11.7 All notifications relating to the Account shall be made in writing via electronic means of remote communication (including SMS notifications, the Internet Banking iDBA application, or KDBUz

Mobile application) in Uzbek, Russian or English, and shall be deemed to have been received on the day of transmission.

- 11.8 Any mutual claims arising from settlements between the Depositor and other parties shall be resolved without the involvement of the Bank.
- 11.9 This Agreement is drawn up and shall be governed in accordance with the Legislation of the Republic of Uzbekistan.
- 11.10 JSC KDB Bank Uzbekistan shall assume all obligations and liabilities of the Bank arising in connection with the maintenance of the Account and the performance of banking operations.
- 11.11 Any disputes arising out of or in connection with this Agreement shall be resolved by submitting written claims. If no agreement is reached within 15 (fifteen) calendar days of the date on which the dispute arises, either Party shall be entitled to refer the dispute to the competent court at the location of the Bank.
- 11.12 This Agreement has been executed in the Uzbek, Russian, and English languages. The Bank has taken all reasonable efforts to ensure the accuracy, authenticity, and consistency of all language versions. In the event of any discrepancies, contradictions, or differences in interpretation between the texts in different languages, the English language version shall prevail.

12. Term of the Agreement and procedure for its termination

- 12.1 If the funds specified in the Application for opening an escrow account and/or in the Application for amendment of terms have not been credited to the Account within the period set out in subclause 8.2.1 of clause 8.2 of this Agreement, the Agreement shall be deemed to have been terminated by mutual agreement of the Parties.
- 12.2 Termination of the Agreement in accordance with clauses 7.1, 11.6, 8.4.4, and 12.1 of this Agreement shall constitute grounds for closing the Account.

13. Юридический адрес и реквизиты Банка

АО «КДБ Банк Узбекистан»

Адрес: г. Ташкент, Мирабадский район, ул. Бухара, 3.

Банковские реквизиты: р/с 19907000600000842001

МФО: 00842 ИНН: 202167236, ОКЭД: 64190, ОКПО: 16518153

Те л. +99878 120-80-00

APPLICATION FOR OPENING AN ESCROW ACCOUNT

Hereby, the Depositor:

- instructs the Bank to conclude the Escrow Account Agreement by opening an escrow account in the national currency of the Republic of Uzbekistan on the terms and conditions set forth in the Escrow Account Agreement of KDB Bank Uzbekistan JSC (Public Offer);
- confirms that all information provided in this Application is true and up-to-date;
- acknowledges that he/she has carefully reviewed and fully familiarized himself/herself with the terms and conditions of the Escrow Account Agreement of JSC KDB Bank Uzbekistan (Public Offer), as well as the Bank Tariffs posted on the official website of the Bank at www.kdb.uz in the version in force on the date of signing this Application (or provided in hard copy). The Depositor unconditionally and irrevocably accepts the aforementioned terms and conditions and Bank Tariffs in their entirety and has no claims or objections thereto.

Beneficiary details

Full Name (or legal entity name):			PINFL (or Tax ID):	
Identity document (Passport, ID Card, Other)				
Series:	Number:	Issued (by):	Date of Issue:	Valid until:
Place of Birth:		Date of Birth:	Nationality/Citizenship:	
Address of Residence:				
Beneficiary's settlement account (Current account):				
<i>(if applicable)</i> Transit account for crediting funds to a Bank Card:			Bank Card Number:	
Bank:			Bank Code (MΦO):	
Full Name of Contact person/Authorized Representative <i>(if applicable)</i> :			Contact Person's Phone Number:	

Depositor details

Full Name (or legal entity name):			PINFL (or Tax ID):	
Identity document (Passport, ID Card, Other)				
Series:	Number:	Issued (by):	Date of Issue:	Valid until:
Place of Birth:		Date of Birth:	Nationality/Citizenship:	
Permanent Registration Address				
Country:		Region:	City (District/MFY):	
Street:		House/Building:	Apartment:	
Actual Residence Address / Temporary Registration Address <i>(if applicable)</i>				
Country:		Region:	City (District/MFY):	
Street:		House/Building:	Apartment:	
Contact Number(s):	+998 () xxxxxxxx; +998 () xxxxxxxx;			

Data of the Depositor's Representative

(This section is filled out only if the Application is signed by the Depositor's representative acting under a POA)

Name and Details of the document granting authority				
Document Name:	Number:	Date of issue:	Valid until:	
Full Name:			PINFL:	
Identity document (Passport, ID Card, Other)				
Series:	Number:	Issued (by):	Date of Issue:	Valid until:
Place of Birth:		Date of Birth:	Nationality/Citizenship:	
Permanent Registration Address				
Country:		Region:	City (District/MFY):	
Street:		House/Building:	Apartment:	
Actual Residence Address / Temporary Registration Address (if applicable)				
Country:		Region:	City (District/MFY):	
Street:		House/Building:	Apartment:	
Contact Number(s):	+998 () xxxxxxxx; +998 () xxxxxxxx;			

Object of the Deal (please mark as appropriate):

<input type="checkbox"/> Motor Vehicle				
Brand / Model	Technical Passport No:	VIN:	State Registration Plate No:	Year of Manufacture:
<input type="checkbox"/> Real Estate Property				
Type (Apartment, House, Non-Residential Premises, Other)		Cadastral Number	Total Area (m ²)	
Address of the Real Estate Property				
Country:		Region:	City (District/MFY):	
Street:		House/Building:	Apartment:	

Method of Depositing Funds to the Escrow Account (please mark as appropriate):

<input type="checkbox"/>	Non-cash transfer from account with JSC "KDB Bank Uzbekistan" / account with another bank
<input type="checkbox"/>	In cash through the Bank's cash desk
<input type="checkbox"/>	From a bank card
<input type="checkbox"/>	Any other lawful method

Deposited amount (to be indicated in figures and in words, with currency)

Amount (in figures):	Amount (in words):

Date: _____

Depositor's Signature: _____

Bank's Notes (to be completed by the responsible Bank employee):

Escrow Account Number opened under No.:	Date of account opening:	Escrow ID assigned: ESC-
Service Fee (credited to the Bank's transit account):		Signature and Stamp of the Bank Employee:

APPLICATION FOR AMENDMENT OF TERMS

Hereby, the Depositor:

- instructs the Bank to accept the amendments to the terms and conditions of the Escrow Account Agreement (ID- _____) in accordance with the information set forth below;
- confirms that all information provided in this Application is true and up-to-date;
- acknowledges that he/she has carefully reviewed and fully familiarized himself/herself with the terms and conditions of the Escrow Account Agreement of JSC KDB Bank Uzbekistan (Public Offer), as well as the Bank Tariffs posted on the official website of the Bank at www.kdb.uz in the version in force on the date of signing this Application (or provided in hard copy). The Depositor unconditionally and irrevocably accepts the aforementioned terms and conditions and Bank Tariffs in their entirety and has no claims or objections thereto.

Beneficiary details

Full Name (or legal entity name):			PINFL (or Tax ID):	
Identity document (Passport, ID Card, Other)				
Series:	Number:	Issued (by):	Date of Issue:	Valid until:
Place of Birth:		Date of Birth:	Nationality/Citizenship:	
Address of Residence:				
Beneficiary's settlement account (Current account):				
<i>(if applicable)</i> Transit account for crediting funds to a Bank Card:			Bank Card Number:	
Bank:			Bank Code (MΦO):	
Full Name of Contact person/Authorized Representative <i>(if applicable)</i> :			Contact Person's Phone Number:	

Depositor details

Full Name (or legal entity name):			PINFL (or Tax ID):	
Identity document (Passport, ID Card, Other)				
Series:	Number:	Issued (by):	Date of Issue:	Valid until:
Place of Birth:		Date of Birth:	Nationality/Citizenship:	
Permanent Registration Address				
Country:		Region:	City (District/MFY):	
Street:		House/Building:	Apartment:	
Actual Residence Address / Temporary Registration Address <i>(if applicable)</i>				
Country:		Region:	City (District/MFY):	
Street:		House/Building:	Apartment:	
Contact Number(s):	+998 () xxxxxxxx; +998 () xxxxxxxx;			

Data of the Depositor's Representative

(This section is filled out only if the Application is signed by the Depositor's representative acting under a POA)

Name and Details of the document granting authority				
Document Name:		Number:	Date of issue:	Valid until:
Full Name:			PINFL:	
Identity document (Passport, ID Card, Other)				
Series:	Number:	Issued (by):	Date of Issue:	Valid until:
Place of Birth:		Date of Birth:	Nationality/Citizenship:	
Permanent Registration Address				
Country:		Region:	City (District/MFY):	
Street:		House/Building:	Apartment:	
Actual Residence Address / Temporary Registration Address (if applicable)				
Country:		Region:	City (District/MFY):	
Street:		House/Building:	Apartment:	
Contact Number(s):	+998 () xxxxxxx; +998 () xxxxxxx;			

Object of the Deal (please mark as appropriate):

<input type="checkbox"/> Motor Vehicle				
Brand / Model	Technical Passport No:	VIN:	State Registration Plate No:	Year of Manufacture:
<input type="checkbox"/> Real Estate Property				
Type (Apartment, House, Non-Residential Premises, Other)		Cadastral Number	Total Area (m ²)	
Address of the Real Estate Property				
Страна:	Область:	Город (район/населенный пункт):		
Улица:	Дом:	Квартира:		

Method of Depositing Funds to the Escrow Account (please mark as appropriate):

<input type="checkbox"/>	Non-cash transfer from account with JSC "KDB Bank Uzbekistan" / account with another bank
<input type="checkbox"/>	In cash through the Bank's cash desk
<input type="checkbox"/>	Bank card
<input type="checkbox"/>	Any other lawful method

Deposited amount (to be indicated in figures and in words, with currency)

Amount (in figures):	Amount (in words):

Date: _____

Deposit's Signature: _____

Bank's Notes (to be completed by the responsible Bank employee):

Escrow Account Number opened under No.:	Date of account opening:	Escrow ID assigned: ESC-
Service Fee (credited to the Bank's transit account):		Signature and Stamp of the Bank Employee:

APPLICATION FOR THE TERMINATION OF ESCROW ACCOUNT AGREEMENT

Hereby, the Depositor:

- instructs the Bank to terminate the Escrow Account Agreement (ID- _____);
- to transfer the funds from the Account according to the following details;
- confirms that all information provided in this Application is true and up-to-date;
- acknowledges that he/she has carefully reviewed and fully familiarized himself/herself with the terms and conditions of the Escrow Account Agreement of JSC KDB Bank Uzbekistan (Public Offer), as well as the Bank Tariffs posted on the official website of the Bank at www.kdb.uz in the version in force on the date of signing this Application (or provided in hard copy). The Depositor unconditionally and irrevocably accepts the aforementioned terms and conditions and Bank Tariffs in their entirety and has no claims or objections thereto.

Bank account details of the Depositor / the Depositor’s Representative:

Full Name (or legal entity name):	PINFL (or Tax ID):
Beneficiary’s settlement account (Current account):	
(if applicable) Transit account for crediting funds to a Bank Card:	Bank Card Number:
Bank:	Bank Code (MΦO):

Data of the Depositor’s Representative

(This section is filled out only if the Application is signed by the Depositor’s representative acting under a POA)

Name and Details of the document granting authority				
Document Name:	Number:	Date of issue:	Valid until:	
Full Name:		PINFL:		
Identity document (Passport, ID Card, Other)				
Series:	Number:	Issued (by):	Date of Issue:	Valid until:
Place of Birth:		Date of Birth:	Nationality/Citizenship:	
Contact Number(s):	+998 () xxxxxxxx; +998 () xxxxxxxx;			

Date: _____

Depositor’s Signature: _____

Bank’s Notes (to be completed by the responsible Bank employee):

Signature and Stamp of the Bank Employee:	_____
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