Joint-Stock Company
"Common Republican
Processing Center»

UZCARD

OFFER

for the use of the UZCARD Pay SDK software

TASHKENT - 2025

OFFER

for the use of the UZCARD Pay SDK software
(hereinafter, the "Offer")

1. PREAMBLE

Pursuant to Chapter 27 of the Civil Code of the Republic of Uzbekistan, this Offer is an official proposal of the Joint-Stock Company "Common Republican Processing Center" (JSC "CRPC"), which is the operator of the UZCARD payment system (UZCARD PS), addressed to all banks that are participants of the UZCARD PS, as well as to payment organizations holding a payment organization license issued by the Central Bank of the Republic of Uzbekistan (hereinafter collectively, the "Parties"), to adopt the UZCARD PS Standard "Information, Communication and Technological Interaction when Using the 'Mobile NFC Operation' Service" (hereinafter, the "Standard") and to conclude a multilateral agreement between Issuer Banks and Payment Service Providers on the procedure for using the UZCARD Pay SDK software in Payment Applications.

Acceptance of this Offer and the Standard shall be effected by performing one of the following actions:

(i) for Issuer Banks: signing and sending to JSC "CRPC" a letter of adherence to the Offer, signed by an authorized person with a seal affixed (if available), in the form set out in the annex to the Offer (hereinafter, the "Letter");

(ii) for Payment Service Providers (participants of the UZCARD PS or payment organizations that carry out ICT interaction when using the "Mobile NFC Operation" service via a Payment Application): sending to JSC "CRPC" an application for adherence to the Offer, signed by an authorized person with a seal affixed (if available), in the form set out in the annex to the Offer (hereinafter, the "Application").

Issuer Banks that have sent the Letter may also act as a Payment Service Provider through their Payment Applications without additionally submitting an Application.

Applications submitted by payment organizations must be accompanied by the documents specified in the annex to this Offer.

The Application, together with the required documents, shall be delivered to JSC "CRPC" in person or by mail at: 78 Abdulla Qodiriy Street, Shaykhantakhur District, Tashkent, Uzbekistan, 100011.

JSC "CRPC" shall review the Application and the documents attached thereto within three (3) business days from the date of receipt. If necessary, CRPC shall have the right to request additional information and/or documents.

The Offer shall not be deemed accepted in the following cases:

a) failure to comply with the requirements set forth in this Offer regarding the procedure for executing the Application and its annex(es);
b) the Application submitted and/or the accompanying documentation contains incomplete and/or inaccurate information;
c) the Application is signed by an unauthorized person.

If the review of the Application results in a refusal, “CRPC” JSC shall send a notice stating the reasons for the refusal. After all identified non-conformities are remedied, the relevant Payment Service Provider has the right to resubmit the Application.

Acceptance means full and unconditional consent to the terms of the Offer and the Standard without any reservations, exceptions, limitations, or objections.

By accepting the Offer, the Parties confirm that they have familiarized themselves with the UZCARD PS Rules and the Standard.

The current version(s) of the Offer are published on the official website of “CRPC” JSC on the Internet at https://uzcard.uz/ no later than 15 (fifteen) business days prior to the effective date of such amendments.

The fact of acceptance of the Offer constitutes the conclusion of a multilateral agreement between CRPC JSC, Issuer Banks and the respective Payment Service Providers (each, a “Party” and collectively, the “Parties”) under the terms set out below.

2. TERMS AND DEFINITIONS

2.1. For the purposes of this Offer, the terms and definitions are used in the meanings established by the Law of the Republic of Uzbekistan “On Payments and Payment Systems,” the Law of the Republic of Uzbekistan “On Banks and Banking Activity,” and the UZCARD PS Rules:

2.2. UZCARD Payment System (UZCARD PS) means the aggregate of relationships that ensure the execution of payments through the interaction of the Operator, Participants and/or payment organizations by applying procedures, infrastructure and the Rules. The PS is entitled to use in its name and/or trademark the words “payment system” and derivatives thereof implying that it performs activities to ensure the operation of the PS.

2.3. UZCARD PS Participant (Participant) — means a bank of the Republic of Uzbekistan holding the relevant license of the Central Bank of the Republic of Uzbekistan, performing settlements and having concluded with the Operator an agreement on participation in the PS.

2.4. CRPC means the “Common Republican Processing Center” Joint-Stock Company.

2.5. Issuer Bank means an UZCARD PS Participant that has accepted this Offer and is the issuer of Tokenized Bank Cards.

2.6. Payment Service Provider (PSP) — means a Participant or a legal entity holding a payment organization license issued by the Central Bank of the Republic of Uzbekistan, that has accepted this Offer and performs ICT interaction within its Payment Application.

2.7. UZCARD Pay Software Development Kit (SDK) means a software package provided by CRPC JSC containing tools, libraries, documentation, and code samples required to integrate the Bank Card tokenization function into Payment Applications of PSPs for conducting Mobile NFC Operations. The SDK enables the Payment Application to interact with the "UZCARD" PS to securely process Operations and protect Restricted information.

2.8. "UZCARD" PS Rules means the body of documents that define the conditions for participation in the "UZCARD" PS, the provision of payment services, the provision of payment infrastructure services, and other conditions determined by the operator of the "UZCARD" PS in accordance with the legislation of the Republic of Uzbekistan.

2.9. Bank Card (BC) – means a payment instrument issued by a "UZCARD" PS Participant that enables its holder to make payments via payment infrastructures in accordance with the "UZCARD" PS Rules, as well as to perform other card account operations established by the "UZCARD" PS Participant under the relevant agreement, and which is tokenized in the PSP's Payment Application.

2.10. BC Holder (BCH) means a natural or legal person using the BC under an agreement with a "UZCARD" PS Participant, or a person authorized by such natural or legal person.

2.11. Operating Day means the period starting at 4:00 pm of the previous operating day and ending at 3:59 pm of the current operating day.

2.12. Reporting Period means the period between the beginning of the first operating day and the end of the last operating day within a calendar month.

2.13. Tokenization means a transformation technology by which confidential BC credentials are replaced with a unique digital identifier (BC Token) that does not allow the original BC data to be determined but allows the BC Token to be used to authorize and conduct Mobile NFC Operations within the "UZCARD" PS.

2.14. Information, Communication and Technological Interaction (ICT interaction) means interaction among ICT interaction Subjects to ensure the execution of Mobile NFC Operations within the "UZCARD" PS.

2.15. Information-Technological Services (Services) means the provision of ICT interaction for conducting a Mobile NFC Operation initiated by the BCH via the Payment Application using the SDK, whereby authorization is carried out through interaction between the generated BC Token and the BCH's mobile device NFC module and the transmission of the information necessary to conduct the Mobile NFC Operation to CRPC.

2.16. **ICT interaction Subjects** means CRPC, "UZCARD" PS Participants, and Payment Service Providers.

2.17. **Operation** - means an action using a BC initiated by the BCH in the Payment Application, as a result of which:

a) movement of funds occurs — a financial operation;

b) no movement of funds occurs (balance inquiry, PIN change, etc.) — a non-financial operation.

2.18. **Merchant/Service Enterprise (MSE)** means a legal entity and/or an individual engaged in entrepreneurial activity without forming a legal entity (sole proprietor) that sells Goods or dispenses cash funds.

2.19. **Goods** means goods (works, services) sold by an MSE to the Client, for which the payment order is formed using a Mobile NFC Operation.

2.20. **Payment Application** means the PSP's software capable of integrating the SDK and enabling Mobile NFC Operations.

2.21. **NFC (Near Field Communication)** means a short-range wireless data transfer technology used in Payment Applications to initiate and perform contactless Operations using tokenized BC credentials.

2.22. **Mobile NFC Operation** means a contactless Operation initiated by the BCH via the Payment Application using the SDK, whereby authorization is performed through the interaction of the generated BC Token with the BCH's mobile device NFC module.

3. SUBJECT OF THE OFFER

3.1. CRPC grants the PSP, for the term of the Offer, a non-exclusive, royalty-free, perpetual license to use the SDK, without the right of commercialization, transfer to third parties, or sublicensing.

3.2. The PSP undertakes to provide Services to Issuer Banks to enable BCHs to conduct Mobile NFC Operations in the PSP's Payment Applications for the payment of Goods at MSEs and for cash withdrawals, and the Issuer Banks undertake to pay for the Services in the manner and within the time limits stipulated by this Offer.

4. TERMS OF USE OF THE SDK

4.1. The SDK enables integration with the PSP's Payment Applications and allows the BCH to: (i) tokenize the BC, including virtual BCs; (ii) perform Mobile NFC Operations.

4.2. Use of the SDK by the PSP shall be solely for the purposes specified in this Offer and under the terms and procedures described in the "UZCARD" PS Rules and the Standard.

4.3. The SDK shall be delivered to the PSP within ten (10) business days after acceptance of the Offer via CRPC's GLPI portal over the network of the Main Center of Informatization of the Central Bank of the Republic of Uzbekistan.

Access credentials to CRPC's GLPI portal shall be sent to the PSP's email address specified in the Application or Letter.

5. RIGHTS AND OBLIGATIONS OF THE PARTIES

5.1. CRPC shall:

- provide the SDK (including updates and technical documentation) to PSPs that have accepted the Offer;
- maintain accounting of Mobile NFC Operations and, upon request of the Parties, provide related information.

5.2. Issuer Banks shall:

- settle with the PSP for the Reporting Period in the manner set forth in Section 6 of the Offer.

5.3. The PSP shall:

- not perform reverse engineering of the SDK;
- not modify the SDK and not embed it into other software solutions unrelated to the purposes of this Offer;
- protect the SDK from unauthorized access and disclosure in accordance with the "UZCARD" PS Rules;
- comply with the "UZCARD" PS Rules and the Standard to the extent applicable.

5.4. Other rights and obligations of the Parties are governed by the Standard.

6. SETTLEMENT PROCEDURE

6.1. Settlements between the PSP and Issuer Banks for Services rendered during the Reporting Period shall be made in the national currency of the Republic of Uzbekistan — soums.

6.2. For each successful Mobile NFC Operation for payment of Goods at an MSE performed by a BCH of the Issuer Bank, the Issuer Bank shall pay the PSP a Service fee of 0.3% of the amount of the processed and non-reversed Mobile NFC Operation for payment of Goods at the MSE, exclusive of VAT, for the Reporting Period.

6.3. The date of fulfillment of payment obligations shall be the date the funds are credited to the PSP's settlement account.

6.4. All settlements under this Offer shall be made monthly by transferring funds to the PSP's settlement account no later than five (5) banking days from the date the Parties issue the electronic invoice, in accordance with the Service Acceptance Report executed by the PSP and the Issuer Banks and the processed Mobile NFC Operations.

6.5. Within the framework of this Offer, CRPC does not receive any commissions or other payments.

6.6. CRPC's commission remuneration is governed by the Standard, the "UZCARD" PS Rules, the Tariffs, and other agreements with ICT interaction Subjects.

7. SERVICE DELIVERY AND ACCEPTANCE PROCEDURE

7.1. Within ten (10) business days after the end of each Reporting Period, the PSP shall send to the Issuer Bank the Service Acceptance Report and the invoice in electronic form in accordance with the applicable legislation of the Republic of Uzbekistan.

7.2. No later than five (5) business days from receipt of the Report and the invoice, the Issuer Bank shall send to the PSP either the Report and invoice executed by it or a reasoned refusal to accept the Services.

7.3. In the event of a reasoned refusal by the Issuer Bank to accept the Services, the PSP and the Issuer Bank shall draw up a report indicating the deficiencies of the Services and the timeframe for their remedy. The Service Acceptance Report shall be executed by the PSP and the Issuer Bank within two (2) business days after elimination of the reasons specified in the reasoned refusal. A refusal to execute the Report on grounds not previously specified in the reasoned refusal is not permitted. The signed Report constitutes the basis for settlements between the PSP and the Issuer Bank.

7.4. If the Issuer Bank fails to comply with the deadlines stipulated herein for submitting a reasoned refusal and executing the Act, the Service shall be deemed to have been duly rendered by the PSP in full, and the Report shall be deemed accepted by the Issuer Bank in the PSP's wording and duly executed. The Service shall be payable in accordance with this Offer.

8. CONFIDENTIALITY

8.1. "Confidential Information" means information access to which is restricted under the legislation of the Republic of Uzbekistan and/or the "UZCARD" PS Rules, insider information, as well as any other information belonging to an ICT interaction Subject, regardless of its form of provision, that is transmitted by the disclosing party to the receiving party.

8.2. The receiving party shall not, without the disclosing party's prior written consent (authorization), disclose or otherwise make available the Confidential Information to any third party, except as required by the legislation of the Republic of Uzbekistan and the "UZCARD" PS Rules, or where the Confidential Information has been lawfully obtained from a source other than the disclosing party without any confidentiality obligations.

8.3. Each ICT interaction Subject undertakes to ensure the confidentiality of the information used and obtained under this Offer and the "UZCARD" PS Rules.

8.4. The Parties may, at their discretion and subject to reasonable necessity, disclose Confidential Information to their employees who need such information for their work and are authorized to handle Confidential Information, without obtaining the disclosing party's prior written consent; the

Parties remain liable for the acts (omissions) of their employees and any other persons granted access to Confidential Information.

8.5. The receiving party is liable for any disclosure of Confidential Information, as well as for any unauthorized use of Confidential Information, that occurs through the fault of the receiving party.

8.6. The receiving party shall indemnify the disclosing party for losses arising from disclosure or unauthorized use of Confidential Information that occurs through the fault of the receiving party.

8.7. The PSP agrees that the processing and storage of information by CRPC JSC does not infringe the PSP's rights in respect of such information nor the applicable confidentiality requirements.

8.8. The PSP undertakes not to disclose to third parties, without the prior written consent of CRPC, any information regarding the existence and/or content of software, technical or other solutions intended to operate within the framework of the "UZCARD" PS Rules.

8.9. If the disclosing party terminates its interaction with other ICT interaction Subjects under the "UZCARD" PS Rules, or at any time upon the disclosing party's request, the receiving party shall return to the disclosing party, against a return certificate/act, all Confidential Information previously provided to it and held by it and by persons to whom Confidential Information was disclosed in accordance with the "UZCARD" PS Rules, within five (5) business days of receipt of the disclosing party's notice to return such Confidential Information; if return is impossible, the receiving party shall destroy it and provide the disclosing party with a destruction certificate/act within five (5) business days of receipt of the disclosing party's destruction notice. If return and/or destruction within the foregoing period is impossible, such period may be varied by agreement of the Parties.

8.10. Upon termination, on any grounds, of the interaction of ICT interaction Subjects under the "UZCARD" PS Rules, the obligations of non-disclosure of Confidential Information shall survive for five (5) years from the date of termination of such interaction.

8.11. Notwithstanding the foregoing, CRPC shall be entitled to process the Confidential Information of PSPs that have ceased interaction with ICT interaction Subjects under the "UZCARD" PS Rules until all obligations arising during their interaction are fully discharged, and for the purposes of complying with the legislation of the Republic of Uzbekistan.

9. LIABILITY OF THE PARTIES

9.1. For failure to perform or improper performance of obligations, the Parties shall be liable in accordance with the "UZCARD" PS Rules, the applicable laws of the Republic of Uzbekistan, and this Offer.

9.2. A Party shall be liable for the content, accuracy, and timeliness of all information transmitted to the other Party.

9.3. Each Party shall independently bear, with respect to third parties, the liability stipulated by the "UZCARD" PS Rules, the agreements concluded, and the applicable laws of the Republic of Uzbekistan.

9.4. The Parties undertake to implement all organizational security measures to prevent unauthorized access by persons not authorized to the SDK, communications systems, and technical documentation. Each Party is independently responsible for ensuring information security.

9.5. The Defaulting Party shall be liable for damage caused to the Injured Party that occurs through the fault of the Defaulting Party in connection with non-performance and/or improper performance of this Offer, subject to submission of documents evidencing the fact and amount of the damage.

9.6. CRPC JSC does not regulate the relationships between the PSP and the Issuer Bank, BCH, or MSE, except as provided by the "UZCARD" PS Rules and this Offer. The PSP, Issuer Bank, MSE, and BCH determine their relationships independently, taking into account the requirements of the laws of the Republic of Uzbekistan and the agreements concluded among the PSP, Issuer Bank, MSE, and BCH.

9.7. CRPC shall not be liable to the PSP, MSE and/or the Issuer Bank for non-performance by third parties of obligations arising in the course of Mobile NFC Operations.

9.8. CRPC shall not be liable for the integrity and timeliness of transmitted information where circumstances arise beyond its control, including those caused by acts or omissions of any third parties.

9.9. The PSP is responsible for the content, correctness, and timeliness of the information and data transmitted to CRPC, whose transmission is required by the "UZCARD" PS rules and standards.

9.10. CRPC shall not be liable for non-performance (improper performance) of its obligations under this Offer and the "UZCARD" PS Rules if such non-performance is caused, inter alia, by the PSP's non-performance (improper performance) of its obligations to provide information to CRPC and/or to notify CRPC of all changes to information previously provided to CRPC in the manner set by the "UZCARD" PS Rules. The PSP bears all liability and risks associated with its own non-performance (improper performance).

9.11. CRPC provides the SDK "as is" and bears no liability for its operability, its fitness for the PSP's and/or Issuer Banks' purposes and tasks, nor for any consequences resulting from its use, including, without limitation:

– failures, errors, or interruptions in the operation of the SDK;

– vulnerabilities, security deficiencies, unauthorized access, or data leakage;

– incorrect Tokenization, failed authorization, or failures in processing Mobile NFC Operations;

– consequences of integrating the SDK into Payment Applications, as well as interaction of the SDK with other software or devices.

9.12. CRPC does not warrant that use of the SDK will be uninterrupted, secure, or error-free. All risks associated with installation, integration, operation, and security of the SDK rest entirely with the PSP and/or the Issuer Bank. CRPC shall not be liable for any losses (direct or indirect), loss of profit, reputational damage, or other consequences arising from use of, or inability to use, the SDK, regardless of the form of claim, including, without limitation, claims by BCHs, MSEs, or third parties.

10. FORCE MAJEURE

10.1. The Parties shall be released from liability for partial or complete non-performance/improper performance of their obligations set out in this Offer if such non-performance/improper performance results from force-majeure circumstances.

10.2. Force-majeure circumstances include events beyond the Parties' control and for the occurrence of which they bear no responsibility, such as wars and armed conflicts, as well as prohibitive acts and actions of state authorities.

10.3. If force-majeure circumstances arise that make performance of obligations by the Parties impossible, the time for performance of such obligations shall be extended proportionally to the duration of such circumstances and to the time required to eliminate their consequences.

10.4. Upon the occurrence of force-majeure circumstances, the Parties shall promptly, no later than the business day following the day such circumstances occur, notify each other by any available means and immediately send a written notice via any available communication channel (mail, email, etc.). The notice shall describe the circumstances and, where possible, provide information enabling an assessment of their impact on the Parties' ability to perform the Offer.

10.5. The fact and duration of force-majeure circumstances shall be confirmed by the competent state authority authorized to attest such circumstances.

10.6. If a Party fails to send or delays sending the notice, it shall compensate the other Party for the losses incurred and shall not be entitled to invoke force majeure.

10.7. Upon cessation of such circumstances, the Party that was unable to fulfill its obligations due to force majeure shall notify the other Party within three (3) business days after their cessation, in writing.

11. DISPUTE RESOLUTION

11.1. All disputes between Banks and PSPs shall be resolved through negotiations and a claim (pre-trial) procedure.

11.2. Where necessary, the Bank and/or the PSP may request from CRPC information on commissions and transactions processed via the SDK.

11.3. Disputes under this Offer shall be resolved by the Tashkent Interdistrict Economic Court applying the law of the Republic of Uzbekistan.

12. AMENDMENT AND TERMINATION OF THE OFFER

12.1. CRPC may unilaterally amend the terms of this Offer, including the amount of remuneration, by publishing a new version of the Offer.

12.2. An Issuer Bank or PSP that disagrees with the amendments may withdraw from the Offer by sending a written notice 30 (thirty) calendar days prior to the intended withdrawal date.

12.3. CRPC may remove from participation in the Offer or suspend the participation of an Issuer Bank or PSP in the event of violations of this Offer and/or the "UZCARD" PS Rules, by sending a notice to the Issuer Bank or PSP 15 (fifteen) business days prior to the date of removal or suspension.

12.4. CRPC shall be entitled to unilaterally, out of court, remove or suspend a PSP's participation in the Offer, including in the following cases:

12.4.1. initiation of insolvency (bankruptcy) proceedings against the PSP;

12.4.2. the PSP being declared insolvent (bankrupt);

12.4.3. initiation of liquidation procedures of the PSP;

12.4.4. violations by the PSP of the "UZCARD" PS rules, standards, or the laws of the Republic of Uzbekistan;

12.4.5. non-performance and/or improper performance by the PSP of its obligations owed to CRPC;

12.4.6. termination of the PSP's participation in the "UZCARD" PS and/or cessation of the Services;

12.4.7. suspension (termination, annulment) of the PSP's license;

12.4.8. receipt of adverse information about the PSP from competent state authorities and/or public sources, including damage to CRPC's business reputation.

12.5. The Issuer Bank and the PSP may submit proposals to CRPC regarding amendments to the terms of the Offer.

13. ANTI-CORRUPTION PROVISIONS

13.1. The Parties and any natural or legal persons engaged by the Parties to perform obligations under this Offer—including their employees, agents, consultants, contractors and subcontractors—shall, pursuant to the Law "On Combating Corruption" (No. LRU-419 dated 03.01.2017):

- not offer, promise, give, solicit or receive bribes or other corrupt payments, including to any public official, to induce such official to act or refrain from acting in the performance of official duties;

- not, intentionally or negligently, take actions that may cause any Party, or any of its direct or indirect shareholders, directors, officers, or employees to violate anti-corruption laws;
- where either Party has reasonable suspicion of a violation (or potential violation) of the anti-corruption laws of the Republic of Uzbekistan, cooperate in good faith with the other Party and its representatives to establish the fact of such violation.

13.2. In addition, the Parties shall ensure that:
- in performing obligations under this Offer, the Parties, their affiliates, employees or intermediaries do not pay, offer to pay, or authorize the payment of any money or things of value, directly or indirectly, to employees of the other Party in order to influence their actions or decisions with a view to obtaining any improper advantage or other benefit.
- each Party refrains from incentivizing in any manner the other Party's employees, including by providing money, gifts, gratuitous works (services), or other means that place the employee in a position of dependency and are aimed at ensuring the employee performs actions in favor of the incentivizing Party.

13.3. If a Party suspects that a violation of this clause has occurred or may occur, the relevant Party shall notify the other Party in writing. The written notice shall cite facts or provide materials that reliably confirm, or provide grounds to assume, that a violation has occurred or may occur.

13.4. If a Party violates the obligation to refrain from corrupt practices and/or if the other Party fails within ten (10) days to confirm that no violation has occurred or will occur (with supporting documents), the other Party may unilaterally withdraw from this Offer by sending a written notice to the first Party.

13.5. A Party that violates anti-corruption requirements and/or fails to prevent corrupt actions by its employees, representatives, affiliates, as well as subcontractors and other counterparties engaged for performance of this Offer, shall indemnify the other Party for losses incurred as a result. The procedure for indemnification shall be determined by the applicable laws of the Republic of Uzbekistan.

14. SANCTIONS CLAUSE

14.1. Each Party undertakes to comply with economic and financial sanctions imposed under the sanctions regimes of the UN, USA (OFAC), the European Union, and the United Kingdom.

14.2. The Parties confirm that, at the time of acceptance of this Offer and throughout its term, neither the Party nor its beneficiaries, controlling persons, board members, nor ultimate beneficial owners (including holders of stakes exceeding 25%) are included on the sanctions lists of the above-mentioned countries and organizations.

14.3. The Parties shall conduct regular screening—at least annually and upon receipt of notices of new sanctions—of members of their executive bodies, clients, beneficiaries and counterparties, as well as members of their governing bodies, against sanctions lists.

14.4. The Parties acknowledge and agree that, if sanctions, restrictions or prohibitions are imposed on any Party, its affiliates, counterparties or any other related party, such Party shall promptly notify the other Party.

14.5. Upon the occurrence of the event specified in Clause 14.4 of the Offer, a Party may, after assessing sanctions risks, unilaterally withdraw from the multilateral agreement concluded pursuant to the Offer. If such multilateral agreement is terminated due to sanctions, the Party that received an advance payment shall refund it in full within fifteen (15) business days from receipt of the termination notice.

14.6. In such circumstances, except for the obligation to refund any advance payment received, neither Party shall be liable for non-performance or improper performance of its obligations under the Offer if caused by the direct or indirect effect of sanctions.

14.7. If sanctions requirements are violated, all losses and expenses associated with such violations and incurred prior to termination shall be borne by the breaching Party. The other Party may claim indemnification of its losses from the breaching Party. Upon termination due to sanctions non-compliance, obligations to indemnify for future obligations shall cease.

15. MISCELLANEOUS

15.1. The multilateral agreement concluded pursuant to the Offer is entered into by the Parties for an indefinite term.

15.2. The Parties have no collateral oral arrangements. The content of the Offer fully reflects the Parties' genuine will.

15.3. If any provision of the Offer becomes invalid during its term due to changes in legislation, the remaining provisions of the Offer shall remain binding on the Parties for the term of the multilateral agreement concluded pursuant to the Offer.

Appendix No. 1
to the Offer for the use of
UZCARD Pay SDK software

TEMPLATE

“Common Republican Processing Center” JSC

Address : *78 Abdulla Kodiriy Street, Shaykhantakhur District, Tashkent city*

LETTER

on Joining the Offer for the Use of UZCARD Pay SDK Software

Tashkent city **__ _____ 2025**

The Issuer Bank – ___ «_____», (hereinafter, the “Issuer Bank”), represented by _____ _____, acting under _____, hereby notifies of its acceptance of the terms of the Offer on interaction with the "UZCARD" PS by joining the Offer for the Use of UZCARD Pay SDK Software and the UZCARD Payment System Standard “ICT interaction when using the ‘Mobile NFC Operation’ service,” without any reservations or exceptions, to the extent applicable to the Bank’s activities.

(Head of the Issuer Bank)

_____ _____ _____

Full name signature date

Appendix No. 2
to the Offer for the use of
UZCARD Pay SDK software

TEMPLATE

“Common Republican Processing Center” JSC

Address : *78 Abdulla Kodiriy Street, Shaykhantakhur District, Tashkent city*

APPLICATION

to Join the Offer for the Use of UZCARD Pay SDK Software

Tashkent city **__ _____ 2025**

The Payment Service Provider – ___ «_____», (hereinafter, the “PSP”), represented by _____ _____, acting under _____, hereby notifies of its acceptance of the terms of the Offer on interaction with the "UZCARD" PS by joining the Offer for the Use of UZCARD Pay SDK Software and the UZCARD Payment System Standard “ICT interaction when using the ‘Mobile NFC Operation’ service,” without any reservations or exceptions, to the extent applicable to the PSP’s activities.

Contact Information:

1. PSP’s registered address:

_____

(postal code, city (region), district, street, building (office) number)

2. Contact details

Phone	
E-mail	
Website	

3. State registration (re-registration) details of the PSP:

_____(document title, number and date of issue, issuing authority)

4. License details for the PSP's activity:

_____ (document title, number and date of issue, issuing authority)

5. PSP's executive details:

Full name	
Position title	
Authority document (order, minutes)	
Contacts (work/mobile phone)	
Email	

The PSP hereby confirms that:

- the attached information and documentation have been verified and are true and complete.
- it accepts all terms of the Offer and the Standard.

Appendix: on __ pages.

(Head of the PSP)

_____ _____

Full name signature date

Appendix No. 3
to the Offer for the use of
UZCARD Pay SDK software

List of Documents,

that must mandatorily be attached to the Application to join the Offer for the Use of UZCARD Pay SDK Software:

1. PSP-certified copy of the PSP's state registration certificate.
2. PSP-certified copies of the PSP's licenses.
3. PSP-certified copy of the Articles of association (current version).
4. PSP-certified copies of documents confirming the authority of the person signing the application and other documents on behalf of the PSP.
5. PSP-certified copy of a positive and valid (as of the date of submission) report on passing the organizational and technical audit conducted by CRPC.