To the “Procedure for Conducting Operations on Fixed-Term
Bank Deposits of Individuals in National Currency “Ustuvor.UZ”
and “Onlayn-Ustuvor.UZ” Placed on the Basis
of an Electronic Offer”
ANNEX 2

On the provision of a service for placing funds in national currency into the “Onlayn-Ustuvor.UZ” fixed-term online deposit via the “Trastpay” mobile application at Trustbank Private Joint-Stock Bank
ELECTRONIC OFFER

The Banking Service Office of Trustbank Private Joint Stock Bank (hereinafter referred to as the “Bank”), of the one part, and an individual holding a bank card issued by the Bank or another commercial bank, who has expressed, in electronic form by way of acceptance, full and unconditional consent to the terms of the Electronic Offer set out below (hereinafter referred to as the “Depositor”), of the other part, have, in accordance with Articles 367, 369 and 370 of the Civil Code of the Republic of Uzbekistan, entered into this Electronic Offer as follows.

§ 1. Subject of the Electronic Offer

1. Upon accepting the Electronic Offer, the Depositor shall transfer funds from the bank card account, by means of the “Trastpay” mobile application, to the “Onlayn-Ustuvor.UZ” fixed-term online deposit in national currency (hereinafter referred to as the “online deposit”).

2. In accordance with the Electronic Offer, the Bank shall accept the funds transferred by the Depositor into the online deposit, accrue interest thereon, return them upon expiry of the term, and allow the Depositor to manage the account of this online deposit remotely.

§ 2. Procedure for acceptance of the Electronic Offer

3. The placement by the Depositor of funds into the online deposit shall signify the Depositor’s consent to the terms of the online deposit offered by the Bank, the terms of this Electronic Offer, and the rules for providing the service of placing funds into the online deposit.

4. If the terms of the online deposit and this Electronic Offer are not acceptable to the Depositor, the Depositor shall express its refusal to place funds into the online deposit via the “Trastpay” mobile application.

5. The opening of the online deposit for the Depositor and the placement of the Depositor’s funds therein shall signify acceptance of this Electronic Offer. This Electronic Offer shall be deemed concluded from the moment the Depositor’s funds are placed into the online deposit.

§ 3. Terms of the online deposit and settlement procedure

6. Minimum amount of the online deposit: UZS 1,000,000 (one million).

7. The term of the online deposit shall be 18 (eighteen) months from the date the initial contribution is credited to the deposit account.

8. Income shall be accrued on the deposit at an interest rate of ___ percent per annum, calculated on the basis of 365 days in a year.

9. Additional contributions may be made to the online deposit during the first 12 months. The making of additional contributions shall not change the originally established term of the deposit.

10. After 1 (one) month has elapsed from the date funds are placed into the online deposit, and until the expiry of the deposit term, it shall be possible to withdraw funds in part. In such case, the balance of funds in the deposit must not be less than UZS 5,000,000.0 (five million).

11. The interest rate on an online deposit accepted under this Electronic Offer shall not change until the expiry of its term.

12. Interest on the online deposit shall be accrued from the day following the date funds are credited to the deposit account up to the day preceding the day they are returned to the Depositor or debited from the account on other grounds provided for by law.

No interest shall be accrued for the period during which the Bank was unable to use the funds in the Depositor's online deposit account because they were attached in accordance with the procedure established by law.

13. Interest accrued on the online deposit shall be paid monthly, in national currency, on the calendar date corresponding to the day following the date the deposit was accepted. If there is no such date in the relevant month, interest shall be paid on the first calendar day of the following month.

Interest accrued on the online deposit shall be automatically transferred to the Depositor's demand deposit account (20206000).

If the Depositor is a non-resident of the Republic of Uzbekistan, the Bank shall withhold tax on the income in the form of interest on the deposit, in accordance with the procedure and in the amount established by law, and transfer it to the budget.

14. Upon expiry of the term of the online deposit, the funds in the online deposit shall be returned to the Depositor by way of automatic transfer to the Depositor's demand deposit account (20206000).

15. If the Depositor intends to withdraw the online deposit in full before the expiry of its term, the Depositor shall notify the Bank thereof at least one month before the intended date of withdrawal of the deposit. In such case, the deposit agreement shall terminate, the deposit shall be returned early, and the interest accrued thereon shall be recalculated and paid on the following terms:

a) if the deposit was held for less than 6 months, the accrued interest shall not be paid;

b) if the deposit was held for 6 to 18 months — __ (_____) percent per annum;

In such case, the difference between the amount of interest paid earlier and the amount of interest accrued (after recalculation) shall be withheld from the deposit amount.

16. Funds shall be debited by the Bank from the online deposit account without the Depositor's instruction in the following cases:

a) on the basis of a decision of an authorized state body;

b) when the Depositor's debt under a loan and other obligations equated thereto is repaid, on the basis of a court decision.

17. Extension of the term of this Electronic Offer upon expiry of the term of the online deposit is not provided for.

18. When funds are transferred from the online deposit to a bank card issued by another bank, a commission shall be charged in the amount established by the Bank's current tariffs.

§ 4. Rights and obligations of the parties

19. Rights of the Bank:

a) in the event of early return of the online deposit, to carry out a recalculation with the Depositor in accordance with Clause 15 of this agreement;

b) in the cases and in the manner established by law, to refuse to carry out a transaction on the online deposit, to suspend the transaction temporarily, or to apply measures restricting the use and disposal of the funds;

c) to charge a commission fee, in accordance with the Bank's tariffs, when funds are

transferred from the Depositor's online deposit account to a bank card of another commercial bank;

d) if the Depositor is a non-resident of the Republic of Uzbekistan, to withhold tax on the income in the form of interest on the online deposit, in accordance with the procedure and in the amount established by law, and to transfer it to the budget.

20. Obligations of the Bank:

a) upon the Depositor's demand for return of the online deposit before the expiry of its term, to return it early in accordance with Clause 15 of this Electronic Offer;

b) to keep the online deposit confidential and to provide information thereon only in the cases provided for by the regulatory legal acts of the Republic of Uzbekistan;

c) where the Bank suspends transactions on the Depositor's online deposit account, to send the Depositor a notice thereof and of the reasons for the suspension of transactions no later than the business day following the day the transactions were suspended. Information whose disclosure is prohibited or restricted by law shall not be provided to the Depositor;

d) where the Bank debits funds from the Depositor's online deposit account without the Depositor's instruction to repay the Depositor's debt under a loan or microloan, to send the Depositor a notice indicating the amount debited from the online deposit account, the grounds for the debit, and in whose favor it was made, no later than the business day following the day the funds were debited.

21. Rights of the Depositor:

a) to decide independently whether to accept this Electronic Offer;

b) to dispose of the online deposit independently and manage it remotely within the terms of this Electronic Offer.

22. Obligations of the Depositor:

a) to familiarize itself with the terms of this Electronic Offer;

b) to ensure that the bank card account holds funds sufficient to open the online deposit;

c) in the event of disruptions or technical malfunctions in the "Trastpay" mobile application while performing transactions on the online deposit account, to notify the Bank thereof by telephone;

d) not to disclose to third parties the login, password and PIN-code provided for access to the "Trastpay" mobile application.

§ 5. Liability of the parties

23. The parties shall be liable for failure to perform their obligations under this Electronic Offer in accordance with the legislation of the Republic of Uzbekistan.

§ 6. Force majeure

24. The parties may be released from liability for failure to perform their obligations under this Electronic Offer during the period force majeure circumstances are in effect, in the manner provided for by law.

Force majeure circumstances include extraordinary and unavoidable circumstances beyond the control of the parties that directly affect the performance of obligations under the agreement, including natural disasters, military action, and lawful restrictive measures of state bodies.

Upon the occurrence and cessation of force majeure circumstances, the parties shall notify each other thereof. Notice may be sent by any means of communication available to the parties (with the exception of SMS and MMS messages).

In the event of force majeure circumstances, the parties shall extend the periods for performance of obligations in proportion to the period such circumstances remain in effect.

§ 7. Other terms

25. This Electronic Offer shall be deemed concluded from the day the funds transferred by the Depositor are credited, in non-cash form, to the online deposit account at the Bank.

26. The notices provided for in subclauses “c” and “d” of Clause 20 of this Electronic Offer, which may be sent in accordance with the law, shall be delivered to the Depositor by SMS message to the Depositor’s mobile phone number.

27. The Bank shall not be entitled to unilaterally amend the terms of this Electronic Offer in a manner affecting the rights and legitimate interests of the Depositor.

28. The Depositor’s deposit under this Electronic Offer is guaranteed in accordance with the Law of the Republic of Uzbekistan “On Guarantees for the Protection of Deposits in Banks.” In the event of an insured occurrence, the total compensation payable to one depositor at one bank, taking into account the exceptions provided for by this Law, shall not exceed UZS 200,000,000 (two hundred million). Compensation shall be paid in national currency in the manner established by law.

29. Matters not provided for in this Electronic Offer shall be resolved in accordance with the law.

30. The parties shall take measures to resolve disputes arising from this Electronic Offer through negotiations. Disputes not resolved through negotiations shall be settled in court in the manner established by law.