Joint-Stock Company
"Common Republican
Processing Center»

Annex No. 7
to the Rules of the UZCARD Payment System

STANDARD OF UZCARD PAYMENT SYSTEM

“Information, Communication and Technological Interaction for Providing the Service of Viewing (Monitoring) Transaction History on Bank Cards within the UZCARD Payment System”

(Version 2.0)

TASHKENT - 2025

CONTENTS

1. TERMS AND DEFINITIONS 3
2. GENERAL PROVISIONS 5
3. PROCEDURE FOR INTERACTION BETWEEN ICT INTERACTION SUBJECTS 6
4. RIGHTS AND OBLIGATIONS OF ICT INTERACTION SUBJECTS 8
5. PROCEDURE FOR MUTUAL SETTLEMENTS 12
6. CONFIDENTIALITY 13
7. RESPONSIBILITY OF ICT INTERACTION SUBJECTS 14
8. DISPUTE RESOLUTION PROCEDURE 17
9. ANTI-CORRUPTION TERMS AND SANCTIONS CLAUSE 17
10. OTHER TERMS AND CONDITIONS 19

1. TERMS AND DEFINITIONS.

For the purposes of this Standard, the terms and definitions are used in the meanings established by the Law of the Republic of Uzbekistan No. LRU-578 dated 01.11.2019 “On Payments and Payment Systems”, the Law of the Republic of Uzbekistan No. LRU-580 dated 05.11.2019 “On Banks and Banking Activities”, the regulatory documents of the Central Bank of the Republic of Uzbekistan, the Rules of the “UZCARD” PS, as well as other legislative acts of the Republic of Uzbekistan.

In addition to the terms defined in other sections of the Standard, the capitalized terms used herein and not otherwise defined shall have the meanings assigned below.

Unless the context otherwise requires, words in the singular shall include the plural and vice versa; words in the masculine gender may also imply the feminine or neuter gender and vice versa.

Except where otherwise expressly stated in the Standard, the following terms shall have the meanings specified below:

1.1. **Authorisation of the Request** means confirmation by the BCH of the Request to use the PH Service by sending an OTP to the BCH for the purposes of authenticating the BCH and obtaining his/her consent to the processing of his/her data, including Restricted information.

1.2. **Bank Card (BC)** means a payment instrument issued by a UZCARD PS Participant, which enables the BCH to make payments via payment infrastructures in accordance with the Rules of the UZCARD PS, as well as to perform other operations on the card account, as established by the UZCARD PS Participant in the relevant agreement.

1.3. **Bank Card Holder (BCH)** means an individual or legal entity using a BC on the basis of an agreement with a UZCARD PS Participant, or a person authorised by such individual or legal entity.

1.4. **Depth of the PH Service (Period)** means the period of time for which the CRPC provides information on operations performed using the BC.

1.5. **Request** means an action performed by a UZCARD PS Participant and the PO for the purpose of obtaining the PH Service both on behalf of and for the benefit of the BCH, as well as for the UZCARD PS Participant itself in relation to the BCH.

1.6. **Payment History (PH Service)** means a service of the CRPC which, upon a Request, enables around-the-clock online viewing of information on operations and monitoring of the balance of the BC card account via a mobile application, web interface or any other technical means provided by UZCARD PS Participants and the PO.

1.7. **Information, Communication and Technological Interaction (ICT Interaction)** means interaction between the ICT Interaction Subjects aimed at ensuring the processing of the Request in accordance with

and on the terms established by law, the Rules of the UZCARD PS, including this Standard.

1.8. **"Standard" Method** means the PH Service provided to UZCARD PS Participants and the PO with the consent of the BCH and solely for the BCH, which enables around-the-clock online monitoring of the BC card account balance and viewing information on operations, where the depth of such information does not exceed 60 (sixty) calendar days and falls within the range from the 1st (first) calendar day to the 60th (sixtieth) calendar day from the date of the Request.

1.9. **"Extended" Method** means the PH Service provided by the PO with the consent of the BCH and solely for the BCH, as well as to UZCARD PS Participants with the consent of the BCH both for the BCH and for the UZCARD PS Participant itself, and exclusively for the purposes of ensuring the security of its activities, guaranteeing deposits, repayment of loans and other investments. This Method enables around-the-clock online monitoring of the BC card account balance and viewing information on operations regardless of the depth of such information, provided that the depth falls within the range from the 61st (sixty-first) calendar day to the 365th (three hundred and sixty-fifth) calendar day from the date of the Request.

1.10. **"Scoring" Method** means the PH Service provided exclusively to UZCARD PS Participants, with the consent of the BCH, for the benefit of the respective UZCARD PS Participant and solely for the purposes of assessing the BCH's creditworthiness, financial standing and solvency in order for the UZCARD PS Participant that has submitted the Request to grant a loan/credit to the BCH. This Method enables the UZCARD PS Participant to obtain tokens for all BCs for the purpose of sending Requests under the "Extended" Method to view information on operations with a depth starting from the 61st (sixty-first) calendar day, but within the range from the 1st (first) calendar day to the 365th (three hundred and sixty-fifth) calendar day from the date of the Request.

1.11. **Payment System Operator (CRPC)** – means the legal entity "Common Republican Processing Centre" Joint-Stock Company, which ensures the functioning of the UZCARD PS in the territory of the Republic of Uzbekistan on the basis of a licence of the Central Bank of the Republic of Uzbekistan, and which also ensures the execution of payments, as well as the processing and transmission of payment and information messages through interaction based on the procedures, infrastructure and rules of the UZCARD PS, including this Standard.

1.12. **Reporting Period** – means the period of time between 00:00:00 of the first calendar day and 11:59:59 pm of the last calendar day of the relevant calendar month of the calendar year.

1.13. **Payment Application** – means software of a UZCARD PS Participant or the PO which enables the payment for goods/works/services, or provides services under the "Standard" or "Extended" Methods of the PH Service, as well as enables the receipt of a request for granting a loan/credit from a UZCARD PS Participant and the receipt by a UZCARD PS Participant of information under the "Scoring" Method.

1.14. **Payment Organisation (PO)** – means a legal entity in the form of a joint-stock company which is not a UZCARD PS Participant, but is authorised to provide payment services on the basis of a licence of the Central Bank of the Republic of Uzbekistan, except for services related to the acceptance of cash funds for crediting to bank accounts, the issuance of electronic money and BCs.

1.15. **UZCARD Payment System (UZCARD PS)** – means a set of relationships ensuring the execution of payments through interaction between CRPC, UZCARD PS Participants and/or Payment Organisations by applying the procedures, infrastructure and rules of the UZCARD PS.

1.16. **SV-GATE Software (SV-GATE)** – means software of CRPC intended for technological interaction between the information system of a UZCARD PS Participant and the PO, on the one hand, and the hardware and software complex of the UZCARD PS, on the other hand, and which enables the use of the services and products of CRPC.

1.17. **Website** – means the information resource of CRPC on the Internet at: https://uzcard.uz.

1.18. **Restricted Information** – means personal data recorded on an electronic, paper and/or other tangible medium, information relating to a specific BCH or enabling his/her identification, as well as information constituting the banking secrecy of such BCH.

1.19. **ICT Interaction Subject** – means CRPC, a UZCARD PS Participant and the PO.

1.20. **UZCARD PS Participant** – means a bank of the Republic of Uzbekistan carrying out banking activities on the basis of a licence of the Central Bank of the Republic of Uzbekistan and having entered into an agreement with CRPC on participation in the UZCARD PS.

1.21. **Processing of Restricted Information** – means the actions of an ICT Interaction Subject as defined in the Laws of the Republic of Uzbekistan "On Banking Secrecy" and "On Personal Data".

1.22. **One-Time Password (OTP)** – means a one-time password consisting of 6 (six) random digits generated and sent by CRPC exclusively to the BCH, intended for the authentication and confirmation of the BCH's request to a UZCARD PS Participant for granting a loan/credit when using the "Scoring" Method.

2. GENERAL PROVISIONS.

2.1. This Standard is a document that establishes the procedure and conditions for interaction between the ICT Interaction Subjects when obtaining the PH Service in respect of BCs, as well as other conditions of information and technological interaction.

2.2. This Standard has been developed for the purpose of organising the information exchange necessary to ensure the functioning of the PH Service.

2.3. This Standard forms an integral part of the Rules of the UZCARD PS, is addressed to and is mandatory for all UZCARD PS Participants and the PO using the PH Service.

2.4. The procedure for accession of the ICT Interaction Subjects to this Standard is as follows:

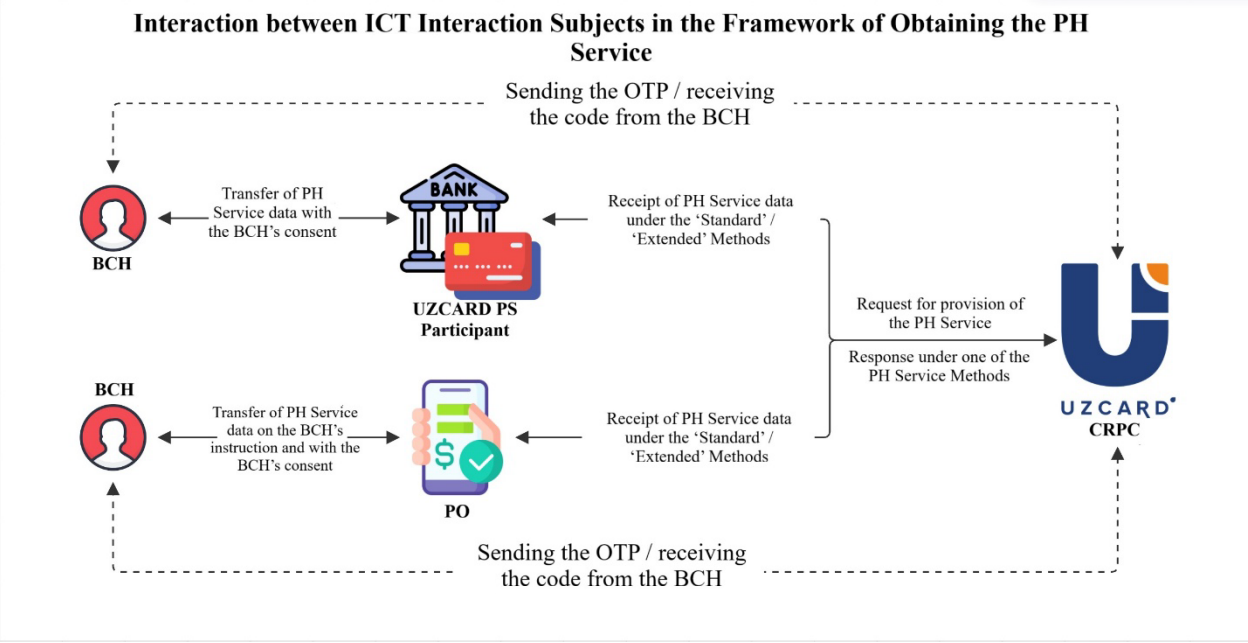
- UZCARD PS Participant – on the basis of a current agreement with CRPC for servicing in the processing centre and provided there is a current agreement with CRPC for the provision of automated data processing services via the SV-Gate software API;
- PO – by accepting the Offer on interaction with the UZCARD PS and provided there is a current agreement with CRPC for the provision of automated data processing services via the SV-Gate software API.

2.5. Accession to this Standard shall mean full acceptance by the ICT Interaction Subjects of all the terms and conditions of this Standard and of the Rules of the UZCARD PS, without any exceptions or limitations.

2.6. The ICT Interaction Subjects acknowledge and agree that the communication and/or provision of information constituting banking secrecy to CRPC within the framework of the provision of the Service under this Standard, as a person providing information and consulting services to UZCARD PS Participants, shall not be deemed disclosure of banking secrecy.

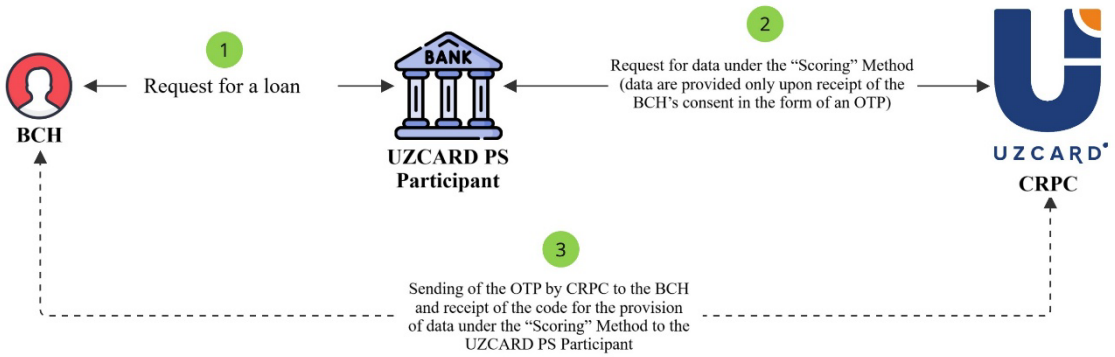
3. PROCEDURE FOR INTERACTION BETWEEN THE ICT INTERACTION SUBJECTS.

3.1. Interaction between the ICT Interaction Subjects within the framework of obtaining the PH Service under the “Standard” and “Extended” Methods shall be carried out in accordance with the flow diagram set out below:



3.2. Interaction between CRPC and UZCARD PS Participants within the framework of obtaining the PH Service under the “Scoring” Method shall be carried out in accordance with the flow diagram set out below:

Interaction between CRPC and UZCARD PS Participants in the Framework of Obtaining the PH Service under the "Scoring" Method



3.3. Use of the "Standard", "Extended" and "Scoring" Methods of the PH Service by a UZCARD PS Participant for its own purposes shall be permitted exclusively for ensuring the security of its activities, guaranteeing deposits, and ensuring the repayment of loans and other investments. Use of the "Standard" and "Extended" Methods of the PH Service by the PO for its own purposes shall in no event be permitted. Use of the "Scoring" Method by the PO, including when acting as an agent or sub-agent of a UZCARD PS Participant, as well as by any agent or sub-agent of a UZCARD PS Participant, shall in no event be permitted.

3.4. CRPC shall be entitled to restrict the use of the Service by a UZCARD PS Participant and/or the PO for the purpose of protecting the interests of CRPC, other UZCARD PS Participants and/or the PO, and the BCH, on the basis of relevant requests/claims.

3.5. Responsibility for the justification of initiating Requests under the PH Service, for their lawfulness, completeness and finalization, for the proper preparation of documents and the accuracy of the information specified therein, as well as for compliance with the requirements of the law and this Standard, shall rest with the UZCARD PS Participants and/or the PO using the PH Service and ensuring its provision to each other (where applicable).

3.6. The Parties shall hold all licences, permits and other authorisations necessary to carry out banking activities and/or provide payment services, as well as to conduct payment system operator activities (certificate of registration, licence, etc.), and shall comply with all licensing and/or other requirements established by applicable law.

3.7. Use of the PH Service shall be carried out in two stages:
Stage 1: Fulfilment of the preliminary conditions of the UZCARD PS;
Stage 2: Provision of services using the Methods of the PH Service.

3.8. Stage 1 for all Methods shall consist of the following steps, under which UZCARD PS Participants and/or the PO:

3.8.1. shall ensure that they possess all powers and authorities necessary to provide services under the PH Service to the BCH or in relation to the BCH; that all Requests submitted comply with the requirements of the laws of the Republic of Uzbekistan, the Rules of the UZCARD PS and this Standard; and that the established procedures for protection against unauthorised operations, the safekeeping of original documents and the performance of security procedures aimed at preventing unauthorised operations are observed;

3.8.2. shall include in the text of agreements/public offers with Clients, including those for the issuance and servicing of Bank Cards, all conditions necessary to enable CRPC to duly and/or timely provide the PH Service and, inter alia, in accordance with personal data legislation, an open-ended (indefinite) consent to the processing by UZCARD PS Participants, the PO and CRPC of personal data (including, but not limited to: payment credentials, mobile phone number, bank card numbers, full name, registration details, as well as any other personal data required for the use of the PH Service), such processing to comprise the collection, recording, systematisation, accumulation, storage, updating (amendment, modification), retrieval, use, transfer (distribution, provision, granting of access), anonymisation, blocking, deletion and destruction of personal data, whether performed by automated means or without the use of such means, for the purposes of performance of this Standard and obtaining the BCH's consent to receive services using the PH Service;

3.8.3. shall ensure that consent is obtained for the transfer to third parties, including CRPC, of any personal data provided by the BCH to a UZCARD PS Participant and/or the PO, for the purposes of providing the PH Service;

3.8.4. shall be deemed to have granted CRPC the right to receive from a UZCARD PS Participant and/or the PO, and to provide to UZCARD PS Participants and/or the PO, Restricted information in such scope, manner and composition as is necessary for the proper and/or timely provision of the PH Service;

3.8.5. shall warrant that they have obtained, or will obtain, all necessary consents and authorisations from the BCH and/or any other UZCARD PS Participant, as well as any other approvals required by applicable law, prior to the receipt of the PH Service under this Standard. UZCARD PS Participants and/or the PO shall release CRPC from any liability in the event of processing of Restricted information obtained from and/or on the instructions of a UZCARD PS Participant and/or the PO without such Participant and/or PO having obtained the requisite consents, powers and authorisations for such processing, including in favour of CRPC.

3.9. Stage 2 under the "Standard" and "Extended" Methods shall consist of the following steps, under which:

3.9.1. UZCARD PS Participants and/or the PO shall ensure that the BCH has granted consent to the UZCARD PS Participants, the PO and CRPC for the processing of his/her Restricted information;

3.9.2. Request submitted by a UZCARD PS Participant and/or the PO with the consent and on behalf of the BCH shall contain: the card identifier, the history period (date from, date to), the page number and the number of transactions per page;

3.9.3. Having obtained the BCH's consent to the processing of his/her personal data, the UZCARD PS Participant and/or the PO shall submit a Request for the use of the PH Service;

3.9.4. At the end of each Reporting Period, CRPC shall inform UZCARD PS Participants and/or the PO of the Requests successfully processed with the use of the PH Service.

3.9.5. Processing of an authorised Request shall be deemed completed and successful, and the PH Service shall be deemed rendered, once CRPC has sent a response to the respective Request.

3.9.6. CRPC shall not be liable for non-receipt or incomplete receipt of the PH Service by an ICT Interaction Subject under a processed authorised Request, where this is due to reasons beyond the control of CRPC (network failures, errors on the side of ICT Interaction Subjects or other circumstances outside the control of CRPC).

3.9.7. If an ICT Interaction Subject does not receive a response due to technical malfunctions on the side of CRPC, the Request shall not be deemed completed and shall not be taken into account for the purposes of the Parties' mutual settlements.

3.10. Stage 2 under the "Scoring" Method shall consist of the following steps, under which:

3.10.1. Having obtained the BCH's consent to the processing of his/her personal data and Restricted information, the UZCARD PS Participant sends a Request to CRPC indicating the Individual Identification Number of the natural person (PINFL) and the BCH's phone number.

3.10.2. CRPC verifies the correctness of the PINFL, the existence of a BC held by the BCH with that PINFL, and the match of the phone number specified in the Request with the phone number linked to at least one BC.

3.10.3. If the verification is positive, CRPC generates an OTP and sends it via SMS to the BCH's phone number.

3.10.4. Confirmation of the correctness of the OTP is performed through the BCH authentication mechanism used by the UZCARD PS Participant, followed by validation of the OTP by CRPC.

3.10.5. Upon successful validation of the OTP, CRPC generates tokens for obtaining the PH Service under the "Extended" Method in respect of all BCs of the given BCH and returns these tokens to the UZCARD PS Participant via the SV-Gate software. Tokens issued under the "Extended" Method shall be valid for 30 (thirty) calendar days.

3.10.6. Upon a Request of a UZCARD PS Participant under the "Extended" Method, CRPC generates and returns the BC transaction history corresponding to the selected token, within a depth starting from the 61st (sixty-first) calendar day but within the period from the 1st (first) to the 365th (three hundred and sixty-fifth) calendar day from the date of the Request.

3.10.7. Processing of an Authorised Request shall be deemed completed and successful, and the PH Service shall be deemed rendered, once CRPC has sent a response.

3.10.8. If an incorrect or expired OTP is entered three times, the ability to submit Requests for the relevant BCH shall be temporarily blocked for 24 (twenty-four) hours.

3.10.9. CRPC shall not be liable for non-receipt, incomplete receipt or late receipt of the PH Service by the BCH due to reasons beyond the control of CRPC (network failures, errors on the side of ICT Interaction Subjects or other circumstances outside the control of CRPC).

4. RIGHTS AND OBLIGATIONS OF THE ICT INTERACTION SUBJECTS.

4.1. OBLIGATIONS OF CRPC:

4.1.1. To develop requirements and formats for the exchange of system messages between the ICT Interaction Subjects;

4.1.2. To provide the PH Service via the software gateway (API) in the SV-Gate software;

4.1.3. To ensure that ICT Interaction Subjects have access to the relevant functionality in the SV-Gate software on the terms of a separately concluded agreement;

4.1.4. To maintain confidentiality and ensure the protection of any information, including information constituting banking secrecy, and not to disclose such information to third parties, except in cases provided for by the laws of the Republic of Uzbekistan;

4.1.5. To define the conditions and standards of information and technological interaction between the ICT Interaction Subjects;

4.1.6. To establish the procedure for information and technological interaction between CRPC and the ICT Interaction Subjects.

4.1.7. To organise and test telecommunication and information-technological interaction with the ICT Interaction Subjects;

4.1.8. To ensure routing of OTPs for the authorisation of Requests of the ICT Interaction Subjects, submitted in accordance with the procedure and on the terms established by this Standard;

4.1.9. In the event of any amendments to this Standard, to notify all ICT Interaction Subjects by publishing such amendments on the Website;

4.1.10. To provide the ICT Interaction Subjects with information necessary for the performance by them of their obligations under this Standard;

4.1.11. To ensure the timely generation of registers required by the ICT Interaction Subjects for the purposes of mutual settlements in respect of the PH Service received;

4.1.12. To inform the ICT Interaction Subjects in writing of any changes to its details (requisites) within 3 (three) banking business days from the date of such changes;

4.1.13. To provide the ICT Interaction Subjects with consultations on matters relating to settlements;

4.1.14. To ensure the performance of other obligations established by this Standard.

4.2. **RIGHTS OF CRPC:**

4.2.1. To monitor compliance by the ICT Interaction Subjects with the approved Rules and Standards of the UZCARD PS;

4.2.2. To refer to its interaction with the ICT Interaction Subjects and to mention them in its advertising and informational materials;

4.2.3. Unilaterally to introduce amendments to this information and technological interaction Standard, as well as to the Rules and Standards of the UZCARD PS;

4.2.4. In accordance with this Standard, unilaterally to suspend (terminate) information and technological interaction with the ICT Interaction Subjects by sending them an appropriate written notice;

4.2.5. To request from the ICT Interaction Subjects information and documents related to their activities within the framework of this Standard;

4.2.6. To exercise other rights established by this Standard and by the laws of the Republic of Uzbekistan.

4.3. **OBLIGATIONS OF THE UZCARD PS PARTICIPANT:**

4.3.1. To provide the ICT Interaction Subjects with information on the status of a Request;

4.3.2. To submit a Request only after obtaining the consent of the BCH and/or another UZCARD PS Participant (where applicable);

4.3.3. To use the "Scoring" Method exclusively for the UZCARD PS Participant itself and solely for the purposes of assessing the BCH's creditworthiness, financial standing and solvency in order for the UZCARD PS Participant to grant a loan/credit to the BCH;

4.3.4. Not to transfer or otherwise grant the right to use the "Scoring" Method to the PO, including where the latter acts as an agent or sub-agent of a UZCARD PS Participant, to any agents or sub-agents of a UZCARD PS Participant, or to any other third parties;

4.3.5. To use the PH Service, where the source of Restricted information is another UZCARD PS Participant, solely for the purposes of ensuring the security of its activities, guaranteeing deposits, and ensuring the repayment of loans and other investments, while refraining from disclosing or providing Restricted information to third parties;

4.3.6. To ensure that the BCH's consent to the processing of Restricted information by CRPC is obtained in writing or in the form of an electronic document, by stipulating in the public offer or in agreements with the BCH that the processing of Restricted information will be carried out by CRPC, indicating the legal basis and purposes of such processing, as well as the rights of the BCH and other conditions relating to the processing of Restricted information, including consent to the transfer of Restricted information to third parties for the purposes of complying with anti-money laundering and countering the financing of terrorism legislation;

4.3.7. To designate a person responsible for work related to the processing and protection of Restricted information, to ensure that such person performs his duties in accordance with the law and the standard procedure for processing Restricted information, and to notify CRPC in

writing of the appointment of the responsible person, indicating his full name, position, contact details and the details of the respective internal act (order, directive);

4.3.8. To maintain confidentiality and ensure the protection of any information, including information constituting banking secrecy, and not to disclose such information to third parties, except to the BCH and in cases provided for by the laws of the Republic of Uzbekistan;

4.3.9. To compensate and reimburse CRPC for any losses, damage or expenses (including court costs) incurred by CRPC in connection with the settlement of any claims, demands or actions, including procedural actions, arising out of or in connection with the ensuring of the functioning of the PH Service for UZCARD PS Participants without the UZCARD PS Participant having obtained an instruction and/or consent from the BCH, except where such consent is not required. The above conditions shall not apply in cases where such losses, damage or expenses are the result of, or arise from, culpable and/or unlawful acts/omissions of CRPC, or any other intentional breach by CRPC of its obligations under this Standard;

4.3.10. To duly and timely perform the terms and conditions of this Standard, including with regard to the execution of settlements, payments, and the preparation and submission of the relevant documents;

4.3.11. If any provisions of this Standard conflict with the requirements of applicable law, to immediately notify CRPC thereof and to act in accordance with the requirements of applicable law.

4.4. **RIGHTS OF THE UZCARD PS PARTICIPANT:**

4.4.1. To request from CRPC information necessary for the performance of its obligations assumed under this Standard;

4.4.2. To exercise other rights provided for by the laws of the Republic of Uzbekistan.

4.5. **OBLIGATIONS OF THE PO:**

4.5.1. To submit a Request only after obtaining the BCH's consent and instruction;

4.5.2. To ensure that the BCH's consent to the processing of Restricted information by CRPC is obtained in writing or in the form of an electronic document, by stipulating in the public offer or in agreements with the BCH that the processing of Restricted information will be carried out by CRPC with an indication of the legal basis and purposes of such processing, as well as of the rights of the BCH and other conditions relating to the processing of Restricted information, including consent to the transfer of Restricted information to third parties for the purposes of complying with anti-money laundering and countering the financing of terrorism legislation;

4.5.3. To designate a person responsible for work related to the processing and protection of Restricted information, to ensure that such person performs his duties in accordance with applicable law and the standard procedure for the processing of Restricted information, and to notify CRPC in writing of the appointment of such responsible person,

indicating his full name, position, contact details and the details of the relevant internal act (order, directive);

4.5.4. To maintain confidentiality and ensure the protection of any information, including information constituting banking secrecy, and not to disclose such information to third parties, except to the BCH and in cases provided for by the laws of the Republic of Uzbekistan;

4.5.5. To compensate and reimburse CRPC for any losses, damage or expenses (including court costs) incurred by CRPC in connection with the settlement of any claims, demands or actions, including procedural actions, arising out of or in connection with ensuring the functioning of the PH Service for UZCARD PS Participants without the PO having obtained an instruction and/or consent from the BCH. The above provisions shall not apply where such losses, damage or expenses result from or arise due to culpable and/or unlawful acts/omissions of CRPC or any other intentional breach by CRPC of its obligations under this Standard;

4.5.6. To duly and timely perform the terms and conditions of this Standard, including with regard to the execution of settlements, payments, and the preparation and submission of the relevant documents;

4.5.7. Not to use the “Scoring” Method under any circumstances, including where the PO acts or may act as an agent or sub-agent of a UZCARD PS Participant;

4.5.8. If any provisions of this Standard conflict with the requirements of applicable law, to immediately notify CRPC thereof and to act in accordance with the requirements of applicable law.

4.6. **RIGHTS OF THE PO:**

4.6.1. To request from CRPC information necessary for the performance of its obligations assumed under this Standard;

4.6.2. To exercise other rights provided for by the laws of the Republic of Uzbekistan.

5. PROCEDURE FOR MUTUAL SETTLEMENTS.

5.1. Payment for the services of CRPC within the framework of the PH Service provided to UZCARD PS Participants and/or the PO under the relevant Method during the Reporting Period shall be made in accordance with the Rules of the UZCARD PS and this Standard, in the national currency of the Republic of Uzbekistan – Uzbek soum.

5.2. The Service fee does not include VAT and is determined in accordance with the Tariff approved by CRPC and in force on the date of payment. The Tariff is published on the official website of CRPC at: https://www.uzcard.uz. All taxes and charges applicable to the Services now or in the future shall be payable by the ICT Interaction Subject on top of the Tariff, unless otherwise provided by the laws of the Republic of Uzbekistan.

5.3. CRPC shall be entitled to unilaterally amend the Tariff. Information on the Tariffs of CRPC and any changes thereto shall be published on the official website of CRPC within 3 (three) business days from the date of their approval by CRPC.

5.4. Amendments made to the Tariff shall enter into force and be applied by the ICT Interaction Subjects no earlier than 15 (fifteen) calendar days from the date of their publication on the official website of CRPC.

5.5. Based on the results of each Reporting Period, CRPC shall, by the 3rd (third) day of the month following the Reporting Month, generate a report on the Requests processed within the framework of the PH Service, namely the number of Requests relating to BCH Bank Cards and other necessary information. On the basis of such report, by the 10th (tenth) day of the month following the Reporting Month, CRPC shall issue to UZCARD PS Participants and/or the PO an Act of Services Rendered and an invoice in electronic form, in accordance with the applicable legislation of the Republic of Uzbekistan.

5.6. UZCARD PS Participants and/or the PO shall, within 5 (five) banking days from the date of receipt of the Act of Services Rendered and the invoice, sign and send to CRPC duly executed copies of the Act of Services Rendered and the invoice, or provide a reasoned refusal to accept them.

5.7. Payment for the services of CRPC rendered during the Reporting Period shall be made by UZCARD PS Participants and/or the PO within 5 (five) banking days from the date of signing of the Act of Services Rendered and the invoice.

5.8. In the event of a reasoned refusal by a UZCARD PS Participant and/or the PO to sign the Act and the invoice, the Parties shall draw up an Act setting out the list of necessary corrections and the deadlines for their implementation. After the corrections have been made, but no later than the next business day, the Parties shall sign the Act of Services Rendered and the invoice. The duly executed documents shall serve as the basis for settlements between the Parties.

5.9. If a UZCARD PS Participant and/or the PO fails to comply with clause 5.6 of this Standard, the Service shall be deemed to have been rendered by CRPC in full and with proper quality, and the Act of Services Rendered sent by CRPC shall be deemed accepted by the UZCARD PS Participant and/or the PO as drafted by CRPC and shall be subject to payment in accordance with the terms of this Standard.

6. CONFIDENTIALITY.

6.1. “Confidential Information” means information access to which is restricted in accordance with the requirements of the laws of the Republic of Uzbekistan, the ICT Interaction Subjects and/or the Rules of the UZCARD PS, insider information, as well as any other information belonging to an ICT Interaction Subject, regardless of the form of its provision, which is transmitted by the disclosing party (the party disclosing the information) to the receiving party (the party receiving the information).

6.2. The receiving party shall not be entitled, without the prior written consent (authorisation) of the disclosing party, to disclose or otherwise make available Confidential Information to any third parties, except in cases provided for by the laws of the Republic of Uzbekistan and the Rules of the UZCARD PS, as well as where the Confidential Information

has been obtained on a lawful basis from a source other than the disclosing party without any confidentiality protection obligations.

6.3. Each ICT Interaction Subject undertakes to ensure the confidentiality of information used and received within the framework of, and in accordance with, the Rules of the UZCARD PS.

6.4. The Parties shall be entitled, without the prior written consent of the disclosing party, at their own discretion and subject to reasonable necessity, to disclose Confidential Information to their employees who need such information for the performance of their duties and who are authorised to work with Confidential Information, while remaining liable for the acts (omissions) of their employees and other persons who have obtained access to Confidential Information.

6.5. The receiving party shall be liable for any disclosure of Confidential Information, as well as for any unauthorised use of Confidential Information, where such disclosure or unauthorised use occurred through the fault of the receiving party.

6.6. The receiving party shall indemnify and compensate the disclosing party for any losses incurred as a result of the disclosure of Confidential Information or its unauthorised use, where such disclosure or unauthorised use occurred through the fault of the receiving party.

6.7. Each ICT Interaction Subject agrees that the activities of CRPC in processing and storing information do not infringe its rights in respect of such information and comply with confidentiality requirements.

6.8. Each ICT Interaction Subject undertakes, without the prior written consent of CRPC, not to disclose to any third parties information on the existence and/or content of software, technical and other solutions intended to operate within the framework of the Rules of the UZCARD PS.

6.9. In the event that the disclosing party terminates its interaction with other ICT interaction entities within the framework of this Standard, as well as at any time at the request of the disclosing party, the receiving party shall be obliged to return to the disclosing party, in accordance with the act, all confidential information previously transferred to it that is in its possession and in the possession of persons to whom the confidential information was disclosed in accordance with the terms of this Standard, within 5 (five) business days from the date of receipt of the disclosing party's notification of the return of confidential information to it, and if it is impossible to transfer it, to destroy it and provide the disclosing party with a certificate of destruction within 5 (five) business days from the date of receipt of the disclosing party's notification of the destruction of confidential information. If it is impossible to return and/or destroy confidential information within the time limits specified above, this time limit may be changed by agreement of the parties.

6.10. In the event of termination of cooperation between ICT interaction Entities under this Standard for any reason, the obligations to maintain confidentiality of confidential information shall remain in force for 5 (five) years from the date of termination of cooperation under this Standard.

6.11. Notwithstanding the above provisions, the CRPC shall have the right to process confidential information of an ICT interaction Entity that have terminated their interaction with ICT interaction Entities within the framework of this Standard until they have fulfilled all obligations arising during the period of their interaction with ICT interaction Entities within the framework of this Standard, as well as for the purposes of complying with the requirements of the legislation of the Republic of Uzbekistan.

7. LIABILITY OF THE ICT INTERACTION SUBJECTS

7.1. In the event of non-performance or improper performance of obligations under this Standard by any ICT Interaction Subject, the ICT Interaction Subject whose rights have been infringed shall be entitled to require the defaulting ICT Interaction Subject to duly perform its obligations and to compensate the losses incurred.

7.2. For non-performance or improper performance of their obligations, the ICT Interaction Subjects shall bear liability in accordance with the applicable laws of the Republic of Uzbekistan.

7.3. The ICT Interaction Subjects shall be liable for the content, accuracy and timeliness of all information transmitted to another ICT Interaction Subject.

7.4. Each ICT Interaction Subject shall be independently liable to third parties in accordance with the Rules of the UZCARD PS, the agreements concluded and the applicable laws of the Republic of Uzbekistan.

7.5. The ICT Interaction Subjects undertake to adopt all necessary organisational security measures to prevent unauthorised access by unauthorised persons to the software in use, equipment, communication systems and technical documentation. Each ICT Interaction Subject shall be independently responsible for ensuring information security.

7.6. ZCARD PS Participants and the PO which have violated the terms and procedures for the use of the PH Service, which is regarded as misuse of the Rules of the UZCARD PS, shall bear liability in accordance with this Standard. Such liability shall be additional to the liability provided for in the Rules of the UZCARD PS:

7.6.1. Upon first detection of a violation, the UZCARD PS Participant or the PO shall receive a warning and a binding instruction to remedy the identified violations;

7.6.2. Upon detection of a repeated (second or subsequent) violation, a review shall be carried out with respect to the UZCARD PS Participant and the PO in accordance with clause 33.4 of the Rules of the UZCARD PS. If the violation is confirmed, CRPC shall decide to apply penalty sanctions. For violation of the terms and procedure for the use of the PH Service, the following penalties shall apply:

i. for violation of the procedure and conditions for the use of the “Standard” and “Extended” Methods – for each Request submitted in breach, 0.10% of the base calculation value (BCV) as at the date of the decision.

ii. for violation of the procedure and conditions for the use of the "Scoring" Method – for each Request submitted in breach, 0.50% of the BCV as at the date of the decision.

7.6.3. If repeated violations of the terms and procedure for the use of the PH Service are detected after the application of penalty sanctions, CRPC shall be entitled to suspend the participation of the UZCARD PS Participant in the UZCARD PS in accordance with the procedure set out in the Rules of the UZCARD PS, as well as to fully restrict the PO's access to the PH Service.

7.7. The ICT interaction subject shall be exempt from liability for failure to perform or improper performance of its obligations under this Standard if such failure or improper performance was the result of force majeure, i.e., extraordinary and unavoidable circumstances under the given conditions, which are understood to mean: prohibited actions by authorities, civil unrest, epidemics, blockades, embargoes, earthquakes, floods, fires, or other natural disasters that arose after the date of acceptance of this Standard into force, which it could not have prevented by any reasonable measures or means.

7.8. The Guilty Party shall be liable for damages caused to the Injured Party through the fault of the Guilty Party arising from the Guilty Party's failure to comply with and/or improper compliance with the terms of this Standard, provided that documents confirming the fact and amount of the damage caused are provided.

7.9. For failure to comply with or improper compliance with the terms of this Standard, the "UZCARD" PS Participant and/or the PO shall be liable in accordance with the procedure established by law and shall undertake either to compensate the CRPC in full for losses related to any claims made against the CRPC as a result of non-performance or improper performance of the terms and conditions of this Standard, or to settle them on its own behalf and at its own expense.

7.10. The participant of the "UZCARD" PS and/or the PO undertakes not to use the PH Service to perform any actions (omissions) that contradict the current legislation of the Republic of Uzbekistan.

7.11. The participant of the "UZCARD" PS and/or the PO undertakes to take appropriate measures to configure equipment that would prevent the unfair use of the PH Service by third parties, as well as to respond promptly when such use is detected.

7.12. CRPC shall not be liable for and shall not compensate for losses arising from the unauthorized use of the PH Service by third parties.

7.13. Participants of "UZCARD" PS and/or the PO are responsible for the actions of third parties using the subscriber number to provide authorization, consent, and permissions.

7.14. In no event shall CRPC be liable for any direct or indirect damage caused to a UZCARD PS Participant and/or the PO as a result of the use or inability to use the PH Service and incurred due to errors, omissions, interruptions in operation, changes in functionality, defects or delays in operation, where such events did not occur through the fault of CRPC.

7.15. The UZCARD PS Participant and/or the PO shall be liable for any losses or other adverse consequences incurred by it as a result of non-performance or improper performance of its obligations under this Standard.

7.16. The UZCARD PS Participant and/or the PO shall inform the BCH that the BCH bears full responsibility for the security of his/her personal data when such data are entered on a device using unsecured connections, or on a device that is exposed to the risk of malware and malicious applications.

7.17. CRPC shall not be liable for improper performance of the terms of this Standard where such improper performance results from non-performance of the terms of this Standard by a UZCARD PS Participant and/or the PO.

7.18. CRPC shall not be liable for any losses incurred by a UZCARD PS Participant and/or the PO in connection with the fact that the UZCARD PS Participant and/or the PO has not familiarised itself, or has not familiarised itself in a timely manner, with the terms and conditions of use of the PH Service provided by CRPC.

7.19. The CRPC's liability to the “UZCARD” PS Participant, PO and/or BCH in relation to any loss or damage incurred by the latter as a result of the provision of the PH Service or in connection with the provision of the PH Service due to the negligence of the CRPC shall be limited to the amount received by the CRPC in accordance with this Standard during the last three-year period. The CRPC's liability for actual damage incurred by the “UZCARD” PS Participant, PO, and/or BCH as a result of any intentional breach by the CRPC of its obligations under this Standard shall be determined in accordance with applicable law. The amount of CRPC's liability to the “UZCARD” PS Participant, PO, and/or BCH shall be governed by the following provisions, to which the general limitation of CRPC's liability set forth above shall apply in all cases:

- the CRPC's liability shall be limited to an amount proportional to the total amount of actual damage, taking into account the contributory negligence of the “UZCARD” PS Participant, the PO and/or the BCH (hereinafter referred to as the “Proportional Share of CRPC's Liability”) and the share of liability of any other person that it bears in relation to the ‘UZCARD’ PS Participant, the PO and/or the BCH for the same loss or damage (hereinafter referred to as the “Other Responsible Party”);
- for the purposes of determining the Proportional Share of Liability of the CRPC, such facts as the termination of the existence of the Other Responsible Party, the termination of its liability, the establishment of an agreed limit of its liability, its lack of funds, or other reasons related to insolvency shall not be taken into account. CRPC shall not be liable to BCH for illegal, unfair, and unintentional actions of employees of “UZCARD” PS Participants and/or the PO.

8. DISPUTE RESOLUTION PROCEDURE.

8.1. This Standard is governed by the laws of the Republic of Uzbekistan.

8.2. All disputes and disagreements arising between ICT interaction Subjects in the implementation of this Standard shall be resolved through negotiations between the ICT interaction Subjects. If disputes and disagreements cannot be resolved through negotiations, they shall be resolved in court in accordance with the current legislation of the Republic of Uzbekistan.

9. ANTI-CORRUPTION TERMS AND SANCTIONS CLAUSE.

9.1. In performing their obligations under this Standard, ICT interaction Subjects, their affiliates, employees, or intermediaries shall not pay, offer to pay, or authorize the payment of any money or valuables, directly or indirectly, to any person in order to influence the actions or decisions of that person for the purpose of obtaining any unlawful advantage or other benefit.

9.2. In fulfilling their obligations under this Standard, ICT interaction Subjects, their affiliates, employees, or intermediaries shall not engage in any actions that are classified by applicable law as giving/receiving bribes or commercial bribery.

9.3. Each ICT interaction Subject under this Standard shall refrain from stimulating in any way the employees of another ICT interaction Subject, including by providing monetary sums, gifts, free performance of work (services) for them, or by other means that place the employee in a certain position of dependence and are aimed at ensuring that the employee performs certain actions in favor of the party encouraging them.

9.4. If ICT interaction Subjects suspect that any anti-corruption conditions have been or may be violated, the relevant ICT interaction Subject undertakes to notify the other ICT interaction Subject in writing or verbally via a hotline or by other means.

9.5. If one of the ICT interaction Subjects establishes that another ICT interaction Subject has committed actions that contradict these anti-corruption conditions, or receives reliable information that such actions have been committed, this fact may be considered a material breach of the terms of this Standard and serve as grounds for terminating cooperation under this Standard without the need to pay compensation to the guilty party.

9.6. Each ICT interaction Subject undertakes to comply with the economic and financial sanctions provided for by the sanctions regimes of the UN, the USA (OFAC), the European Union, and the UK.

9.7. ICT interaction Subjects confirm that at the time of joining this Standard, as well as throughout its duration, neither the ICT interaction Subject nor its beneficiaries, controlling persons, members of the board of directors, or ultimate beneficial owners (including owners of more than 25% of shares) are included in the sanctions lists of the aforementioned authorities.

9.8. ICT interaction Subjects undertake to conduct regular checks of their clients, beneficiaries, and counterparties, as well as members of their management bodies, for the presence on sanctions lists, at least once a year and in the event of receiving notifications of new sanctions.

9.9. ICT interaction Subjects undertake not to provide Services to persons included in the sanctions lists of the UN, the USA (OFAC), the European Union, and the UK.

9.10. ICT interaction Subjects acknowledge and agree that if any of the ICT interaction Subjects, its affiliates, counterparties, or any other related party are subject to sanctions, restrictions, or prohibitions that prevent

the fulfillment of obligations under this Standard, such ICT interaction Subject shall immediately notify the other ICT interaction Subject thereof.

9.11. If the performance of obligations under this Standard becomes impossible in whole or in part due to such circumstances, ICT interaction Subjects may suspend the performance of obligations under this Standard for the duration of the specified sanctions or terminate interaction under this Standard by mutual agreement. In the event of termination of the ICT interaction due to sanctions, the ICT interaction Subject that received the prepayment undertakes to return it to the other ICT interaction Subject in full within 15 business days from the date of receipt of the notification of termination of interaction under this Standard.

9.12. Upon the occurrence of such circumstances, none of the ICT interaction Subjects shall be liable for failure to perform or improper performance of their obligations under this Standard if this is caused by the direct or indirect impact of sanctions, with the exception of the obligation to return the prepayment if it has been received.

9.13. In the event of violations of sanctions requirements, all losses and expenses related to these violations and incurred prior to the termination of cooperation under this Standard shall be borne by the violating ICT interaction Subject. The other ICT interaction Subject shall have the right to claim compensation for its losses from the violating ICT interaction Subject. Upon termination of interaction under this Standard due to sanctions non-compliance, the obligation to compensate for losses for future obligations shall be terminated.

10. OTHER TERMS AND CONDITIONS.

10.1. No ICT interaction Subject shall be entitled to transfer its rights and obligations under this Standard to a third party without the prior written consent of another ICT interaction Subject.

10.2. In the event of a change in the organizational and legal form, address, name, bank details, or any other changes of any of the ICT interaction Subjects, it shall be obliged to notify the other ICT interaction Subject in writing within 10 (ten) business days from the date of such changes. All responsibility and risks associated with failure to notify or untimely notification shall be borne by the ICT interaction Subject affected by such changes.

10.3. ICT interaction Subjects shall immediately notify each other in writing of any changes that may significantly affect the performance of their obligations under this Standard.

10.4. ICT interaction Subjects shall exchange notifications in electronic form via telecommunications channels that ensure the recording of the receipt of the notification by another ICT interaction Subject. In addition to electronic notification, the ICT interaction Subject shall, within a period not exceeding 1 (one) week from the occurrence of the relevant circumstances, send the original paper versions of the notification by mail or by hand. Together with the notification in electronic and paper form, documents reflecting the information necessary, in the opinion of

the ICT interaction Subject, including information, explanations, and other details, shall be sent.