AGREEMENT

for the “Zamin” fixed-term bank deposit for individuals in national currency

“____” ___________ 20__ No. __ _____________city

The Banking Service Office of Trustbank Private Joint Stock Bank, hereinafter referred to as the “Bank”, represented by the manager (head) ______________________________, acting on the basis of the Regulation and a Power of Attorney, of the one part, and ___________________________, hereinafter referred to as the “Depositor”, of the other part, have entered into this Agreement as follows.

§ 1. Subject of the Agreement

1. The Bank shall accept from the Depositor funds in the amount of UZS _______ (___________________) and place them, in accordance with the terms of the deposit, into the following deposit account: 20606000...........

2. The Depositor shall be issued deposit passbook ___ No. _______, in which the acceptance of the deposit value onto the above-mentioned account and other relevant information shall be recorded in the manner established.

§ 2. Terms of the Deposit and Settlement Procedure

3. The term of the deposit shall be 18 months, i.e., the date the funds are placed into the deposit shall be __________, and the date the deposit is returned shall be _____________.

4. Income shall be accrued on the deposit at a rate of ___% per annum, based on a 365-day year.

5. The interest rate on the deposit placed under this Agreement shall not change until the expiry of its term.

6. Capitalization of interest accrued on the deposit is not provided for.

7. During the first 12 months, the Depositor may make an additional contribution to the deposit.

8. 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).

9. Interest on the 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 account as a result of a seizure imposed on the Depositor's account.

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

If the payment of interest on the deposit falls on a weekend or non-working holiday, the interest on the deposit shall be paid on the next banking day, without capitalization.

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.

11. Upon expiry of its term, the deposit shall be returned to the Depositor.

If the date on which the deposit is to be returned falls on a weekend or holiday, the deposit shall be returned on the next banking business day.

12. In cases where the Depositor does not demand return of the deposit after the expiry of its term, this Agreement shall be deemed extended on the terms of a demand deposit, and a personal demand deposit account shall be opened for the Depositor on the next operating day. From that day, the deposit and the interest accrued thereon shall be transferred to the Depositor's personal demand deposit account.

13. If the Depositor intends to demand return of the 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 Agreement shall terminate, the Bank shall return the deposit ahead of schedule, and the interest accrued on the deposit shall be recalculated for the Depositor in the following manner:

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

b) if the 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.

14. Funds shall be accepted by the Bank upon opening and replenishing the deposit as follows:

a) in cash, through the Bank's cash desk;

b) by non-cash debit from a bank card issued in the name of the depositor or its authorized representative;

Replenishment from the accounts of third parties shall not be permitted.

15. Upon return of the deposit, an intermediary commission, in the amount specified in the Bank's tariffs, shall be charged to the depositor in the following cases:

a) upon return, in cash, of a deposit made in non-cash form;

b) upon transfer of funds from the savings account to an account at another bank.

§ 3. Rights and Obligations of the Parties

16. Rights of the Bank:

a) the Bank shall be entitled to request and receive from the Depositor documents necessary for the execution of the deposit in accordance with the legislation of the Republic of Uzbekistan;

b) upon full early withdrawal of the deposit at the depositor's request, to recalculate the interest in accordance with Clause 13 of this deposit Agreement;

c) upon return, in cash, of a deposit made in non-cash form, an intermediary commission shall be charged in accordance with the Bank's tariffs;

d) upon transfer of funds from the deposit account to an account at another bank, an intermediary commission shall be charged in accordance with the Bank's tariffs;

e) upon payment of interest income accrued on the 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;

f) to demand the submission of documents (information) in accordance with the requirements of the “Internal Control Rules for Combating the Legalization of Proceeds from Criminal Activity, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction at Commercial Banks” (registered with the Ministry of Justice under No. 2886 dated May 23, 2017);

17. The Bank undertakes:

a) to return the deposit upon early closure of the deposit, provided the Depositor notifies the Bank thereof no later than one month in advance;

b) to keep confidential information about the deposit and to provide information relating thereto only in compliance with the requirements established by the legislation of the Republic of Uzbekistan;

c) in the event the Bank suspends transactions on the Client's deposit account, to send the Client, no later than the next business day from the date the transactions were suspended, a notice (notification) of the suspension of servicing of its deposit account and the reasons therefor;

d) in the event the Bank debits funds from the Client's 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, the reasons, and in whose favor the funds were transferred from its account.

18. The Depositor shall be entitled to:

a) dispose of the deposit also through its authorized representative;

b) bequeath the deposit to any person in accordance with the legislation of the Republic of Uzbekistan.

19. The Depositor undertakes:

a) to notify the Bank in writing of any change in the details of its identity document within 10 days from the date of the change;

b) to submit to the Bank all documents requested by it in accordance with the legislation of the Republic of Uzbekistan;

c) upon the Bank's request, to submit the necessary documents and/or information in accordance with the requirements of the “Internal Control Rules for Combating the Legalization of Proceeds from Criminal Activity, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction at Commercial Banks” (registered with the Ministry of Justice under No. 2886 dated May 23, 2017).

§ 4. Liability of the Parties

20. For failure to perform obligations under this Agreement, the parties shall be liable in accordance with the legislation of the Republic of Uzbekistan.

§ 5. Force Majeure Circumstances

21. The parties shall not be liable for full or partial non-performance of their obligations under this Agreement 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 this Agreement.

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.

§ 5. Special Terms

22. This Agreement shall enter into force from the day the deposit amount is accepted at the Bank's cash desk or the corresponding funds are credited to the deposit account in non-cash form.

23. The notices (notifications) provided for in subclauses “c” and “d” of Clause 17 of this Agreement shall be delivered to the Client by SMS message to the depositor's mobile phone.

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

25. 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.

26. In all cases not provided for by this Agreement, the parties shall be governed by the provisions of the legislation of the Republic of Uzbekistan.

27. All disputes and disagreements shall be settled by the parties through negotiations. If no agreement is reached, disputes shall be settled in court in the manner established by the legislation of the Republic of Uzbekistan.

28. This Agreement has been executed in two counterparts having equal legal force; the first counterpart shall be kept by the Bank, and the second counterpart by the Depositor.

§ 6. Postal Addresses and Details of the Parties

Bank:	**Depositor:**
Address: ______________________________	____________________________________
Tel.: _________________________________	____________________________________
Bank code: ____________________________	____________________________________
Bank account: __________________________	Address: ______________________________
TIN: _________________________________	Telephone: ____________________________
Manager: ______________________________	Date of birth: __________ PINFL: ______________
Legal counsel: __________________________	Passport: series ______ No. ____________________
(Seal)	Date and issuing authority: ____________________ ____________________________________
	(signature)