Joint-Stock Company
«Common Republican
Processing Center»

Appendix No. 6
to the Rules of the «UZCARD»
Payment System

UZCARD PAYMENT SYSTEM STANDARD

Information-communication and technological interaction JSC «AVTOMATLASHTIRILGAN TRANSPRT TO‘LOV TIZIMI OPERATORI» on transport bank card UZCARD/ATTO (co-brand) in the payment system «UZCARD»

(Version: 2.1)

CONTENTS

1. TERMS AND DEFINITIONS 3

2. GENERAL PROVISIONS 7

3. TBC EMISSION PROCESS 8

4. PROCESS, CONDITION OF PURCHASE AND ACTIVATION OF TARIFF PLANS 9

5. RIGHTS AND OBLIGATIONS OF ICTI SUBJECT 9

6. ORDER OF MUTUAL SETTLEMENTS 14

7. CONFIDENTIALITY 15

8. RESPONSIBILITY OF ICTI SUBJECTS 17

9. PROCEDURE OF DISPUTE RESOLUTION 19

10. ANTI-CORRUPTION CLAUSES AND SANCTIONS CLAUSE 19

11. OTHER CONDITIONS 21

1. TERMS AND DEFINITIONS

For the purposes of the Standard, terms and definitions are used in the meanings established by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated 25.11.2019. No. 948 "About introduction of the automated system of payment for the fare of passenger transportation by public transport", Resolution of the Cabinet of Ministers of the Republic of Uzbekistan from 17.09.2012. No. 273 "About improvement of activity and order of financing of carriers carrying out passenger transportation by public transport"', Regulation "About rules of issue of bank cards and their circulation on the territory of the Republic of Uzbekistan" (reg. by Ministry of Justice of the Republic of Uzbekistan dated 03.04.2021 No. 3294), Rules of PS "UZCARD", Rules of use of transport cards and QR-tickets in the Automated fare payment system.

In addition to terms defined elsewhere in the Standard, capitalized terms used in the Standard and not otherwise defined therein will have the meanings set out below.

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

The following terms will have the meanings given below, except as otherwise specified in the Standard:

1.1. **Bank-Issuer** - a bank of the Republic of Uzbekistan that holds the relevant license of the Central Bank of the Republic of Uzbekistan, is a Participant of the PS "UZCARD" and issues TBK jointly with ATTO, has the right of common share ownership of the Bank Cards issued by it jointly with ATTO and bears on its own behalf obligations to their holders and acquirers to exercise their rights to make settlements using TBCs.

1.2. **Bank - Acquirer** - a bank of the Republic of Uzbekistan, that has a relevant license from the Central Bank of the Republic of Uzbekistan, is a Participant of the PS "UZCARD" and has concluded a banking service agreement with the TSP, settles payments with sellers of goods (works, services, etc.) on transactions with the use of TBC, as well as issues cash to the Client directly at the cash desk or through an ATM.

1.3. **Bank Card (BC)** - a means of payment containing details mandatory for making payments and enabling its holder to make payments through payment infrastructures and in accordance with the rules of PS "UZCARD", as well as to perform other operations on the bank account (card account) established by the Bank-Issuer.

1.4 **Transport Card (TC)** - a non-personalized, multiple-use, debit payment card accepted as a means of payment and used by holders to

pay for travel on public transport (except for shuttle and line taxis) at the full cost of the valid fare. The transport card is replenished by crediting money to the card's deposit account. The full cost of the transport card tariff plans is determined by multiplying the marginal tariff for public transport, including deductions and discounts, by the number of journeys. Part of TC functionality, such as purchase of special fares (except for transfer fare) is activated through the ATTO mobile application by registering holders and adding TC to the ATTO application.

1.5 **Public transport** - public surface and underground transport designed for passenger and luggage transportation (bus, electric bus, trolleybus, tram, shuttle and line taxi, underground);

1.6 **Information communication and technological interaction (ICTI)** - interaction of the Subjects of ICTI to ensure provision of complex services on TBC using POS-terminals/CRM/E-POS/ATM by means of exchange of electronic messages, including for the purposes of formation and provision of fiscal cheques, provision of operational and payment clearing services. The complex of services includes provision of payment services for payment for Goods and services for payment of passenger fares in public transport via TBC in PS "UZCARD".

1.7. **Client** - a natural person who is a holder of TBC and uses payment services and or performs other Transactions with the use of TBC.

1.8. **Commission Fee** - a payment for the services of an ICTI Subject.

1.9. **Cash register machines (CRM)** - an electronic computer, other devices and their complexes, which have the possibility to connect a fiscal module, generate fiscal documents, ensure real-time transmission of fiscal documents to the fiscal data operator and their printing on hard copies.

1.10**. Operator of the automated fare payment system (ATTO)** - a legal entity – JSC "AVTOMATLASHTIRILGAN TRANSPORT TO'LOV TIZIMI OPERATORI", which ensures functioning of the automated fare payment system (AFPS) with the use of transport cards, including TBCs with contactless NFC technology, mobile and stationary validators for fare payment registration, as well as a billing system for reporting on the number and time of trips, route numbers of public transport in the territory of the Republic of Uzbekistan on the basis of the license of the Central Bank of the Republic of Uzbekistan, as well as ensuring the implementation of payments through interaction through the application of procedures, infrastructure and rules established by ATTO.

1.11. **TBC Transaction (Transaction)** - non-cash payment for fare on public transport (except for shuttle and line taxis), payment for

Goods in Points of Sale, account replenishment, cash withdrawal via ATM or any bank branch, as well as other transactions with the use of TBC, not prohibited by the current legislation of the Republic of Uzbekistan and supported by the ICTI Subjects.

1.12. **Transaction with application of the BC functionality** - payment for Goods in Points of sales, account replenishment, withdrawal of funds via ATM or any bank branch, as well as other transactions with application of the BC, not prohibited by the current legislation of the Republic of Uzbekistan and supported by the Bank-Issuer and Bank- Bank - Acquirer.

1.13. **Transaction with use of TC functionality** - non-cash payment for fare on public transport (except for route and line taxis) taking into account deductions and discounts, as well as other transactions with use of TC, not prohibited by the current legislation of the Republic of Uzbekistan and supported by ATTO.

1.14. **Operating Day** - a period of time starting at 4 p.m. of the previous Operating Day and ending at 4 p.m. of the current Operating Day.

1.15. **Reporting period** - a period equal to the number of calendar days of the respective calendar month.

1.16. **Operator of the Payment System (URPC)** - a legal entity – JSC "Unified Republic wide Processing Centre", ensuring the operation of the PS "UZCARD" in the territory of the Republic of Uzbekistan on the basis of the license of the Central Bank of the Republic of Uzbekistan, as well as ensuring the implementation of payments through interaction through the application of procedures, infrastructure and rules of the payment system, established by URPC.

1.17. **Transport Bank Card (TBC)** - a means of payment, co-branded bank card issued by the Bank-Issuer and ATTO by means of ICTI containing details mandatory for making payments and providing its holder with an opportunity to make payments for Goods and travel in public transport through payment infrastructures and in accordance with the rules of PS "UZCARD" and ATTO, as well as to perform other operations on the bank account (card account) established by the Bank-Issuer.

1.18. **ATTO application** is a hardware and software complex designed to provide information and technological interaction in the provision of passenger transportation services in public transport using TBC with contactless NFC technology, mobile and stationary validators for fare payment registration, as well as billing system for reporting on the number and time of trips, public transport route number, purchase of tariff plans and other.

1.19. **Payment system UZCARD (PS "UZCARD")** - a set of relations ensuring payments by interaction of URPC, Bank-Issuer, Bank-Acquirer and (or) Software through application of procedures, infrastructure

and rules of PS "UZCARD" established by URPC.
1.20. **Payment application** - software of the Banks or Payment organizations, which allows to pay for travel, Goods, view transaction history, make money transfers and many other things.
1.21. **Payment Organization (PO)** - a legal entity, which is not a bank and is entitled to carry out payment services activities, providing ICTI in terms of TBC usage, client identification and data transfer for payment execution.
1.22. **Personal Data (PDN)** - information recorded on electronic, paper and (or) other material medium relating to a certain natural person or enabling his/her identification.
1.23. **POS-terminal** - a device or software connected to the URPC processing center that allows the Client to carry out Transactions.
1.24. **Personal Data Subject** - a natural person to whom the personal data relates.
1.25. **Website** - an information resource of URPC and/or ATTO in the Internet at the following address: https://uzcard.uz and/or https://atto.uz.
1.26. **ICTI Subjects** - URPC, Bank-Issuer, Bank-Acquirer, ATTO.
1.27. **Trade and Service Enterprise (TSE)** - a legal entity and/or a natural person carrying out entrepreneurial activity without forming a legal entity (individual entrepreneur), selling Goods and having concluded a banking service agreement with the Bank-Acquirer.
1.28. **Good** - a good (service/work) sold by the Merchant to the Client, payment for which is made by TBC.
1.29. **Transfer Tariff** - a special differentiated tariff (preferential and/or free of charge) provided to the Client when paying for the travel by TBC within one 60 (sixty) minute period from the moment of the first payment and when the Customer uses several types of public transport (transfers). Fares are determined by the local executive authority. The time of fare payment, number of journeys and their cost are specified in the ATTO Application.
1.30. **Tariff plan** - a special tariff providing preferential fare for public transport (except for shuttle and line taxis) subject to its purchase in the ATTO application. The number of uses of public transport and transfers from one transport to another is not limited.
1.31. **Acquiring** - an activity of settlements for Transactions made with the use of TBC.
1.32. **Bank secrecy** - information protected by the bank about operations, accounts and deposits of its clients (correspondents), about its client (correspondent), received by the bank in connection with provision of banking services to the client (correspondent), about availability, nature and value of the client's (correspondent's) property stored in safes and premises of the bank, about interbank operations and transactions, about the client (correspondent) of another bank,

which became known as a result of circulation of information constituting banking secrecy between banks, about participants of the funded pension system, the amount and movement of pension contributions, pension savings on individual funded pension accounts of citizens.
1.33. **Limited Circulation Information (LCI)** – a personal data and information constituting bank secrecy of this Client.
1.34. **Net Position** - the final settlement balance reflecting the change in the volume of property rights of the PS "UZCARD" Participants after the clearing operation.
1.35. **Processing of LCI** - implementation by the Subject of ICTI of one or a set of actions on collection, systematization, storage, modification, amendment, addition, use, provision, distribution, transfer, depersonalization and destruction as defined in the Laws of the Republic of Uzbekistan "About Bank Secrecy" and "About Personal Data".
1.36. **Validation** - a first payment on TBC made after purchase of a tariff plan by attaching it to the ATTO validator installed in public transport.

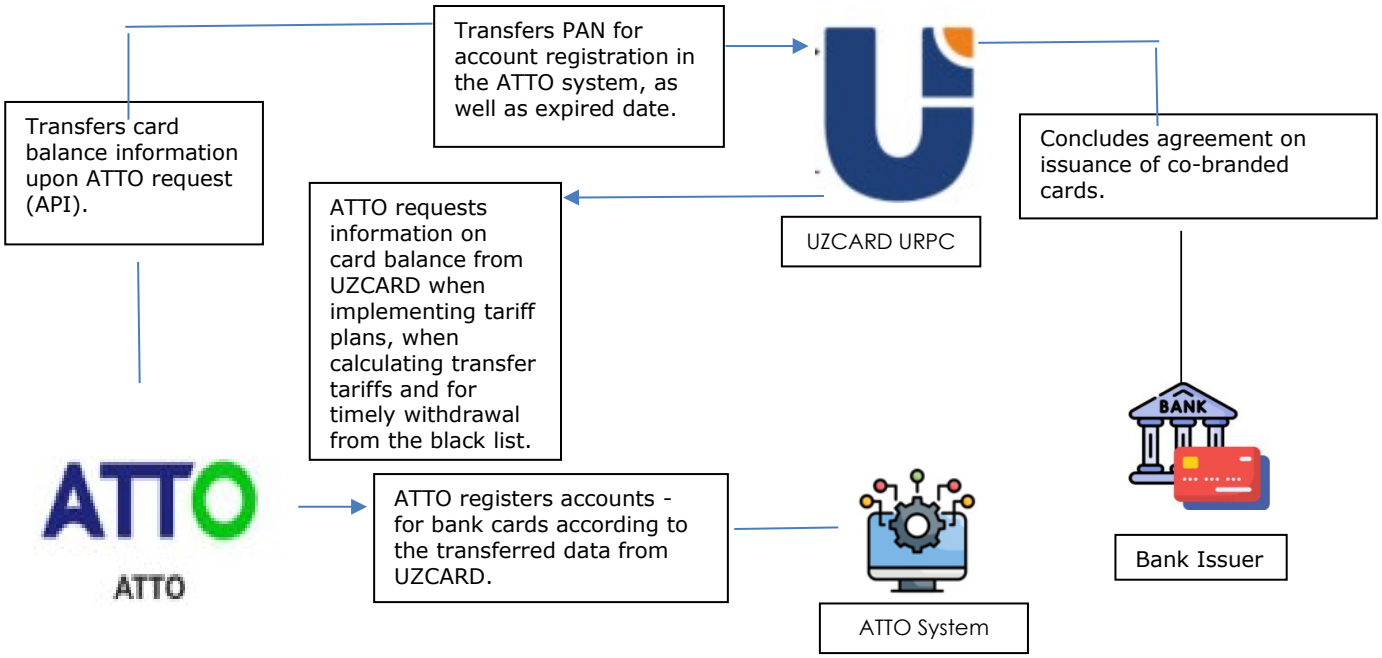
2. GENERAL PROVISIONS.

2.1 This Standard is a document that establishes the terms and conditions of interaction of ICTI Subjects, including terms and other conditions of information and technological interaction between URPC, Bank-Acquirer, Bank-Issuer, ATTO, when using TBC for Transactions (hereinafter - Services).
2.2 This Standard has been developed for the purpose of organization of information exchange necessary for performance of Transactions and proper provision of Services.
2.3 The Standard is addressed to and binding on Bank-Acquirer and Bank-Issuer, which are participants of the PS "UZCARD" and carry out Transactions and issue TBC, as well as the Software, which has entered into a relevant agreement with URPC and provides information and technological interaction for the purpose of carrying out Transactions using TBC in the PS "UZCARD".
2.4 ICTI Subject shall join this Standard according to the procedure defined by the Rules of the PS "UZCARD". Adherence to this Standard shall mean the subjects' acceptance of all terms and conditions of this Standard, the Rules of the PS "UZCARD" without any exceptions or limitations.
2.5. This Standard is a part of the Rules of the PS "UZCARD", is binding for all Subjects of the ICTI Standard.

3. TBC EMISSION PROCESS

3.1 TBC emission occurs in the following order:

Scheme of interaction between ATTO, Bank Issuer and URPC



3.2 Client sends an application to the Bank-Issuer for opening of TBC, including consent for processing of SSOs by URPC and ATTO.
3.3 Bank-Issuer shall ensure the existence of the Client's consent for processing of CCOs, form and send a request for opening of TBC to URPC.
3.4. URPC, on behalf of the Bank-Issuer, processes the data and the request by contract-ID, after which it sends data on the Client's PAN number, card expiry date and telephone number to ATTO for registration in ATTO's information systems.
3.5. ATTO shall ensure that the Client has consented to the processing of the CCO, receive and store the Client's data in its database, after which ATTO shall send to EOPC a confirmation of the success of adding the TBC data.
3.6. URPC, on behalf of ATTO, processes the data and returns the response to the Bank-Issuer for issuance of TBC.
3.7. Bank-Issuer receives the data on the application and performs the issue and delivery of TBC to the Client.

4. PROCESS, CONDITION OF PURCHASE AND ACTIVATION OF TARIFF PLANS.

4.1 The process of tariff plan purchase is as follows:

4.2. After receiving the TBC, the Client adds the TBC to the ATTO application.
4.3 In order to purchase a tariff plan, the Client must have a positive TBC balance sufficient to purchase the relevant tariff plan.
4.4 The purchase of a suitable tariff plan can be done in the following ways:
- in the ATTO mobile application;
- in the Client's personal cabinet on the website atto.uz;
- at UzPOST branch.
4.5. Activation of the tariff plan purchased by the Client on TBC takes place on the day of the first Validation.

5. RIGHTS AND OBLIGATIONS OF ICTI SUBJECTS.

5.1. RESPONSIBILITIES OF URPC:
5.1.1. develop requirements and forms of system message exchange between ICTI Subjects;
5.1.2. define standards and Standards for information-technological interaction between ICTI Subjects;
5.1.3. establish the procedure for information-technological interaction between URPC, Bank-Acquirer, Bank-Issuer, PO, ATTO.
5.1.4. organize and test telecommunication and information-technological interaction jointly with ICTI Subjects;
5.1.5. ensure routing of authorization requests for Transactions made with TBC;
5.1.6. in case of amendments to the Standard of Information and Technological Interaction, timely notify all the ICTI Subjects by posting the amendments on the Website;
5.1.7. provide ICTI Subjects with the information necessary for them to fulfil their obligations under this Standard;
5.1.8. ensure timely formation of registers necessary for ICTI Subjects to make mutual settlements on the Transactions performed;
5.1.9. ensure authorization of requests of the ICTI Subjects for the Transactions made with the use of the UZCARD TS TBC in POS-terminals/CRM;
5.1.10. inform ICTI Subjects in writing about all changes of their details within 3 (three) banking business days after their change;
5.1.11. advise ICTI Subjects on settlement issues;
5.1.12. ensure fulfilment of other obligations established by the Standard.

5.2. RIGHTS OF URPC:

5.2.1. provide ICTI Subjects with information on the status of the Transaction made with the use of TBC in accordance with the rules and standards of the PS “UZCARD”;
5.2.2. control the ICTI Subjects' compliance with the approved rules and the PS “UZCARD” Standard;

5.2.3. refer to the interaction with the ICTI Subjects, mention them in its advertising and information materials;
5.2.4. unilaterally amend the present Standard of Information and Technological Interaction, Rules of the PS "UZCARD";
5.2.5. in accordance with the Standard unilaterally suspend (terminate) information-technological interaction with ICTI Subjects by sending them a corresponding notice in writing;
5.2.6. request from ICTI Subjects information and documents related to their activities on rendering Services under the Standard;
5.2.7. exercise other rights established by the Standard, the Rules of the PS "UZCARD" and the legislation of the Republic of Uzbekistan.

5.3. OBLIGATIONS OF THE BANK-ISSUER:

5.3.1. request from URPC the information necessary for fulfilment of the obligations assumed under this Standard;
5.3.2. identify the Client as the holder of the TBC in part of the BC, having the right to dispose of the TBC in part of the BC;
5.3.3. ensure the protection of LCI within the framework of information exchange, fulfilment of information protection requirements in accordance with this Standard, rules and standards of PS "UZCARD", the current legislation;
5.3.4. take appropriate measures on claims and requests of ICTI Subjects within the established time limits, provide the required information.
5.3.5. exercise other rights stipulated by the legislation of the Republic of Uzbekistan.
5.3.6. provide URPC with authorization documents for carrying out activities;
5.3.7. take legal, organizational and technical measures to protect personal data, ensuring the integrity and security of personal data, confidentiality of personal data, prevention of unlawful processing of personal data;
5.3.8. independently regulate legal relations and disputes/disagreements with the Clients of the Bank-Issuer;
5.3.9. observe confidentiality and ensure protection of any information, including information constituting bank secrecy, and not to provide it to third parties, as well as to the ICTI Subjects, subject to restrictions and/or prohibitions provided for by the legislation of the Republic of Uzbekistan;
5.3.10. obtain the Client's consent to the processing of personal data, including the transfer of his/her data to ICTI Subjects. The Client's consent shall, inter alia, allow the URPC to further transfer the Client's personal data to the ICTI Subjects and/or payment organizations, in order to fulfill this Standard, written requirements of the Central Bank of the Republic of Uzbekistan, Department for Combating Economic Crimes under the General Prosecutor's Office of the Republic of

Uzbekistan, within the framework of anti-money laundering, financing of terrorism and financing of proliferation of weapons of mass destruction, as well as to compensate and indemnify to the ICTI Subjects the Client's personal data.
5.3.11. compensate and reimburse ICTI Subjects for any losses, damages or expenses (including court costs) incurred by ICTI Subjects in connection with the settlement of all claims, actions, including those of a procedural nature, arising out of or in connection with any provision of Services, performance of Transactions without the Bank-Issuer's respective instruction and/or consent, including the Client's, performance of actions/inactions contrary to the current legislation. These terms and conditions shall not apply to cases when losses, damages or expenses are the result of or occurred due to culpable and/or illegal acts/ omissions on the part of ICTI Subjects or other deliberate breach by ICTI Subjects of their obligations;
5.3.12. inform the ICTI Subjects in writing about all changes in their details within 3 (three) banking days after the change.

5.4. RIGHTS OF THE BANK-ISSUER:

5.4.1. request from the URPC the information necessary for fulfillment of the obligations assumed according to this Agreement.
5.4.2. exercise other rights stipulated by the legislation of the Republic of Uzbekistan.

5.5. OBLIGATIONS OF THE BANK-ACQUIRER:

5.5.1. ensure protection of information (Clients' personal data and information constituting bank secrecy) within the framework of information exchange, fulfillment of information protection requirements in accordance with this Standard, rules and standards of PS “UZCARD”;
5.5.2. bring to the attention of the TSP the relevant provisions of this Standard applicable to the TSP's activities;
5.5.3. maintain confidentiality and ensure protection of any information, including information constituting bank secrecy, and not to provide it to third parties, as well as to ICTI Subjects, subject to restrictions and/or prohibitions provided for by the legislation of the Republic of Uzbekistan;
5.5.4. obtain the Client's consent to the processing of personal data, including the transfer of his data to ICTI Subjects. The Client's consent shall, inter alia, allow the URPC to further transfer the Client's personal data to the ICTI Subjects and/or payment organizations, in order to fulfill this Standard, written requirements of the Central Bank of the Republic of Uzbekistan, Department for Combating Economic Crimes under the General Prosecutor's Office of the Republic of Uzbekistan, within the framework of anti-money laundering, financing of terrorism and financing of proliferation of weapons of mass destruction, as well as to compensate and indemnify the ICTV Subjects for the processing

of the Client's personal data.
5.5.5. compensate and reimburse ICTI Subjects for any losses, damages or expenses (including legal expenses) incurred by ICTI Subjects in connection with settlement of all claims, actions, including those of procedural nature, arising in consequence of or in connection with any provision of Services, performance of Transactions without receipt by the Bank-Acquirer of the relevant order and/or consent, including the Client, performance of actions/inactions contrary to the current legislation. The said terms and conditions shall not apply to those cases when losses, damages or expenses are the result of or occurred due to culpable and/or illegal actions/inactions on the part of the ICTI Subjects or other intentional violation by the ICTI Subjects of their obligations;
5.5.6. take appropriate measures on claims and requests of ICTI Subjects within the established timeframe, provide the required information.

5.6. RIGHTS OF THE BANK-ACQUIRER:

5.6.1 request from URPC the information necessary for fulfillment of obligations assumed according to this Standard;
5.6.2. exercise other rights provided for by the legislation of the Republic of Uzbekistan.

5.7. DUTIES OF ATTO:

5.7.1. request from the URPC the information necessary to fulfill the obligations assumed under this Standard;
5.7.2. identify the Client as the holder of the TBC, in the part of the TC, having the right to dispose of the TBC in the part of the TC;
5.7.3. verify the authenticity of the Client's choice of the Transaction submitted for execution;
5.7.4. ensure the protection of LCI within the framework of information exchange, fulfillment of information protection requirements in accordance with this Standard, rules and standards of PS “UZCARD”, current legislation;
5.7.5. implement fare plans, control and ensure the legitimacy of benefits, deductions and discounts that can be used by the Clients in accordance with the ATTO rules and the current legislation;
5.7.6. ensure transparency of the process of cashless payment for public transportation;
5.7.7. perform ICTI with URPC for the purpose of fare payment by the Client with the use of TBC;
5.7.8. ensure protection of information (Clients' personal data and information constituting bank secrecy) within the framework of information exchange, fulfillment of information protection requirements in accordance with this Standard, rules and standards of PS “UZCARD”;
5.7.9. maintain confidentiality and ensure protection of any

information, including information constituting bank secrecy, and not to provide it to third parties, as well as to the ICTI Subjects, in the presence of restrictions and/or prohibitions provided for by the legislation of the Republic of Uzbekistan;
5.7.10. obtain the Client's consent to the processing of personal data, including the transfer of his/her data to ICTI Subjects. The Client's consent shall, inter alia, allow the URPC to further transfer the Client's personal data to the ICTI Subjects and/or payment organizations, in order to fulfill this Standard, written requirements of the Central Bank of the Republic of Uzbekistan, Department for Combating Economic Crimes under the General Prosecutor's Office of the Republic of Uzbekistan, within the framework of anti-money laundering, financing of terrorism and financing of proliferation of weapons of mass destruction, as well as to compensate and indemnify the ICTI Subjects for the processing of the Client's personal data.
5.7.11. compensate and reimburse to ICTI Subjects any losses, damages or expenses (including court costs) incurred by ICTI Subjects in connection with settlement of all claims, actions, including those of procedural nature, arising in consequence of or in connection with any provision of Services, performance of Transactions without receipt by the Bank-Acquirer of the relevant order and/or consent, including the Client, performance of actions/inactions contrary to the current legislation. These terms and conditions shall not apply to cases when losses, damages or expenses are the result of or occurred as a result of guilty and/or illegal acts/ omissions on the part of the ICTI Subjects or other intentional violation by the ICTI Subjects of their obligations;
5.7.12. transfer to URPC for the Transaction the TBC data for payment and other necessary parameters according to the technical documentation provided by URPC. By transmitting the data, ATTO confirms the Client's consent to receiving, storing, processing of his/her personal data by all ICTI Subjects and carrying out the Transaction with the help of the transmitted data, including personal data;
5.7.13. provide URPC with authorization documents for carrying out the Operation;
5.7.14. take legal, organizational and technical measures to protect personal data, ensuring integrity and safety of personal data, observance of confidentiality of personal data, prevention of unlawful processing of personal data;
5.7.15. independently regulate legal relations and disputes/disagreements with Clients;
5.7.16. at the end of each Reporting Period following the Reporting Period, reconcile the processed Transactions with the Bank;
5.7.17. inform ICTI Subjects in writing about all changes of their details within 3 (three) banking days after their change.

5.8. ATTO'S RIGHTS:
5.8.1. Request from URPC the information necessary to fulfill the obligations assumed under this Standard.
5.8.2. exercise other rights stipulated by the legislation of the Republic of Uzbekistan.

6. PROCEDURE OF MUTUAL SETTLEMENTS.

6.1 Settlements between the ICTI Subjects on provision of Transactions using TBC made during the Reporting Period shall be performed in accordance with the Rules and Tariffs of the PS "UZCARD", the rules and tariffs of the ATTO, separately concluded agreements, the current legislation, including the legislation on the settlement and clearing system of the Central Bank of the Republic of Uzbekistan.
6.2. The cost of URPC services does not include VAT and is determined in accordance with the Tariff approved by URPC and effective on the date of payment. The Tariff shall be placed on the official web-site of the Contractor at https://www.uzcard.uz. All taxes and fees, which are or may be taxed in the future on the Services, shall be paid in excess of the Tariff, unless otherwise established by the legislation of the Republic of Uzbekistan, by the Participant of the PS "UZCARD".
6.3. URPC has the right to change the Tariff unilaterally. All information about the URPC Tariffs and all changes of the Tariffs shall be published on the official web-site of URPC within 3 (three) working days after their approval by URPC.
6.4 The amendments to the Tariff shall come into force and be applied by URPC not earlier than 15 (fifteen) calendar days from the date of their publication on the official web-site of URPC or written notification to the ICTI Subjects, whichever is earlier.
6.5 Settlements shall be made in the national currency of the Republic of Uzbekistan - sum.
6.6 ICTI Subjects shall send data on processed Transactions/Services rendered in accordance with their rules, tariffs, standards and technological instructions.
6.7 URPC shall charge a commission fee for the provision of Services to ensure the procedure of interaction between the ICTI Subjects, including for the execution of Transactions using TBC and other terms of information and technological interaction between URPC, the Bank-Issuer and ATTO when using TBC for the purpose of Transactions in the amount provided for by the URPC Tariffs effective as of the date of payment for the Services. The commission fee shall be paid by the Bank-Acquirer after the reconciliation of the processed Transactions for the Reporting Period.
6.8. Payment of the interbank fee shall be made by the Bank-Acquirer

in favor of the Bank-Issuer according to the procedure and within the terms established by the relevant URPC Standard.
6.9. URPC shall pay for the Services of information and technological interaction of ATTO in the amount determined by separately concluded agreements.

7. CONFIDENTIALITY.

7.1. Confidential information means information, access to which is restricted in accordance with the requirements of the legislation of the Republic of Uzbekistan, ICTI Subjects and (or) the rules of the PS "UZCARD", insider information, as well as any other information belonging to an ICTI Subject regardless of the form of its provision, transmitted by the disclosing party (the party transmitting the information) to the receiving party (the party receiving the information).
7.2. The receiving party may not disclose or otherwise disclose confidential information to third parties without written consent (authorization) of the disclosing party, except for cases provided for by the legislation of the Republic of Uzbekistan and the rules of the PS "UZCARD", as well as if the confidential information is legally obtained from a source other than the disclosing party without confidentiality obligations.
7.3 ICTI Subject undertakes to ensure confidentiality of information used and received within the framework of the rules of the PS "UZCARD".
7.4 The Parties shall have the right, without prior written consent of the disclosing party, at their discretion and taking into account 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 responsible for the actions (inaction) of their employees and other persons who have access to confidential information.
7.5. The receiving party shall be liable for disclosure of confidential information, as well as for unauthorized use of confidential information, which occurred through the fault of the receiving party.
7.6. The receiving party shall be obliged to compensate the disclosing party for losses incurred as a result of disclosure of confidential information or its unauthorized use, which occurred through the fault of the receiving party.
7.7 ICTI Subject agrees that URPC's information processing and storage activities do not violate their rights with respect to such information and confidentiality requirements.
7.8 ICTI Subject undertakes not to disclose to third parties, without

prior written consent of URPC, information about availability and (or) content of program, technical and other solutions designed to work within the framework of the rules of the PS "UZCARD".
7.9 In case the disclosing party terminates interaction with other ICTI Subjects according to 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 under the act all previously transferred confidential information 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. In case of impossibility to return and (or) destroy confidential information within the terms set forth above, this term may be changed by agreement of the parties.
7.10. In case of termination of interaction between the ICTI Subjects within the framework of this Standard on any grounds, the obligations on non-disclosure of confidential information shall be preserved for 5 (five) years from the date of termination of interaction within the framework of this Standard.
7.11. Although the URPC has the right to process confidential information of an ICTI Subject that has terminated its interaction with ICTI Subjects under this Standard until it completes fulfillment of all obligations incurred during the period of its interaction with ICTI Subjects under this Standard, and in order to fulfill the requirements of the legislation of the Republic of Uzbekistan.

8. RESPONSIBILITY OF ICTI SUBJECTS

8.1. In case of non-fulfillment or improper fulfillment of obligations under this Standard by any of the ICTI Subjects, the ICTI Subject whose rights have been violated shall have the right to demand from the guilty ICTI Subject the proper fulfillment of the assumed obligations, as well as reimbursement of losses caused to it.
8.2 ICTI Subjects shall bear responsibility for non-fulfillment or improper fulfillment of obligations in accordance with the current legislation of the Republic of Uzbekistan.
8.3. ICTV Subjects shall be responsible for the content, accuracy and timeliness of all information transmitted to another ICTI Subject.
8.4 Each ICTI Subject shall be independently liable to third parties in accordance with the rules of the PS "UZCARD", ATTO rules, concluded agreements, and the current legislation of the Republic of Uzbekistan.
8.5 ICTI Subjects undertake to take all organizational security measures to prevent unauthorized access of unauthorized persons to the operated software, equipment, communication systems and technical documentation. Each of the ICTI Subjects is independently responsible for ensuring information security.

8.6. ICTI Subject shall be exempt from liability for non-performance or improper performance of its obligations under this Standard, if such non-performance or improper performance was caused by force majeure circumstances, i.e. extraordinary and unavoidable under the given conditions circumstances, which are understood as: prohibited actions of the authorities, civil unrest, epidemics, blockade, embargo, earthquakes, floods, fires or other natural disasters, which occurred after the date of acceptance of this Standard into force, which occurred after the date of acceptance of this Standard into force, which it could not have prevented by any reasonable measure or means.
8.7. Faulted Party shall be liable for the damage caused to the Affected Party, which occurred through the fault of the Faulted Party, arising in connection with non-fulfillment and/or improper fulfillment of the terms of this Standard by the Faulted Party, provided that documents confirming the fact and amount of the damage caused are provided.
8.8 URPC shall under no circumstances be liable for direct or indirect damage caused to the Participant of PS "UZCARD", Software, ATTO as a result of the use or inability to use the Services and incurred as a result of errors, omissions, interruptions, changes in functions, defects, delays in operation, which occurred through no fault of URPC.
8.9 Participant PS "UZCARD" shall be liable for any losses or other negative consequences arising as a result of non-fulfillment or improper fulfillment of obligations under this Standard.
8.10. Participant of PS "UZCARD" informs the Client that the latter is fully responsible for the safety of his personal data when entering them on a device that uses unprotected connections or threatened by malicious programs and applications.
8.11. URPC shall not be liable for improper fulfillment of the terms of the Standard, if such non-fulfillment was a consequence of non-fulfillment of the terms of the Standard by the Participant of PS "UZCARD", ICTI Subject.
8.12. URPC shall not be liable for any losses incurred by the Participant of PS "UZCARD", ICTI Subject, due to the fact that the Participant of PS "UZCARD" did not familiarize itself and/or did not timely familiarize with the terms of this Standard provided by the URPC.
8.13. Liability of URPC to a UZCARD Member, ICTI Subject and/or Client in respect of any loss or damage incurred by the latter as a result of the provision of the Services or in connection with the provision of the Services due to the negligence of URPC shall be limited to the amount received by URPC in accordance with this Standard during the last three-year period. Liability of URPC for actual damages incurred by a UZCARD Member, ICTI Subject and/or Client as a result of any intentional breach by URPC of its obligations under this Standard shall be determined in accordance with applicable law. The

extent of URPC's liability to the UZCARD Member, the ICTI Subject and/or the Client shall be governed by the following provisions, which shall in all cases be subject to the general limitation on URPC's liability set out above:
8.14. - Liability of URPC shall be limited to the amount proportional to the total amount of the actual damage, taking into account the counter-fault of the Participant of PS "UZCARD", the ICTI Subject and/or the Client (hereinafter referred to as "URPC's Proportionate Share of Liability") and the share of liability of any other person that it bears towards the Participant of PS "UZCARD", the ICTI Subject and/or the Client for the same loss or damage (hereinafter referred to as "Other Responsible Party");
8.15. - for the purposes of determining the URPC's Proportionate Share of Liability, such facts as termination of the existence of the Other Responsible Party, termination of its liability, establishment of an agreed limit of its liability, lack of funds or other reasons related to insolvency will not be taken into account. URPC shall not be liable to the Clients for illegal, unfair and unintentional actions of the employees of Participants PS "UZCARD".

9. PROCEDURE OF DISPUTE RESOLUTION.

9.1 This Standard is governed by the laws of the Republic of Uzbekistan.
9.2 Disputes and disagreements arising between ICTI Subjects in the course of fulfillment of this Standard shall be resolved through negotiations between ICTI Subjects. In case of impossibility to resolve disputes and disagreements through negotiations, they shall be resolved in court in accordance with the current legislation of the Republic of Uzbekistan.

10. ANTI-CORRUPTION CONDITIONS AND SANCTIONS CLAUSE.

10.1 In the course of fulfilling their obligations under this Standard, ICTI Subjects, their affiliates, employees or intermediaries shall not pay, offer to pay, or authorize the payment of any money or value, directly or indirectly, to any person to influence the actions or decisions of such persons in order to obtain any undue advantage or other benefit.
10.2 In the course of fulfillment of their obligations under this Standard, ICTI Subjects, their affiliates, employees or intermediaries shall not perform actions qualified by the current legislation as giving/receiving a bribe, commercial bribery.
10.3 Each of the ICTI Subjects of this Standard shall refuse to stimulate in any way the employees of the other ICTI Subject, including by providing monetary amounts, gifts, gratuitous performance of works (services) to them and other ways that make an

employee dependent and aimed at ensuring that the employee performs any actions in favor of the stimulating party.
10.4 If ICTI Subjects suspect that a violation of any anti-corruption terms has occurred or may occur, the relevant ICTI Subject undertakes to notify the other ICTI Subject in writing or orally by means of a hotline or otherwise.
10.5 If one of the ICTI Subjects establishes that another ICTI Subject has committed acts contrary to these anti-corruption conditions or receives reliable information that such acts have been committed, this fact may be considered a material breach of the terms of this Standard and serve as a basis for termination of cooperation under this Standard without the need to pay compensation to the guilty party.
10.6 Each ICTI Subject undertakes to comply with the economic and financial sanctions provided by the sanctions regimes of the United Nations, the United States (OFAC), the European Union and the United Kingdom.
10.7 ICTI Subjects confirm that at the time of adherence to this Standard, as well as during its validity, neither the ICTI Subject, nor its beneficiaries, controlling persons, members of the Board of Directors and ultimate beneficial owners (including owners of shares of more than 25%) are included in the sanctions lists of the above-mentioned bodies.
10.8 ICTV Subjects undertake to regularly check their clients, beneficiaries and counterparties, as well as members of their governing bodies for presence on sanctions lists, with a frequency of at least once a year and in case of receiving notifications of new sanctions.
10.9 ICTI Subjects undertake not to provide the Services to persons included in the sanctions lists of UN, USA (OFAC), the European Union and the United Kingdom.
10.10. ICTI Subjects acknowledge and agree that if any of the ICTI Subjects, its affiliates, counterparties or any other related party is subject to sanctions, restrictions or prohibitions that prevent it from fulfilling its obligations under this Standard, such ICTI Subject shall immediately notify the other ICTI Subject.
10.11. In case fulfillment of obligations under this Standard becomes impossible in whole or in part due to such circumstances, ICTI Subjects may suspend fulfillment of obligations under this Standard for the period of validity of such sanctions or terminate interaction under this Standard by mutual agreement. In case of termination of ICTI due to sanctions, the ICTI Subject that received the prepayment is obliged to return it to another ICTI Subject in full within 15 working days from the moment of receiving the notification on termination of interaction under this Standard.
10.12. In such circumstances, neither of the ICTI Subjects shall be

liable for failure to fulfill or improper fulfillment of its obligations under this Standard if it is caused by the direct or indirect impact of sanctions, except for the obligation to return the prepayment if it is received.
10.13. In case of violations of the sanction requirements, all losses and expenses related to these violations and incurred before the termination of interaction under this Standard shall be borne by the violating ICTI Subject. Another ICTI Subject shall be entitled to claim reimbursement of its incurred losses from the violating ICTI Subject. Upon termination of the interaction under this Standard due to sanction non-compliance, the obligation to compensate for future obligations shall cease.

11. OTHER CONDITIONS.

11.1 No ICTI Subject may transfer its rights and obligations under this Standard to a third party without the prior written consent of the other ICTI Subject.
11.2 In case any of the ICTI Subjects changes its legal form, address, name, bank details, as well as any other changes, it shall notify the other ICTV Subject in writing within 10 (ten) working days from the date of such changes. All responsibility and risks related to failure to notify or untimely notification shall be borne by the ICTI Subject affected by such changes.
11.3 ICTI Subjects shall promptly notify each other in writing of any changes that may materially affect the fulfillment of their obligations under this Standard.
11.4 ICTI Subjects shall exchange notifications electronically through telecommunication channels that ensure that the receipt of the notification by the other ICTI Subject is recorded. In addition to electronic notification, an ICTI Subject shall send original paper versions of the notification by mail or by hand within a period not exceeding one (1) week from the date of occurrence of the relevant circumstances. Together with the notification in electronic and paper forms, documents reflecting the information, including information, explanations, etc., necessary in the opinion of the ICTI Subject shall be sent.