Joint-Stock Company
"Common Republican
Processing Center»

Appendix No. 2
to Order No. 84 of April 15, 2026

Appendix No. 5
to the Rules of the «UZCARD»
Payment System

UZCARD PAYMENT SYSTEM STANDARD

Information, Communication, and Technological Interaction When Using the “AUTOPAYTOKEN” Service in the “UZCARD” Payment System

(Version 1.1)

Tashkent – 2026

TABLE OF CONTENTS

1. TERMS AND DEFINITIONS 3
2. GENERAL PROVISIONS 7
3. PROCEDURE FOR USE OF THE SERVICE 8
4. RIGHTS AND OBLIGATIONS OF ICT INTERACTION ENTITIES 11
5. SETTLEMENT PROCEDURES 13
6. CONFIDENTIALITY 14
7. LIABILITY OF ICT INTERACTION PARTICIPANTS 16
8. DISPUTE RESOLUTION PROCEDURE 18
9. MISCELLANEOUS PROVISIONS 18

1. TERMS AND DEFINITIONS

For the purposes of this Standard, terms and definitions shall be 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 Activities," the Rules of the "UZCARD" Payment System, as well as other legislative acts of the Republic of Uzbekistan.

In addition to the terms defined in other parts of the Standard, capitalized terms used in the Standard and not otherwise defined therein shall have the meanings set forth below.

In the Standard, unless the context otherwise requires, words used in the singular include the plural and vice versa, and words used in the masculine gender also include the feminine and neuter genders and vice versa.

Unless otherwise specified in the Standard, the following terms shall have the meanings set forth below:

1.1. EPOS terminal - software connected to the CRPC processing center, specifying its identification number (TID/MID) of the UZCARD Payment System Participant, which allows for the debiting of amounts owed by the UZCARD Payment System Participant's Customer for issued credits and/or loans, as well as generates electronic slips for completed Transactions.

1.2. OBI file – a file transmitted to the CRPC containing information on successfully processed Transactions conducted via a Bank Card during the operating day.

1.3. Acquiring Bank – a bank of the Republic of Uzbekistan that holds the appropriate license from the Central Bank of the Republic of Uzbekistan, is a member of the "UZCARD" Payment System, has entered into a banking services agreement with the MSE, and processes payments from sellers of goods (works, services, etc.) for transactions using bank cards, as well as issuing cash to the bank cardholder directly at the teller window or through an ATM.

1.4. Bank Card - a payment instrument, including in electronic form, containing the requisite details mandatory for making payments and enabling its holder to make payments through payment infrastructures and in accordance with the rules of the "UZCARD" PS, as well as to perform other operations on the bank account (card account) established by the Bank.

1.5. Bank Secrecy - information protected by the bank concerning transactions, accounts and deposits of its clients (correspondents), information about its client (correspondent) obtained by the bank in connection with the provision of banking services to such client, information on the availability, nature and value of the client's (correspondent's) property kept in bank safe deposit boxes and premises, information on interbank operations and transactions performed on the instruction of the client (correspondent) or in its

favour, information about the client (correspondent) of another bank that became known as a result of the circulation between banks of information constituting bank secrecy, as well as information on participants of the funded pension system, the amount and movement of pension contribution amounts, and pension savings in citizens' individual funded pension accounts.

1.6. Issuer Bank - a bank of the Republic of Uzbekistan holding the relevant licence of the Central Bank of the Republic of Uzbekistan, being a Participant of the "UZCARD" PS and issuing Bank Cards, having ownership rights to the Bank Cards issued by it and assuming, in its own name, obligations to their holders and acquirers in connection with the exercise of settlement rights using Bank Cards.

1.7. Client's Debt - the overdue debt of the Client to a Participant of the "UZCARD" PS under a received credit and/or loan, in the form of the principal debt and/or accrued interest for the use of the credit and/or loan. Where there is a guarantor who has assumed an obligation to a Participant of the "UZCARD" PS that issued the credit and/or loan to be jointly and severally or subsidiarily liable for the performance by the Client of its obligation to repay the credit and/or loan in whole or in part, the Client's Debt shall be recognised as the debt of the guarantor. A penalty shall not constitute debt and may not be collected within the framework of the provided Service.

1.8. Request to Obtain Bank Card Tokens – the process by which the CRPC provides UZCARD Payment System participants with tokens for the bank cards of UZCARD Payment System participants' customers, for the purpose of identifying the customer's bank card to execute a transaction.

1.9. Information, Communication and Technological Interaction (ICT Interaction) - the interaction of ICT Interaction Entities when using and providing the "AUTOPAYTOKEN" Service, aimed at reducing the volume of non-performing credits and/or loans and increasing the repayment rate of credits and/or loans issued by Banks participating in the "UZCARD" PS, by ensuring direct debit by Participants of the "UZCARD" PS of the amounts of Clients' Debt from the Client's Bank Cards / Bank Card token opened by Banks participating in the "UZCARD" PS, in the manner and within the limits established by law and the Rules of the "UZCARD" PS, including this Standard.

1.10. Client - an individual who is the holder of a Bank Card of a Participant of the "UZCARD" PS and who receives a credit and/or loan from a Participant of the "UZCARD" PS.

For the purposes of this Standard, a Client shall also mean an individual who is the Client's guarantor and who has assumed an obligation to a Participant of the "UZCARD" PS to be jointly and severally liable for the performance by the Client of its obligation in whole or in part.

1.11. Commission Fee - payment for the services of an ICT Interaction Entity.

1.12. MUNIS - the Interbank Universal Netting Information System of the Central Bank of the Republic of Uzbekistan, which carries out settlements between commercial banks for Bank Card transactions on the basis of the Register of OBI files received from CRPC.

1.13. Net Position - the final settlement balance reflecting the change in the scope of property rights of Participants of the “UZCARD” PS after a clearing operation has been carried out.

1.14. Processing of Restricted Information — the performance by an ICT Interaction Entity of one or a combination of actions involving the collection, systematisation, storage, modification, supplementation, use, provision, dissemination, transfer, depersonalisation and destruction of Restricted Information, as defined in the Laws of the Republic of Uzbekistan “On Bank Secrecy” and “On Personal Data”.

1.15. Payment System Operator (CRPC) - a legal entity ensuring the functioning of the “UZCARD” PS in the territory of the Republic of Uzbekistan on the basis of a licence issued by the Central Bank of the Republic of Uzbekistan, and ensuring the execution of payments through interaction by applying the procedures, infrastructure and rules of the payment system established by CRPC.

1.16. Operating Day – the time interval upon the results of which settlements are carried out between Participants of the “UZCARD” PS for completed transactions. Unless otherwise established by separate regulations of the “UZCARD” PS, the operating day opens at 04:00 pm on the previous business day and closes at 04:00 pm on the current business day.

1.17. Transaction Using the Service / Transaction – the successful debiting by a Participant of the “UZCARD” PS of funds held on the Client’s Bank Cards, except for Social Bank Cards, opened both with the Participant of the “UZCARD” PS performing the debiting of funds and with other Participants of the “UZCARD” PS / Issuer Banks, towards repayment of the Client’s Debt to the Participant of the “UZCARD” PS using a Bank Card Token. Transactions using the Service may be carried out only provided that the Participant of the “UZCARD” PS has concluded credit agreements and/or suretyship agreements with the Client, has obtained consent for the processing of the Client’s Restricted Information, consent to receive information constituting bank secrecy from Issuer Banks, as well as consent for direct debit / debiting without acceptance of funds from any accounts of the Client, in cases provided for by law, opened with any Participant of the “UZCARD” PS, to the extent necessary for carrying out Transactions using the Service.

1.18. Reporting Period – period of time between the beginning of the first operating day and the end of the last operating day of one calendar month.

1.19. Personal Data (PD) - information recorded on an electronic, paper and/or other tangible medium, relating to a specific Client or enabling the identification of such Client.

1.20. PIN - Personal Identification Number of an Individual assigned to the Client, generated and provided by the State Personalization Centre through an automated system on the basis of the relevant application submitted by data collection points.

1.21. UZCARD Payment System / “UZCARD” PS - a set of relations ensuring the execution of payments through interaction between CRPC and Participants of the “UZCARD” PS by applying the procedures, infrastructure and rules of the “UZCARD” PS established by CRPC.

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

1.23. Restricted Information — personal data and information constituting the bank secrecy of this Client.

1.24. "AUTOPAYTOKEN" Service / Service – a software solution of CRPC provided for use by Participants of the "UZCARD" PS for the purpose of rendering Services for carrying out Transactions using the Service, namely direct debit / debiting without acceptance by a Participant of the "UZCARD" PS of the amount of the Client's Debt under credits and/or loans issued by Participants of the "UZCARD" PS, as well as processing requests of Participants of the "UZCARD" PS to obtain Tokens of the Client's Bank Cards, except for Social Bank Cards, opened with all Participants of the "UZCARD" PS. The Service forms part of the functionality of the "SV-GATE" Software, the rights of use to which are granted under a separate agreement.

1.25. Debiting from an "Own" Bank Card – a direct debit / debiting without acceptance operation initiated by the Acquiring Bank from Bank Cards of the "UZCARD" PS where the issuer is the Acquiring Bank.

1.26. Debiting from an "Other" Bank Card – a direct debit / debiting without acceptance operation initiated by the Acquiring Bank from Bank Cards of the "UZCARD" PS where the issuer is any other Participant of the "UZCARD" PS, except for the Acquiring Bank. The Acquiring Bank shall be entitled to initiate debiting from an "Other" Bank Card only provided that there are no funds in the Client's accounts opened with the Acquiring Bank, including on Bank Cards of the "UZCARD" PS / card account.

1.27. ICT Interaction Entity – CRPC and Participants of the "UZCARD" PS.

1.28. Bank Card Token - an identifier that is mapped to confidential Bank Card data through the tokenisation system of CRPC. A Bank Card Token, including that of another Participant of the "UZCARD" PS, is generated by CRPC upon the request of a Participant of the "UZCARD" PS and is provided when using the Service by entering the Client's PIN by the Participant of the "UZCARD" PS in the hardware and software complex of the ICT Interaction Entities.

1.29. Merchant/Service Enterprise (MSE) – a legal entity and/or an individual carrying out entrepreneurial activity without forming a legal entity / individual entrepreneur, engaged in the sale of Goods and having concluded a banking services agreement with the Acquiring Bank.

1.30. Services – the activities of CRPC using the Service for processing requests of Participants of the "UZCARD" PS to obtain Tokens of the Client's Bank Cards of the "UZCARD" PS, as well as processing Transactions of Participants of the "UZCARD" PS.

1.31. Participant of the "UZCARD" PS – an Issuer Bank and/or Acquiring Bank that carries out settlements, has concluded with CRPC the relevant agreement on accession to / participation in the "UZCARD" PS, and uses ICT Interaction for direct debit / debiting without acceptance of the Client's funds held on Bank Cards of the "UZCARD" PS / card accounts opened by Participants of the "UZCARD" PS, in the event of improper performance, including non-performance and/or untimely

performance, of obligations to repay the credit and/or loan received by the Client.

1.32. Social Bank Card – a Bank Card enabling the disposal of funds received on the card account through social and other payments, including cards issued under the Contract ID provided by a participating bank and classified as Social Bank Cards.

2. GENERAL PROVISIONS

2.1. This Standard is a document establishing the procedure and conditions for interaction between ICT Interaction Entities when carrying out Transactions, as well as when obtaining and/or providing Tokens of Clients' Bank Cards for the direct debit / debiting without acceptance of Clients' Debt by a Participant of the "UZCARD" PS from Clients' Bank Cards opened both with the Participant of the "UZCARD" PS performing the debiting and with other Participants of the "UZCARD" PS, and other conditions of information and technological interaction between Participants of the "UZCARD" PS with the assistance of CRPC.

2.2. This Standard has been developed for the purpose of organising the information exchange necessary for carrying out Transactions using the Service within the "UZCARD" PS.

2.3. This Standard forms an integral part of the Rules of the "UZCARD" PS, is addressed to all Participants of the "UZCARD" PS, and is mandatory for their compliance.

2.4. ICT Interaction Entities shall be deemed to have acceded to this Standard if they are Participants of the "UZCARD" PS and have acceded to the Rules of the "UZCARD" PS. Accession to this Standard means acceptance by the PS Participant of all terms and conditions of this Standard and the Rules of the "UZCARD" PS without any exclusions or limitations in the part applicable to the relevant ICT Interaction Entity.

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

3. PROCEDURE FOR USE OF THE SERVICE

3.1. The Service shall be used by Participants of the "UZCARD" PS for the purpose of ensuring repayment of credits and/or loans issued by Participants of the "UZCARD" PS, by requesting Bank Card Tokens and/or by direct debit / debiting without acceptance by one Participant of the "UZCARD" PS of the amounts of Clients' Debt under credits and/or loans from the Client's Bank Cards, except for Social Bank Cards, opened both with the Participant of the "UZCARD" PS performing the debiting and with other Participants of the "UZCARD" PS, in the manner and within the limits established by law and the Rules of the "UZCARD" PS, including this Standard.

3.2. The use of the Service by Participants of the “UZCARD” PS shall be permitted exclusively for ensuring repayment of credits and/or loans, in terms of principal debt and accrued interest, issued by Participants of the “UZCARD” PS .

3.3. CRPC shall be entitled to restrict the use of the Service by a Participant of the “UZCARD” PS in order to protect the interests of CRPC and other Participants of the “UZCARD” PS on the basis of relevant requests, as well as in cases where the Service is used for the development of other payment systems, including the issuance of credits and/or loans to cards of other payment systems.

3.4. Debiting shall be carried out by Participants of the “UZCARD” PS without being linked to any priority in the processing of orders / instructions of Participants of the “UZCARD” PS on any grounds, except for the chronological order of receipt of the payment document, through fair and open access to the Service.

3.5. Funds shall be debited and credited on the basis of electronic documents of Participants of the “UZCARD” PS, generated by CRPC upon the instruction of Participants of the “UZCARD” PS on the basis of the relevant Service commands of Participants of the “UZCARD” PS for the purpose of using the Service.

3.6. Funds shall be debited within the limits of the positive cash balance.

3.7. CRPC shall be entitled to establish a minimum positive cash balance limit on the card account of a Bank Card to which direct debit / debiting without acceptance shall not apply. Participants of the “UZCARD” PS shall be informed in writing of the establishment of such limit.

3.8. Responsibility for the justified initiation of Transactions using the Service, their legality, completeness and finality, the execution of payment documents and the accuracy of the information specified therein, as well as compliance with the applicable requirements, shall rest with the Participants of the “UZCARD” PS using the Service and ensuring its provision to each other.

3.9. Debiting and/or crediting of amounts under completed Transactions shall be carried out by MUNIS within the settlement timeframes upon completion of the operating day.

3.10. Use of the Service shall be carried out in two stages:
Stage 1: Fulfilment of preliminary conditions of the “UZCARD” PS;
Stage 2: Carrying out Transactions using the Service.

3.11. Stage 1 consists of the following steps, under which Participants of the “UZCARD” PS shall:

3.11.1. ensure the opening and registration of an EPOS terminal in the terminal network management system of the “UZCARD” PS, specifying all required details;

3.11.2. ensure the availability of all necessary authorities to carry out the Transaction, the compliance of the Transaction being carried out with the requirements of the legislation of the Republic of Uzbekistan, compliance with the established procedure for protective measures against unauthorised Transactions, the availability of original documents, and the performance of security procedures against unauthorized Transactions;

3.11.3. include in the text of agreements / public offers with Clients, including those for the issuance and servicing of Bank Cards, all necessary terms and conditions for the proper and/or timely provision of the Service by CRPC, including, in accordance with the requirements of personal data legislation, the Client's indefinite consent to the processing by Participants of the "UZCARD" PS and CRPC of personal data, including but not limited to: payment credentials, mobile phone number, bank card numbers, full name, registration data, as well as any other personal data necessary for the use of the Service, including the collection, recording, systematization, accumulation, storage, clarification (updating, modification), retrieval, use, transfer (dissemination, provision, access), depersonalization, blocking, deletion and destruction of personal data, whether performed using automation tools or without such tools, for the purpose of implementing this Standard, as well as the Client's consent to direct debit / debiting without acceptance of funds from any Bank Cards opened and/or to be opened by the Client with any banks that are Participants of the "UZCARD" PS;

3.11.4. ensure obtaining consent for the transfer of any personal data provided by the Client to a Participant of the "UZCARD" PS to third parties, including CRPC, for the purposes of providing the Service;

3.11.5. shall be deemed to have granted CRPC the rights to obtain Restricted Information from a Participant of the "UZCARD" PS and/or to provide Restricted Information to Participants of the "UZCARD" PS in the scope, manner and composition necessary for the proper and/or timely provision of the Service, including for the generation of Bank Card Tokens;

3.11.6. in cases provided for by applicable legislation, ensure obtaining the Client's consent to direct debit / debiting without acceptance of funds from any Bank Cards opened and/or to be opened by the Client;

3.11.7. guarantee that they have obtained or will obtain all necessary consents and permissions of the Client and/or another Participant of the "UZCARD" PS, as well as any other permissions regulated by applicable legislation, prior to receiving the Service under this Standard. Participants shall release CRPC from any liability in the event of processing of Restricted Information received from and/or on behalf of a Participant of the "UZCARD" PS without such Participant having obtained the relevant consents, authorities and permissions for such processing, including for CRPC.

3.12. The Parties shall have all necessary authorisation documents for carrying out banking activities and/or providing payment services, and for the activities of a payment system operator, including a registration certificate, license, etc., and shall comply with licensing and/or other requirements of legislation;

3.13. CRPC shall register the EPOS terminal in the terminal network of the "UZCARD" PS for the purpose of providing the Service to ICT Interaction Entities.

3.14. Stage 2 consists of the following steps, under which:

3.14.1. Participants of the "UZCARD" PS shall ensure that, when receiving a credit and/or loan, the Client provides consent to the processing of

his/her personal data by Participants of the “UZCARD” PS and CRPC, as well as consent to direct debit / debiting without acceptance of funds, in cases provided for by legislation, from any Bank Cards opened and/or to be opened by the Client with Participants of the “UZCARD” PS, and shall also ensure other terms and conditions in accordance with the credit agreement, loan agreement and/or suretyship agreement concluded with a Participant of the “UZCARD” PS;

3.14.2. the request of a Participant of the “UZCARD” PS, made with the Client’s consent, shall contain: the Client’s PIN, EPOS terminal details, details of the credit agreement, loan agreement and/or suretyship agreement, including the payment schedule, as well as the Client’s telephone number;

3.14.3. A Participant of the “UZCARD” PS, having obtained the Client’s consent to the processing of his/her personal data, shall send information thereof to the Service in order to obtain Tokens of the Client’s Bank Cards. Bank Card Tokens may be used only on a specific EPOS terminal of the Participant of the “UZCARD” PS;

3.14.4. A Participant of the “UZCARD” PS shall be entitled to use the Service in strict compliance with legislation, in the event of the occurrence of the Client’s Debt, by sending an instruction-demand payable without acceptance by the Client to another Participant of the “UZCARD” PS. The instruction-demand shall be printed in the form of a register and filed in the folder of accounting documents of the day of the Participant of the “UZCARD” PS;

3.14.5. The instruction-demand of a Participant of the “UZCARD” PS for direct debit / debiting without acceptance shall be prepared by CRPC on behalf of one Participant of the “UZCARD” PS and addressed to another Participant of the “UZCARD” PS, upon the instruction of Participants of the “UZCARD” PS, using the Service, on the basis of the report / OBI file on completed Transactions generated by CRPC, and shall be included in the Clearing Position of the relevant Participants of the “UZCARD” PS in MUNIS. Information on the number of Transactions shall be included in the reports generated by CRPC and sent to Participants of the “UZCARD” PS;

3.14.6. At the end of each operating period, CRPC shall inform Participants of the “UZCARD” PS of the amounts of successful Transactions for a specific EPOS terminal and the number of requests for obtaining Bank Card Tokens using the Service.

4. RIGHTS AND OBLIGATIONS OF ICT INTERACTION ENTITIES

4.1. Obligations of CRPC:

4.1.1. to develop requirements and forms for information exchange when using the Service;

4.1.2. to determine standards and regulations for information and technological interaction between ICT Interaction Entities;

4.1.3. to establish the procedure for information and technological interaction between CRPC and Participants of the “UZCARD” PS;

4.1.4. to organize and test telecommunication, information and technological interaction with ICT Interaction Entities;
4.1.5. to ensure the routing of authorization requests and instructions for Transactions carried out when using the Service;
4.1.6. in the event of amendments to the Standard of information and technological interaction, to promptly notify all ICT Interaction Entities by publishing such amendments on the Website;
4.1.7. to provide ICT Interaction Entities with information necessary for the performance of their obligations assumed under this Standard;
4.1.8. to ensure the timely formation of registers required by ICT Interaction Entities for carrying out settlements for completed Transactions;
4.1.9. to inform ICT Interaction Entities in writing of any changes to its details within 3 (three) banking business days after such changes occur;
4.1.10. to advise ICT Interaction Entities on settlement-related matters;
4.1.11. to ensure the performance of other obligations established by this Standard.

4.2. Rights of CRPC:
4.2.1. to provide ICT Interaction Entities with information on the status of a Transaction carried out using the Service, in accordance with the rules and standards of the "UZCARD" PS;
4.2.2. to monitor compliance by ICT Interaction Entities with the approved rules and standards of the "UZCARD" PS;
4.2.3. to refer to its interaction with ICT Interaction Entities and mention them in its advertising and informational materials;
4.2.4. to unilaterally amend this Standard of information and technological interaction, as well as the rules and standards of the "UZCARD" PS;
4.2.5. in accordance with the Standard, to unilaterally suspend (terminate) information and technological interaction with ICT Interaction Entities by sending them the relevant written notice;
4.2.6. to request from ICT Interaction Entities information and documents related to their activities within the framework of the Standard;
4.2.7. periodically, but not more than 1 (one) time per calendar quarter, to request documents and other information confirming the proper performance by ICT Interaction Entities of sub-clause 3.11.1 of this Standard;
4.2.8. to determine, establish and change the Tariffs for the Service;
4.2.9. to exercise other rights established by the Standard and the legislation of the Republic of Uzbekistan.

4.3. Obligations of Participants of the "UZCARD" PS:
4.3.1. to ensure the protection of information, including Clients' personal data and information constituting bank secrecy, within the framework of information exchange, and to comply with information protection requirements in accordance with this Standard and the rules and standards of the "UZCARD" PS;
4.3.2. to use the Service only after obtaining the consent of the Client and/or other Participants of the "UZCARD" PS, where applicable;

4.3.3. to use the Service only for the purposes of ensuring the security of the activities of Participants of the “UZCARD” PS and the repayment of credits and/or loans, while refraining from disclosing or providing Restricted Information to third parties;

4.3.4. to ensure that the Client’s consent to the processing of Restricted Information by CRPC is obtained in writing or in the form of an electronic document, by specifying in the public offer or in agreements with the Client that the processing of Restricted Information shall be carried out by CRPC, indicating the grounds and purposes of such processing, as well as the Client’s rights and other conditions relating to the processing of Restricted Information;

4.3.5. to designate a person responsible for work related to the processing and protection of Restricted Information, to ensure that such person performs his/her duties in accordance with legislation and the standard procedure for processing Restricted Information, and to notify CRPC in writing of the appointment of the responsible person, indicating his/her full name, position, contact information and details of the administrative document (order) appointing such person;

4.3.6. to maintain confidentiality and ensure the protection of any information, including information constituting bank secrecy, and not to disclose or provide such information to third parties, except to the Client, Participants of the “UZCARD” PS, and in cases provided for by the legislation of the Republic of Uzbekistan;

4.3.7. to compensate and indemnify CRPC for any losses, damage or expenses, including legal costs, incurred by CRPC in connection with the settlement of any claims, complaints or actions, including procedural actions, arising from or in connection with any provision of the Service to a Participant of the “UZCARD” PS without such Participant of the “UZCARD” PS having obtained the Client’s instruction and/or consent. These conditions shall not apply in cases where such losses, damage or expenses result from or arise due to culpable and/or unlawful actions/omissions of CRPC or any other intentional breach by CRPC of its obligations;

4.3.7.1. to obtain the Client’s consent to direct debit / debiting without acceptance of funds from any Bank Cards opened and/or to be opened by the Client with any banks that are Participants of the “UZCARD” PS;

4.3.8. to duly and timely perform the terms and conditions of this Standard, including in relation to settlements, payments, execution and provision of the relevant documents;

4.3.9. in the event of any conflict between the terms and conditions of this Standard and the requirements of legislation, to immediately notify CRPC thereof and act in accordance with the requirements of applicable legislation.

4.4. Rights of Participants of the “UZCARD” PS:

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

4.4.2. to exercise other rights provided for by the legislation of the Republic of Uzbekistan.

5. PROCEDURE FOR SETTLEMENTS AND PAYMENT FOR SERVICES

5.1. Settlements between Participants of the “UZCARD” PS for Bank Cards shall be carried out on a general basis through the payment systems of the Central Bank of the Republic of Uzbekistan. Processing and clearing of payments between Participants of the “UZCARD” PS for Transactions carried out using Bank Cards issued by them in the national currency shall be performed in accordance with the legislation on the settlement and clearing system of the Central Bank of the Republic of Uzbekistan.

5.2. Settlements for Transactions carried out shall be performed through the “UZCARD” PS in the following procedure:

5.2.1. Participants of the “UZCARD” PS shall automatically generate an electronic instruction-demand and send it to other Participants of the “UZCARD” PS for authorization and debiting;

5.2.2. The Issuer Bank shall process the Transaction on the basis of an electronic notification and send the relevant funds to another Participant of the “UZCARD” PS (Acquiring Bank), and shall also ensure, by software means, that the funds are removed from accounting records on the Bank Card account;

5.2.3. Documents shall be printed in the form of a list and filed with the documents of the day of the Participant of the “UZCARD” PS.

5.3. Payment of the interbank fee shall be made by the Acquiring Bank in favor of the Issuer Bank in the manner and within the timeframes established by the relevant CRPC Standard.

5.4. Settlements between ICT Interaction Entities within the framework of the Services rendered by CRPC during the Reporting Period shall be carried out in accordance with this Standard, the Rules of the “UZCARD” PS, separately concluded agreements and Tariffs, and shall be made in the national currency of the Republic of Uzbekistan — sum.

5.5. The cost of the Service does not include VAT and shall be determined in accordance with the Tariff approved by CRPC and effective on the payment date. The Tariff shall be posted on the official website of the Contractor at: https://www.uzcard.uz. All taxes and fees to which the Services are or may in the future be subject shall be payable by the Participant of the “UZCARD” PS in addition to the Tariff, unless otherwise established by the legislation of the Republic of Uzbekistan.

5.6. CRPC shall be entitled to change the Tariff unilaterally. Information on CRPC Tariffs and all changes to the Tariffs shall be published on the official website of CRPC within 3 (three) business days after their approval by CRPC.

5.7. Changes made to the Tariff shall enter into force and be applied by CRPC no earlier than 15 (fifteen) calendar days from the date of their publication on the official website of CRPC or from the written notification of ICT Interaction Entities, whichever occurs earlier.

5.8. Upon the results of each Reporting Period, CRPC shall generate a report on the Services rendered, namely on the quantity and amount of funds debited from Clients’ Bank Cards and other necessary information regarding the Service rendered, as well as on the number of requests for Bank Card Tokens. On the basis of such report, upon completion of each

Reporting Period, but no later than 10 (ten) calendar days from the date of its completion, CRPC shall send to Participants of the "UZCARD" PS the Act of Services Rendered and the invoice in electronic form in accordance with the applicable legislation of the Republic of Uzbekistan.

5.9. Participants of the "UZCARD" PS shall, no later than 5 (five) banking days from the date of receipt of the Act of Services Rendered and the invoice, send to CRPC duly executed copies of the Act of Services Rendered and the invoice, or a reasoned refusal to accept them.

5.10. Payment for the Services rendered by CRPC during the Reporting Period shall be made within 5 (five) banking days from the date of signing the Act of Services Rendered and the invoice.

5.11. In the event of a reasoned refusal by a Participant of the "UZCARD" PS to sign the Act and the invoice, the Parties shall draw up an act specifying the list of necessary revisions and the deadlines for their completion. After completion of the revisions, but no later than the next business day, the Parties shall sign the Act of Services Rendered and the invoice. The executed documents shall serve as the basis for settlements between the Parties.

5.12. In the event of non-performance by a Participant of the "UZCARD" PS of the conditions set forth in clause 5.9 of this Standard, the Service shall be deemed to have been rendered by CRPC in full and of proper quality, and the submitted Act of Services Rendered shall be deemed accepted by the Participant of the "UZCARD" PS in the wording of CRPC and shall be payable in accordance with the terms and conditions of this Standard.

6. CONFIDENTIALITY

6.1. Confidential information shall mean information access to which is restricted in accordance with the requirements of the legislation of the Republic of Uzbekistan, the requirements of ICT Interaction Entities and/or the rules of the "UZCARD" PS, insider information, as well as any other information belonging to an ICT Interaction Entity, regardless of the form in which it is provided, transmitted by the disclosing party / the party transmitting the information to the receiving party / the party receiving the information.

6.2. The receiving party shall not, without the written consent / permission of the disclosing party, disclose or otherwise reveal confidential information to third parties, except in cases provided for by the legislation of the Republic of Uzbekistan and the rules of the "UZCARD" PS, as well as where the confidential information has been lawfully obtained from a source other than the disclosing party without any obligation to protect confidentiality.

6.3. An ICT Interaction Entity undertakes to ensure the confidentiality of information used and obtained within the framework of the rules of the "UZCARD" PS.

6.4. The Parties shall have the right, without the prior written consent of the disclosing party, at their own discretion and subject to reasonable necessity, to transfer confidential information to their employees who need such information for their work and who are authorized to work with confidential information, while remaining liable for the actions / omissions of their

employees and other persons who have obtained access to confidential information.

6.5. The receiving party shall be liable for the disclosure of confidential information, as well as for the unauthorized use of confidential information, where such disclosure or unauthorized use occurred through the fault of the receiving party.

6.6. The receiving party shall compensate the disclosing party for losses arising as a result of the disclosure of confidential information or its unauthorized use, where such disclosure or unauthorized use occurred through the fault of the receiving party.

6.7. An ICT Interaction Entity agrees that the activities of CRPC related to the processing and storage of information do not violate its rights in respect of such information or the confidentiality requirements applicable thereto.

6.8. An ICT Interaction Entity undertakes not to disclose to third parties, without the prior written consent of CRPC, information on the existence and/or content of software, technical and other solutions intended for operation 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 upon the request of the disclosing party, the receiving party shall be obliged to return to the disclosing party, under an acceptance certificate, all confidential information previously transferred to it and held by it and by persons to whom such confidential information was disclosed in accordance with the terms and conditions of this Standard, within 5 (five) business days from the date of receipt of the disclosing party’s notice requesting the return of confidential information. Where such confidential information cannot be returned, the receiving party shall destroy it and provide the disclosing party with a destruction certificate within 5 (five) business days from the date of receipt of the disclosing party’s notice requesting the destruction of confidential information. If it is impossible to return and/or destroy confidential information within the time limits specified above, such time limit may be amended by agreement of the Parties.

6.10. In the event of termination of interaction between ICT Interaction Entities within the framework of this Standard on any grounds, the obligations concerning non-disclosure of confidential information shall remain in force for 5 (five) years from the date of termination of such interaction under this Standard.

6.11. Notwithstanding the provisions set forth above, CRPC shall have the right to process confidential information of an ICT Interaction Entity that has terminated its interaction with ICT Interaction Entities within the framework of this Standard until such ICT Interaction Entity has fully performed all obligations arising during the period of its interaction with ICT Interaction Entities under this Standard, as well as for the purpose of complying with the requirements of the legislation of the Republic of Uzbekistan.

7. LIABILITY OF ICT INTERACTION ENTITIES

7.1. For non-performance or improper performance of obligations, ICT Interaction Entities shall be liable in accordance with the applicable

legislation of the Republic of Uzbekistan, except in cases provided for by this Standard.

7.2. ICT Interaction Entities shall be responsible for the content, accuracy and timeliness of all information transmitted to another ICT Interaction Entity.

7.3. Each ICT Interaction Entity shall be independently liable to third parties in accordance with the rules of the “UZCARD” PS, concluded agreements and the applicable legislation of the Republic of Uzbekistan.

7.4. ICT Interaction Entities undertake to take all organizational security measures to prevent unauthorized access by unauthorized persons to the operated software, equipment, communication systems and technical documentation. Each ICT Interaction Entity shall be independently responsible for ensuring information security.

7.5. An ICT Interaction Entity shall be released from liability for non-performance or improper performance of its obligations under this Standard if such non-performance or improper performance resulted from force majeure circumstances, that is, extraordinary and unavoidable circumstances under the given conditions, which shall include: prohibited actions of authorities, civil unrest, epidemics, blockade, embargo, earthquakes, floods, fires or other natural disasters that occurred after the date of acceptance of this Standard and which the ICT Interaction Entity could not have prevented by any reasonable measures or means .

7.6. The Defaulting Party shall be liable for damage caused to the Affected Party through the fault of the Defaulting Party and arising in connection with non-performance and/or improper performance by the Defaulting Party of the terms and conditions of this Standard, provided that documents confirming the fact and amount of the damage caused are submitted.

7.7. In cases of unjustified debiting by a Participant of the “UZCARD” PS of funds from the Client’s Bank Card using the Service, the Participant of the “UZCARD” PS shall, at the request of the Client and/or CRPC, immediately credit the relevant amount of money to the Client’s Bank Card, except in cases provided for by law.

7.8. The Participant of the “UZCARD” PS shall also pay interest on the unjustifiably debited amount and compensate losses in accordance with Article 327 of the Civil Code of the Republic of Uzbekistan.

7.9. For non-performance or improper performance of the terms and conditions of this Standard, the Participant of the “UZCARD” PS shall be liable in accordance with the procedure established by legislation and undertakes either to compensate CRPC in full for losses related to any claims brought against CRPC as a result of non-performance or improper performance of the terms and conditions of this Standard, or to settle such claims in its own name and at its own expense.

7.10. The Participant of the “UZCARD” PS undertakes not to use the Service for performing any actions (omissions) that contradict the applicable legislation of the Republic of Uzbekistan.

7.11. The Participant of the “UZCARD” PS undertakes to take proper measures to configure equipment in a manner that would prevent unfair use of the IP service by third parties, as well as to respond promptly upon detection of cases of such use.

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

7.13. The Participant of the “UZCARD” PS shall be liable for the actions of third parties using a subscriber number to provide consents and permissions.

7.14. Under no circumstances shall the Contractor be liable for any direct or indirect damage caused to the Participant of the “UZCARD” PS as a result of the use or inability to use the Service, and incurred as a result of errors, omissions, interruptions in operation, changes in functions, defects or delays in operation that occurred through no fault of CRPC.

7.15. The Participant of the “UZCARD” PS shall be liable for any losses or other adverse consequences arising for it as a result of non-performance or improper performance of its obligations under this Standard.

7.16. The Participant of the “UZCARD” PS shall inform the Client that the Client bears full responsibility for the security of his/her personal data when entering such data on a device using unsecured connections or exposed to the threat of malicious software and applications.

7.17. CRPC shall not be liable for improper performance of the terms and conditions of the Standard if such non-performance resulted from non-performance of the terms and conditions of the Standard by the Participant of the “UZCARD” PS.

7.18. CRPC shall not be liable for any losses incurred by the Participant of the “UZCARD” PS due to the fact that the Participant of the “UZCARD” PS did not familiarize itself and/or did not timely familiarize itself with the terms of use of the Service provided by CRPC.

7.19. The liability of CRPC to a Participant of the “UZCARD” PS and/or the Client in respect of any loss or damage incurred by the latter as a result of the provision of the Service or in connection with the provision of the Service due to negligence on the part of CRPC shall be limited to the amount received by CRPC in accordance with this Standard. The liability of CRPC for actual damage incurred by a Participant of the “UZCARD” PS and/or the Client as a result of any intentional breach by CRPC of its obligations under this Standard shall be determined in accordance with applicable law. The extent of CRPC’s liability towards a Participant of the “UZCARD” PS and/or the Client shall be governed by the following provisions, which in all cases shall be subject to the general limitation of CRPC’s liability established above:

- CRPC’s liability shall be limited to an amount proportional to the total amount of actual damage, taking into account the contributory fault of the Participant of the “UZCARD” PS and/or the Client, hereinafter referred to as the “Proportionate Share of CRPC’s Liability”, and the share of liability of any other person borne by such person towards the Participant of the “UZCARD” PS and/or the Client for the same loss or damage, hereinafter referred to as the “Other Liable Party”;

- for the purposes of determining the Proportionate Share of CRPC’s Liability, facts such as the cessation of existence of the Other Liable Party, termination of its liability, establishment of an agreed limit of its liability, lack of funds or other reasons related to insolvency shall not be considered. CRPC shall not be liable to Clients for unlawful, unfair and unintentional actions of employees of Participants of the “UZCARD” PS.

8. DISPUTE RESOLUTION PROCEDURE

8.1. This Standard shall be governed by the legislation of the Republic of Uzbekistan.

8.2. All disputes and disagreements arising between ICT Interaction Entities during performance of this Standard or in connection therewith shall be resolved through negotiations between ICT Interaction Entities. If disputes and disagreements cannot be resolved through negotiations, they shall be subject to resolution in court in accordance with the applicable legislation of the Republic of Uzbekistan.

9. MISCELLANEOUS PROVISIONS

9.1. No ICT Interaction Entity shall be entitled to transfer its rights and obligations under this Standard to a third party without the prior written consent of the other ICT Interaction Entity.

9.2. In the event of any change in the legal form, address, name, bank details or any other changes affecting any ICT Interaction Entity, such ICT Interaction Entity shall notify the other ICT Interaction Entity thereof in writing within 10 (ten) business days from the date of such changes. All liability and risks associated with failure to notify, or untimely notification shall be borne by the ICT Interaction Entity affected by such changes.

9.3. ICT Interaction Entities shall immediately notify each other in writing of any changes that may materially affect the performance of their obligations under this Standard.

9.4. ICT Interaction Entities shall exchange notices in electronic form via telecommunication channels that ensure recording of receipt of the notice by the other ICT Interaction Entity. In addition to electronic notification, the ICT Interaction Entity shall, within a period not exceeding 1 (one) week from the occurrence of the relevant circumstances, send the original paper versions of the notice by post or by hand delivery. Together with the notice in electronic and paper form, documents shall be sent reflecting the information deemed necessary by the ICT Interaction Entity, including information, explanations and other relevant materials.