ELECTRONIC OFFER

on the Provision of a Service for Placing Funds in National Currency into the "Onlayn-Zamin" Fixed-Term Online Deposit via the "Trastpay" Mobile Application at Trustbank Private Joint-Stock Bank

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 its full and unconditional consent to the terms offered below by way of acceptance in electronic form (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 its bank card account to the "Onlayn-Zamin" fixed-term online deposit (hereinafter referred to as the "online deposit") via the "Trastpay" mobile application.

2. The Bank shall accept the funds transferred by the Depositor into the online deposit on the basis of the Electronic Offer, accrue interest thereon, return them upon expiry of the term, and grant the Depositor the ability to manage the said 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 and to this Electronic Offer, as well as to the rules for the provision of the online deposit service.

4. If the terms of the online deposit and this Electronic Offer are not acceptable, the Depositor shall be obliged to notify the Bank of 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 crediting of the Depositor's funds thereto shall constitute acceptance of this Electronic Offer. This Electronic Offer shall be deemed created 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 offer deposit: UZS 1,000,000 (one million).

7. Term of the offer deposit: 18 months.

8. Annual interest rate of the offer deposit: __%.

9. During 12 months, the Depositor may make an additional contribution to the online deposit.

10. Partial withdrawal of funds from the deposit shall be permitted after the expiry of 1 (one) month from the date the initial deposit contribution is made and until the expiry of the deposit term. 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 the online deposit placed shall not change until the expiry of its term.

12. Interest on the online deposit shall be accrued from the day following the day it is received by the Bank up to the day preceding the day it is returned to the Depositor.

No interest shall be accrued for the period during which the Bank was unable to use the funds held in the Depositor's online deposit account as a result of a seizure imposed on such account.

13. Interest on the online deposit shall be paid monthly, on the day following the date the deposit was opened.

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

If the depositor is a non-resident of the Republic of Uzbekistan, the Bank shall, in accordance with Article 382 of the Tax Code of the Republic of Uzbekistan, withhold tax in the amount of 10% of the interest (income) payable on its deposit, and shall remit the amount withheld to the relevant tax authority.

14. Upon expiry of the term of the online deposit, the funds held 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 demand return of the online deposit prior to the expiry of its term, it shall be obliged to notify the Bank thereof no later than one month before the intended date of withdrawal of the deposit. In such case, this Electronic Offer shall cease to be effective, the online deposit shall be returned ahead of schedule, and the interest accrued on the deposit shall be recalculated for the Depositor in the following manner:

a) if the online deposit was held for a term of up to 6 months, the accrued interest shall not be paid;

b) if the online deposit was held for a term of 6 to 18 months, interest on the deposit shall be accrued and paid at a rate of ___ (_____)% per annum;

In this regard, interest on the deposit shall be accrued only for full months of the deposit's actual holding period; no interest shall be accrued for the days of an incomplete month, and the difference between the interest paid and the interest accrued shall be deducted from the deposit amount.

16. Funds shall be debited by the Bank from the online deposit 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, in accordance with 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 specified in the Bank's current tariffs.

§ 4. Rights and Obligations of the Parties

19. Rights of the Bank:

a) in the event of full early withdrawal of the online deposit upon the Depositor's application, to carry out a repeat recalculation of interest in accordance with Clause 15 of this Electronic Offer;

b) to cease debit transactions on the given account upon closure of the online deposit, in the manner established by the regulatory legal acts of the Republic of Uzbekistan;

c) to charge an intermediary commission, in accordance with the Bank's tariffs, when funds are transferred from the online deposit to a bank card of another commercial bank;

d) upon payment of interest income accrued on the online deposits of non-resident individuals, to withhold tax in the amount of 10 percent of the income amount in accordance with Article 382 of the Tax Code of the Republic of Uzbekistan, and to remit the amount withheld to the relevant tax authority.

20. Obligations of the Bank:

a) to carry out early return of the online deposit in accordance with Clause 15 of this Electronic Offer, if the depositor has demanded return of the online deposit prior to the expiry of its term;

b) to ensure the confidentiality of information constituting bank secrecy in respect of the online deposit;

c) in the event the Bank suspends transactions on the online deposit, to send the Depositor, no later than the next business day from the date the transactions were suspended, a notice of the suspension of servicing of its online deposit, indicating the reason;

d) in the event the Bank debits funds from the online deposit account without the Client's instruction for the purpose of repaying debt under a loan or microloan, to send the Client, no later than the next business day from the date the funds were debited, a notice (notification) indicating the amount debited, the reasons therefor, and in whose favor the funds were transferred from its offer deposit account.

21. Rights of the depositor:

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

b) to independently dispose of and remotely manage the online deposit in accordance with the terms of this Electronic Offer.

22. Obligations of the depositor:

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

b) to have sufficient funds in its bank card account to open the online deposit;

c) to notify the Bank by telephone of any disruptions or technical malfunctions of the “Trastpay” mobile application arising in the course of carrying out transactions on the online deposit account;

d) not to disclose to third parties the login, password, and PIN code issued for access to the “Trastpay” mobile application.

§ 5. Liability of the Parties

23. For non-performance or improper performance of their obligations under this Electronic Offer, the Parties shall be liable in accordance with the regulatory legal acts of the Republic of Uzbekistan.

§ 6. Force Majeure Circumstances

24. The parties shall not be liable for full or partial non-performance of their obligations under the Electronic Offer in situations where force majeure circumstances are in effect.

Force majeure circumstances include: natural phenomena (earthquakes, landslides, storms, droughts, and other natural phenomena not listed in the insurance agreement) or socio-economic situations (military action, strikes, blockades, restrictive and prohibitive measures of state and interstate organizations, as well as decisions of the Government, etc.), as a result of which an insurmountable, unforeseen situation arose that had a direct impact on the performance of the Electronic Offer.

Upon the occurrence and cessation of force majeure situations, the parties shall notify the other party 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 defer performance of their obligations for the duration of the force majeure circumstances.

§ 7. Other Terms

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

26. The notices (notifications) provided for in subclauses “c” and “d” of Clause 20 of this Electronic Offer shall be delivered to the Client by SMS message to its mobile phone.

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

28. In accordance with the Law of the Republic of Uzbekistan “On Guarantees for the Protection of Deposits in Banks” (Law No. ZRU-1031 dated February 18, 2025), deposits of individuals are subject to guarantee. In the event of an insured occurrence, the Depositor shall be entitled to receive compensation from one bank in the following amount established by the Law:

— the full balance of the guaranteed asset, if its amount is two hundred million sums or less;

— two hundred million sums, if the balance of the guaranteed asset exceeds two hundred million sums.

29. In all cases not provided for by this Electronic Offer, the provisions of the regulatory legal acts of the Republic of Uzbekistan shall apply.

30. All disputes and disagreements between the parties shall be settled through negotiations. If the parties fail to reach agreement as a result of negotiations, the dispute shall be considered in the relevant court at the location of the Bank (the Banking Service Office).