

TERM BANK DEPOSIT AGREEMENT

No. _____

Tashkent city

“ _____ ” _____ 2025

JSCB “Davr bank”, hereinafter referred to as the “Bank”, represented by Chairman of the Board A.A. Samadov, acting on the basis of the Charter, on the one hand, and “ _____ ”, hereinafter referred to as the “Depositor”, represented by Director _____, acting on the basis of the Charter, on the other hand, hereinafter jointly referred to as the “Parties” and individually as a “Party”, have concluded this Agreement (hereinafter – the Agreement) as follows:

I. SUBJECT OF THE AGREEMENT

1.1. The Depositor places, and the Bank accepts, monetary funds in the amount of _____ (_____) soums (hereinafter – the **Deposit**) as a term deposit for a period of 24 (twenty-four) months from the date of receipt of the Deposit by the Bank.

1.2. The Bank pays the Depositor interest on the Deposit amount at the rate of 20% (twenty) percent per annum, calculated based on 365 days in a year.

1.3. The Deposit is returned by the Bank no later than the day following the last day of the term specified in clause 1.1.

1.4. During the term of this Agreement, no additional deposits are accepted to the term deposit account.

II. TERMS OF THE DEPOSIT AND SETTLEMENT PROCEDURE

2.1. Currency of the deposit: soum.

2.2. Annual interest rate on the deposit: __%.

2.3. Capitalization of accrued interest on the deposit: absent.

2.4. Deposit term: ____ months.

2.5. Deposit amount: _____ (in words) soums.

2.6. Placement of funds into the Deposit is carried out by the Depositor via non-cash transfer from its accounts in the bank to the Bank's deposit account (No. 29801 000 3 00000981 776, MFO 00981).

2.7. The Bank confirms to the Depositor the acceptance of its monetary funds to the deposit in written or electronic form through remote banking service systems.

2.8. Return of the Deposit and/or payment of accrued interest is carried out by non-cash transfer to the Depositor's bank settlement account specified in Section 11 of this Agreement.

2.9. Accrual of interest for the use of the deposit is made in accordance with the Regulation “On the Procedure for Accrual of Interest in Commercial Banks” registered with the Ministry of Justice of the Republic of Uzbekistan on 29.09.2023 under No. 3460.

2.10. In the event of attachment (arrest) of monetary funds on the Depositor's accounts or suspension of operations on the Depositor's accounts in cases provided by the legislation of the Republic of Uzbekistan, accrual of interest on the deposit is suspended until such restrictions are lifted.

2.11. When calculating interest under this Agreement, the number of days in a year is taken as 365 days, and the duration of a month is the actual calendar number of days in the month.

2.12. Interest is paid by the Bank monthly, within 2 (two) banking days of the following month.

2.13. Taxation of the Depositor's income from the Deposit is carried out in accordance with applicable legislation.

2.14. The Depositor has the right to demand early return of the Deposit (part of the Deposit) and terminate this Agreement by notifying the Bank no later than 30 (thirty) days before the intended date of withdrawal of the Deposit. Early termination of the Agreement is formalized by a written Application of the Depositor.

2.15. In case of early withdrawal of the Deposit (or part thereof), interest is paid as follows:

- Early withdrawal within 30 days – no interest is paid;
- Early withdrawal within __–__ days – __ () percent per annum;
- Early withdrawal within __–__ days – __ () percent per annum;
- Early withdrawal within __–__ days – __ () percent per annum;
- Early withdrawal within __–__ days – __ () percent per annum;
- Early withdrawal within __–__ days – __ () percent per annum.

Previously overpaid interest on the Deposit is recalculated and withheld from the principal Deposit amount.

If the last day of the Deposit term falls on a non-business day, the term expiration day is considered the next business day.

2.16. Deposits accepted by the Bank are guaranteed by the Deposit Guarantee Agency up to 200,000,000 (two hundred million) soums under the terms specified in Articles 25 and 26 of the Law of the Republic of Uzbekistan dated 18.02.2025 No. ZRU-1031 “On Guarantees of Protection of Deposits in Banks”.

2.17. The amount of compensation for a Guaranteed Deposit is paid in the manner established by the Law of the Republic of Uzbekistan “On Guarantees of Protection of Deposits in Banks”.

2.18. The Bank has the right to early return the deposit amount after one year from the date of receipt of monetary funds to the Deposit in the Bank, by notifying the Depositor in writing no later than 3 (three) banking days in advance. In this case, interest on the Deposit is paid for the actual period the Deposit was held by the Bank.

III. RIGHTS AND OBLIGATIONS OF THE PARTIES

3.1. The Depositor has the right to:

- 3.1.1. receive all necessary information under this Agreement regarding the deposit.
- 3.1.2. conclude term deposit agreements on the terms and in the manner of this Agreement.
- 3.1.3. transfer monetary funds to the deposit account.
- 3.1.4. demand early return of the Deposit (part of the Deposit).
- 3.1.5. regularly review information about deposits and tariffs on the Bank's official website on the Internet (www.davrbank.uz).

3.2. The Depositor undertakes to:

- 3.2.1. comply with the terms of this Agreement.
- 3.2.2. provide the Bank with accurate and reliable information.
- 3.2.3. perform operations on accounts strictly in accordance with this Agreement, the current legislation of the Republic of Uzbekistan, regulatory acts of the Republic of Uzbekistan and other authorized bodies.
- 3.2.4. provide the Bank with documents required by the legislation of the Republic of Uzbekistan and this Agreement for opening deposit accounts and conducting operations.
- 3.2.5. transfer to the Bank monetary funds in the amount specified in clause 1.1 of this Agreement within 5 (five) business days.
- 3.2.6. fulfill other obligations provided for by the legislation of the Republic of Uzbekistan and this Agreement.

3.3. The Bank has the right to:

- 3.3.1. receive all necessary information from the Depositor to perform this Agreement.

3.3.2. send banking news as well as information about transactions performed on the Depositor's term deposit account via SMS to the Depositor's mobile number specified in the Application/Request, or by email.

3.3.3. upon receipt of documents from relevant state authorities whose execution is mandatory under the law, take measures in accordance with the legislation of the Republic of Uzbekistan (block funds, impose attachment, write off funds without acceptance, suspend account operations, etc.), including in cases of erroneous receipt of funds, to perform non-acceptance write-off of accrued and paid remuneration.

3.4. The Bank undertakes to:

3.4.1. open a deposit account in the name of the Depositor.

3.4.2. accrue and pay interest to the Depositor on the Deposit in the manner and on the terms determined by this Agreement.

3.4.3. return the Deposit amount as well as accrued interest upon expiration of the actual period the funds were held by the Bank.

3.4.4. ensure secrecy of the Deposit and safekeeping of the entrusted monetary funds.

3.4.5. not unilaterally change the interest rate payable on the Deposit established on the date of conclusion of this Agreement.

3.4.6. maintain secrecy of the Deposit and provide information about it only in cases provided by law.

3.4.7. in case of write-off by the Bank of funds from the Deposit to repay debts on loans/microloans/leasing without the Depositor's instruction, send the Depositor a notification no later than the next business day via the communication channel specified by the Depositor.

3.4.8. send no later than the next business day from the date of termination of a banking operation on the Deposit, a notification (certificate) to the account/Deposit owner about termination of service and the reasons.

IV. CONFIDENTIALITY

4.1. The Bank guarantees confidentiality and security of information about the Depositor constituting banking secrecy in accordance with the Law of the Republic of Uzbekistan "On Banking Secrecy" and other legislative acts of the Republic of Uzbekistan.

4.2. Information constituting banking secrecy may be provided by the Bank to the Depositor or his authorized representative upon his request (submitted in written or electronic form after full identification of the Depositor).

4.3. Information about the Depositor constituting banking secrecy is provided to third parties in the manner established by the current legislation of the Republic of Uzbekistan.

V. LIABILITY OF THE PARTIES

5.1. In case of the Bank's failure to fulfill the obligation to ensure return of the deposit or delay in payment of interest on the Deposit or additional deposits, the Bank pays the Depositor a penalty of 0.01 (zero point zero one) percent of the amount of the unreturned deposit / overdue interest payment for each day of delay, but the total penalty amount shall not exceed 10 (ten) percent of the unreturned deposit / overdue interest payment amount.

5.2. Payment of the penalty does not release the Party that breached the contractual obligations from fulfilling its obligations under this Agreement and compensating losses caused to the other Party by the delay in payment.

VI. FORCE MAJEURE CIRCUMSTANCES

6.1. The Parties are released from liability for partial or complete non-performance of obligations under this Agreement if such non-performance results from force majeure

circumstances arising after conclusion of the Agreement as a result of extraordinary events that a Party could neither foresee nor prevent by reasonable measures (force majeure).

6.2. Upon occurrence and termination of force majeure circumstances, the Party for which performance of obligations under this Agreement has become impossible must notify the other Party in writing within 3 (three) days from the moment of occurrence of such circumstances, providing supporting documents.

6.3. Occurrence of force majeure circumstances extends the term of performance of the Agreement by the period of such circumstances.

VII. ANTI-CORRUPTION PROVISIONS

7.1. In performing their obligations under this Agreement, the Parties shall not pay remuneration, offer payments, or allow payments of money or valuables to any persons, their affiliates, employees or representatives to influence the actions or decisions of such persons in order to obtain any illegal advantage or other privileges.

7.2. In fulfilling their obligations under this Agreement, the Parties, their affiliates, employees, or representatives shall not commit any actions that violate the requirements of legislation and international instruments regarding the giving/receiving of bribes, commercial bribery, or combating money laundering and the financing of terrorism in accordance with applicable law.

7.3. Each Party to this Agreement shall refrain from providing any incentives to employees of the other Party, including monetary sums, gifts, gratuitous performance of work (services) on their behalf, or other methods that place the employee in a position of dependence and are aimed at encouraging the employee to perform any actions in favor of the incentivizing Party.

7.4. If either Party violates any anti-corruption provision or suspects that it may do so, it shall notify the relevant Party in writing or orally via the hotline.

7.5. The parties agree, upon concluding the contract, during the term of the contract and upon expiration of this term, not to commit corrupt acts related to the contract.

VIII. DISPUTE RESOLUTION PROCEDURE

8.1. Disputes and disagreements that may arise during performance of this Agreement shall, if possible, be resolved through mutual negotiations.

8.2. Pre-court settlement of disputes between the Parties is carried out by sending claims.

8.3. In case of impossibility to resolve disagreements and disputes through mutual negotiations, disputes between the Parties shall be resolved in the inter-district economic court of Tashkent city.

IX. ENTRY INTO FORCE, AMENDMENTS AND ADDITIONS, AND TERMINATION PROCEDURE

9.1. This Agreement enters into force on the date of receipt by the Bank of the Deposit amount specified in clause 1.1 and remains in force until full return to the Depositor of the Deposit amount, additional deposits (if any), and accrued interest thereon.

9.2. This Agreement may be amended or terminated early by agreement of the Parties.

9.3. All amendments, additional agreements, early termination or prolongation of this Agreement have legal force only if made in writing and signed by authorized representatives of the Parties.

9.4. Unilateral amendment and termination of this Agreement is permitted only in cases and in the manner established by the legislation of the Republic of Uzbekistan.

X. FINAL PROVISIONS

10.1. Operations with the Depositor's monetary funds are performed in accordance with the current legislation of the Republic of Uzbekistan.

10.2. The Parties undertake to maintain confidentiality within the framework of this Agreement and not to disclose confidential information to third parties without mutual consent, except where disclosure is required by law or a duly issued court decision of the Republic of Uzbekistan.

10.3. Matters not regulated by this Agreement are governed by the legislation of the Republic of Uzbekistan in force at the time the relevant issues arise.

10.4. This Agreement is executed in 2 (two) counterparts of equal legal force, one for each Party.

XI. LEGAL ADDRESSES AND DETAILS OF THE PARTIES

“BANK”

«DEPOSITOR»

JSCB “Davr bank”

Tashkent city, A. Navoi – Zarkaynar str., Block
A
Settlement account 29801 000 3 00000981 776
MFO 00981,
TIN 203 709 707
Tel: 207-40-40 (149)
Fax: 71-248-35-10

Chairman of the Board

Director

Samadov A.A. _____
(Seal)

_____ (Seal).