UZCARD

Joint-Stock Company
«Common Republican
Processing Center»

OFFER

on interaction with PS «UZCARD»
by joining to the Rules of payment
system «UZCARD»

Tashkent – 2025

PREAMBLE

In accordance with Chapter 27 of the Civil Code of the Republic of Uzbekistan this document is an official written offer of 'UZCARD' Payment System Operator - 'Common Republican Processing Centre' Joint Stock Company (hereinafter - CRPC) to all payment organisations on joining the Rules of 'UZCARD' Payment System, together with all standards, regulations and Tariffs (hereinafter - Rules).

This Offer is addressed to payment organisations (hereinafter referred to as POs), which have the appropriate licence to carry out activities of a payment organisation.

Acceptance of this Offer shall be carried out in a notification procedure by sending an application on joining, according to the form provided in Appendix 1 to this Offer (hereinafter referred to as the Application). The application must be accompanied by the documents specified in Appendix 2 to this Offer.

The Application shall be executed in writing and signed by an authorised representative of the PO with a stamp (if any).

The Application with the required documents shall be submitted to the CRPC by hand or by mail to the address: 78 Abdulla Kodiriy Street, Shaykhantakhur district, Tashkent, 100011, Uzbekistan.

The CRPC will review the Application and attached documentation within 3 (three) working days from the date of receipt. If necessary, the CRPC has the right to request additional information and/or documents.

The Offer shall not be deemed to be accepted by the PO in case of:

a) non-compliance with the requirements stipulated by this Offer to the procedure of execution of the Application and its attachments;
b) incomplete and/or unreliable information in the submitted Application and/or attached documentation;
c) signing of the Application by an unauthorised person.

In case of negative result of the Application review, the CRPC sends a notification stating the reasons for the refusal. After elimination of all

identified discrepancies, the PO has the right to resubmit the Application.

The Offer shall be deemed accepted and shall become effective as of the date specified in the latest Application submitted by the PO, unless within 3 (three) business days the PO receives from CRPC a notice of negative result of consideration of the relevant Application.

Such acceptance means the full and unconditional adherence of the PO, in the relevant part, to the Rules, Standards, Regulations and Tariffs of 'UZCARD' Payment System without any reservations, exceptions, exemptions or objections.

The PO, by accepting this Offer, confirms that it
- understands and accepts all possible legal consequences for the PO that may arise in connection with the acceptance of this Offer;
- has all legal rights, authorisations and powers to enter into a contractual relationship with CRPC for adherence to the Rules;
- has provided true, valid and complete information;
- is fully familiarised with the rights, obligations and responsibilities of the PO under the Rules (Regulations, Standards and Tariffs) of the PS 'UZCARD'.
- legal consequences in connection with the accession to the Rules;
- the procedure of termination, amendments and/or additions to the Rules and Tariffs of CRPC, this Offer by the CRPC.

CRPC keeps the right to amend this Offer, the Rules, including Regulations and Standards, which are an integral part of the Rules, and Tariffs at any time in accordance with the procedure and within the terms established by the current legislation. In this regard, the PO undertakes to independently control the existence of changes in the Offer and the Rules.

Up-to-date editions of the Offer and the Rules, as well as regulations and standards, Tariffs shall be posted on the CRPC official website www.uzcard.uz **at least 15 (fifteen) working days prior** to the date of entry into force of such changes.

The Offer may be withdrawn by CRPC at any time, in case of violation of its terms and conditions and/or Rules, by sending a notice of withdrawal of this Offer to the PO or publishing it on the CRPC website. The Offer shall be deemed withdrawn and the agreement terminated on the date of receipt of the notice by the PO or after 15 (fifteen) working days from the date of publication of the notice on the CRPC website.

1. TERMS AND DEFINITIONS.

1.1. For the purposes of this Offer, terms and definitions shall be used in the meanings established by the Law of the Republic of Uzbekistan dated November 01, 2019 No. LRU-578 ‘On Payments and Payment Systems’, the Law of the Republic of Uzbekistan dated November 05, 2019 No. LRU-580 ‘On Banks and Banking Activities’, regulatory documents of the Central Bank of the Republic of Uzbekistan, the Rules, as well as other acts of legislation of the Republic of Uzbekistan.
1.2. In this Offer, unless the context provides otherwise, words used in the singular number may also imply the plural number and vice versa, and words used in the masculine gender may also imply the feminine and neuter gender and vice versa.

2. SUBJECT

2.1. By accepting this offer, the PO shall be able to interact with the UZCARD PS on the terms and conditions stipulated in the Regulations, which include the binding Standards and Regulations, which are an integral part of the Regulations, as applicable to the PO's activities.

3. OBLIGATIONS OF THE PARTIES

3.1. The obligations of the Parties shall be determined and regulated on the basis of the Rules in the part applicable to the activities of the PO.

4. COST, PROCEDURE OF CALCULATION AND ACCEPTANCE OF THE SERVICE

4.1. The cost, settlement procedure and acceptance of the services provided by CRPC within the framework of interaction with the PS ‘UZCARD’ shall be determined on the basis of the Rules and Tariffs in the part applicable to the PO's activity.

5. LIABILITY OF THE PARTIES

5.1. The Parties shall be liable for failure to fulfil or improper fulfilment of their obligations under this Offer in accordance with the current legislation of the Republic of Uzbekistan and the Rules of PS ‘UZCARD’.

6. GOVERNING LAW AND DISPUTE RESOLUTION

6.1. The legislation governing the legal relations arising from this Offer shall be the current legislation of the Republic of Uzbekistan.
6.2. All disputes arising from this Offer shall be resolved through negotiations. If it is impossible to resolve the dispute through negotiations, disputes shall be resolved in compliance with the claim procedure in accordance with the current legislation of the Republic of Uzbekistan. The term for consideration of a claim is 15 (fifteen) calendar days.
6.3. Disputes not settled amicably by the Parties shall be considered in the Tashkent Interdistrict Economic Court.

7. FINAL PROVISIONS

7.1. In everything that is not expressly provided by this Offer, Rules and Tariffs of PS ‘UZCARD’, the Parties shall be guided by the current legislation of the Republic of Uzbekistan and business turnover customs.

7.2. The Parties have agreed to recognise documents sent electronically, including documents filled in and drawn up via RBS, as documents drawn up in a simple written form. This provision shall not apply to the procedure for submitting an application for accession to the Rules of the PS ‘UZCARD’.

7.3. If any of the provisions of this Offer become illegal and/or invalid under the current legislation of the Republic of Uzbekistan, such provisions of the Offer shall not apply in relations between the Parties and shall be replaced by new provisions that meet the original intentions contained in the Offer to the maximum extent possible. Other provisions of the Offer remain in full force and effect.

7.4. This Public Offer is developed and published in Russian.

7.5. In accordance with the Laws of the Republic of Uzbekistan ‘On Banking Secrecy’, ‘On Informatisation’ and ‘On Personal Data’ hereby the PO shall ensure that it obtains the consent of its clients in writing, including in the form of an electronic document to:

- transfer by the PO of clients' personal data, data constituting bank secrecy, as well as other secrets protected by law to the CRPC;
- process by CRPC the personal data of the clients provided by the PO, data constituting bank secrecy, as well as other secrets protected by law, which are necessary for CRPC to fulfil its obligations under this Offer, Rules and Tariffs of PS ‘UZCARD’.

8. ADDRESS AND BANK DETAILS

‘Common Republican Processing Centre’ JSC
Address: 78, Abdulla Kodiriy Street, Shaykhantakhur district, 100011, Tashkent city.
a/c 2020 8000 2006 0030 2001
in Operational Department of ‘Kapitalbank’ JSCB
Bank code: 00974
TIN: 202042939; CCEA: 63110
Tel:(+998) 71-202-11-18

Appendix No. 1
to the Offer on interaction with PS UZCARD
by joining the Rules and Regulations of Payment system 'UZCARD'

TEMPLATE

'Common Republican Processing Centre' JSC
Address: *78 Abdulla Kodiriy Street, Shaykhantakhur district, Tashkent city*

APPLICATION
on joining to the Rules of payment system 'UZCARD'

Tashkent city **__ _____ 2024**

Payment organisation - '_____' JSC, hereinafter referred to as 'PO', represented by _____, acting on the basis of _____, informs about acceptance of the terms and conditions of the Offer on interaction with PS UZCARD by joining to the Rules (Standards, Regulations) of PS UZCARD (hereinafter referred to as the Offer), without any exceptions and exclusions in the part applicable to the activity:

☐ Payment organisation
☐ Agent of the Bank
☐ Bank's subagent

Contact Information:

1. PO's legal address:
_____
(index, city (region), district, street, number of house (office))

2. Contact information

Telephone	
E-mail	
Website	

3. Information on state registration (re-registration) of the PO:

_____

(name of the document, number and date of issue, by whom issued)

4. Information on the licence to operate the PO:

_____

(name of the document, number and date of issue, by whom issued)

5. Information on the head of the PO:

Full name	
Title of position	
Document confirming authorisation (order, minutes)	
Contacts (work/cell phone number)	
Email	

The PO hereby confirms:

- that the attached information and documentation have been verified and are true and complete.
- acceptance of all terms and conditions of the Offer, Rules (Standards/Regulations) and Tariffs without any exceptions and (or) limitations.

Annex: on __ pages.

(Head of the PO)

_____ _____ _____

Full name signature date

Appendix No. 2
to the Offer on interaction with PS UZCARD
by joining the Rules and Regulations of Payment system 'UZCARD'

List of documents,

which must be obligatory attached to the application for joining the Rules of the PS 'UZCARD'

1. Certified copy of the PO state registration certificate.
2. Certified copy of the PO licenses.
3. Certified copy of the Articles of Association, latest edition.
4. Document on the procedure of the PO interaction with the payment system 'UZCARD'.
5. Certified copies of documents confirming the powers of the person signing the application and other documents on behalf of the PO joining the Rules of payment system 'UZCARD'.
6. Certified copies of the balance sheet and statement of financial results for the last financial year.