

**Information Sheet  
on the key terms of a fixed-term deposit**

|                                                              |                                                                                                                    |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Name of the commercial bank, official website, phone numbers | JSCB "DavR Bank"<br><a href="http://www.davrbank.uz">www.davrbank.uz</a><br>+99871 207 40 40<br>Short number: 1284 |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|

**Section 1. Key Deposit Terms**

|                                                                                                         |                                                |
|---------------------------------------------------------------------------------------------------------|------------------------------------------------|
| 1. Deposit name                                                                                         | SPRING                                         |
| 2. Deposit currency                                                                                     | National currency (UZS)                        |
| 3. Annual interest rate (if tiered or dependent on the method of opening, each is specified separately) | 21 (twenty-one) %                              |
| 4. Capitalization of accrued interest (reinvesting interest into the principal)                         | Not available                                  |
| 5. Deposit term                                                                                         | 25 (twenty-five) months                        |
| 6. Minimum deposit amount (if applicable)                                                               | 500 000 UZS                                    |
| 7. Frequency of interest payments                                                                       | Monthly                                        |
| 8. Method of opening the deposit                                                                        | Online or by visiting a bank branch            |
| 9. Option for additional deposits                                                                       | Within the first 6 months                      |
| 10. Auto-renewal (unilateral extension of the deposit term by the bank upon maturity)                   | Not available                                  |
| 11. Other terms                                                                                         | Determined by the agreement and/or legislation |

**Section 2. Other Important Conditions**

|                                                             |                                                                                   |
|-------------------------------------------------------------|-----------------------------------------------------------------------------------|
| 1. Partial withdrawal of funds before maturity              | Not available                                                                     |
| 2. Procedure for early termination of the deposit agreement | Terminated based on the depositor's application or in accordance with legislation |

**Please study the terms carefully before agreeing to the deposit!**

You have the right to receive full and detailed information from the bank regarding the deposit terms, interest income, calculation procedures, your rights and obligations, and any other questions you may have.

If you have any complaints, you may contact the call center at +99871 207 40 40, the short number 1284, the address (address), or via email (email address).

**THE ACCURACY AND TRUTHFULNESS OF  
THIS INFORMATION SHEET IS CONFIRMED**

\_\_\_\_\_  
(Full Name and Position of the Bank Specialist)

\_\_\_\_\_  
(Date of completion)

**\* This information sheet does not replace the Deposit Agreement or the Deposit Application but helps to compare deposit terms across different banks to make an informed choice.**

**AGREEMENT No. \_\_\_\_\_**  
**ON A FIXED-TERM DEPOSIT**

**Tashkent city**

«\_\_\_» \_\_\_\_\_

**JSPCB "Davr Bank"**, hereinafter referred to as the "**BANK**", represented by the Chairman of the Management Board, A.A. Samadov, acting on the basis of the Charter, on the one part, and \_\_\_\_\_, hereinafter referred to as the "**DEPOSITOR**", on the other part, collectively referred to as the "**PARTIES**", have concluded this Fixed-Term Deposit Agreement (hereinafter referred to as the "**Agreement**") as follows:

**I. Subject of the Agreement**

1.1. In accordance with the Agreement, the Bank undertakes to accept a sum of money (hereinafter referred to as the "**Deposit**") received from the Depositor and/or on their behalf, to return the Deposit, and to pay interest thereon under the terms and in the manner provided for in this Agreement.

**II. Deposit Terms**

- 2.1. Deposit name: UZS (Soum).
- 2.2. Annual interest rate on the deposit: 21%.
- 2.3. Capitalization of accrued interest: Not available.
- 2.4. Deposit term: 25 months.
- 2.5. Funds deposited: \_\_\_\_\_ (in words) soums.
- 2.6. Interest on the deposit is paid once a month.
- 2.7. The deposit is opened online or offline.
- 2.8. Additional funds may be deposited within 6 months.
- 2.9. Maximum deposit amount: Unlimited.
- 2.10. Upon maturity, the deposit term shall not be unilaterally extended by the Bank.
- 2.11. Partial withdrawal of funds deposited before the expiration of the deposit term is not permitted.
- 2.12. In the event of early termination of the deposit agreement at the depositor's initiative, accrued interest for full months shall be paid at a rate of 18.7% per annum.
- 2.13. Interest shall not accrue during any period when the Bank is unable to use the funds in the depositor's account due to an arrest (seizure) placed on the account.
- 2.14. The deposit is guaranteed in accordance with the Law of the Republic of Uzbekistan "On Guarantees for the Protection of Bank Deposits."
- 2.15. The compensation amount paid to the Depositor may be equal to or less than two hundred million soums.
- 2.16. The compensation amount for the guaranteed deposit is paid in the manner established by the Law of the Republic of Uzbekistan "On Guarantees for the Protection of Bank Deposits."

**III. Rights and Obligations of the Parties**

**3.1. The DEPOSITOR shall have the right to:**

- 3.1.1. receive all necessary information regarding the deposit agreement;
- 3.1.2. conclude a fixed-term deposit agreement under the terms and in the manner provided for by this Agreement;
- 3.1.3. deposit funds into the deposit account;
- 3.1.4. make additional contributions (according to clause 2.8, this is possible during the first 6 months);
- 3.1.5. withdraw (receive back) the deposit;
- 3.1.6. partially withdraw funds deposited before the expiration of the deposit term;
- 3.1.7. manage the Deposit both personally and through a representative (under a power of attorney executed in accordance with the procedure established by law), unless otherwise provided for by the current legislation of the Republic of Uzbekistan;

3.1.8. receive one copy of the fixed-term bank deposit agreement for review prior to its signing;

3.1.9. regularly review information on deposits and tariffs on the Bank's official website ([www.davrbank.uz](http://www.davrbank.uz)).

**3.2. The DEPOSITOR undertakes to:**

3.2.1. Comply with the terms and conditions of this Agreement;

3.2.2. Provide the Bank with accurate and correct information regarding the Depositor;

3.2.3. Perform account operations strictly in accordance with this Agreement, the current legislation of the Republic of Uzbekistan, and regulatory documents of the Central Bank of the Republic of Uzbekistan and other authorized bodies;

3.2.4. Provide complete and accurate information for opening accounts for the purpose of performing operations via Remote Banking Services (RBS);

3.2.5. Ensure the security of their personal data when entering it into a trusted digital device; refrain from using malicious software, applications, or unsecured connections on the trusted digital device;

3.2.6. Provide all information necessary to fulfill the terms of the Agreement;

3.2.7. Upon discovering funds erroneously credited to or debited from the accounts, notify the Bank by any available means;

3.2.8. Refrain from using erroneously received funds for personal purposes and take all measures for their immediate return to the Bank;

In cases of unlawful retention of erroneously received funds, the Bank shall take measures established by the current legislation of the Republic of Uzbekistan;

3.2.9. In the event of changes to information that may affect the fulfillment of this Agreement — such as the Depositor's full name, residential address, contact details, or identity document data — notify the Bank within 3 (three) business days;

3.2.10. Perform other duties provided for by the legislation of the Republic of Uzbekistan and this Agreement.

**3.3. The BANK shall have the right to:**

3.3.1. Upon receipt of documents from relevant government authorities that are mandatory for execution under the law, take measures in accordance with the procedure established by the legislation of the Republic of Uzbekistan, namely: blocking of funds, imposing an arrest (seizure), debiting funds from the deposit account on an acceptance-free basis (direct debit), suspending operations on the account, etc., notwithstanding any objections from the Depositor. This includes the right to debit, on an acceptance-free basis, any accrued and paid interest on the fixed-term deposit account for the purpose of their recovery in cases where funds were erroneously credited to the Depositor's accounts;

3.3.2. In the event that a technical error is identified in the calculation of interest on the Deposit, the Bank shall have the right to perform a recalculation in accordance with the terms of the Deposit;

3.3.3. Send Bank news, as well as information regarding operations on the Depositor's fixed-term deposit account, via SMS to the Depositor's mobile number specified in the Application/Request, or via email to the provided address;

3.3.4. For the purposes of combating the laundering of proceeds of crime and the financing of terrorism, the Bank shall have the right to request from the Depositor information and documents confirming the legality of operations conducted through their fixed-term deposit account;

3.3.5. If there is a current fixed-term bank deposit agreement in effect between the Bank and the Depositor which has not yet expired, the Bank may refuse to conclude a new fixed-term bank deposit agreement for the same Deposit (existing Deposit);

The Bank, in accordance with the current legislation of the Republic of Uzbekistan, reserves the right to conduct comprehensive due diligence on the Depositor, including the right to decide whether to enter into a business relationship with the Depositor (client).

In the event of suspicions regarding operations performed by the Depositor using remote communication channels, the Bank reserves the following rights:

1) To suspend the provision of these services until the Depositor provides a written

explanation regarding the legality of the performed operations and/or to refuse remote services /through remote communication channels;

2) To conduct an inspection (verification) of the Depositor at their place of residence (postal address) or the address specified in the Fixed-Term Bank Deposit Agreement, including in cases where suspicious operations by the Depositor using remote communication channels are identified;

3.3.6. To suspend the provision of these services for a period of up to 3 (three) business days in the event that suspicious operations are performed using these services.

**3.4. The BANK shall be obligated to:**

3.4.1. Ensure the safety of the funds deposited into the Depositor's bank account;

3.4.2. Open a bank account for the Depositor, credit and accept into the bank account funds received in favor of the Depositor in cash and/or via non-cash transfer;

3.4.3. Accrue interest on the principal amount of the Deposit in accordance with the regulatory acts of the Central Bank of the Republic of Uzbekistan and the terms of this Agreement;

3.4.4. Not unilaterally change the interest rate paid on the Deposit established as of the date of this Agreement;

3.4.5. Pay accrued interest within the timeframes and in the amounts established by this Agreement;

3.4.6. Maintain the confidentiality of the Deposit (bank secrecy) and provide information regarding it only in cases provided for by law;

3.4.7. Perform other duties provided for by the legislation of the Republic of Uzbekistan, the Fixed-Term Bank Deposit Agreement, and this Public Offer;

3.4.8. Provide the Depositor or their authorized representative with one original copy of the Fixed-Term Bank Deposit Agreement on the day of its signing;

3.4.9. Return the funds in the fixed-term deposit account and the accrued interest to the Depositor in accordance with the procedure and terms established by this Agreement;

3.4.10. Ensure the security and integrity of the funds in the account. The arrest (seizure) of funds in the account or the suspension of operations on accounts shall be carried out only in cases provided for by the current legislation of the Republic of Uzbekistan;

3.4.11. The Bank shall confirm to the Depositor the acceptance of their funds for deposit in writing or in electronic form via remote banking systems;

3.4.12. In the event that funds are debited from the Deposit without the Depositor's instruction to repay debts on loans/microloans/leasing, send a notification to the Depositor via their established communication channel no later than the next business day;

3.4.13. No later than the business day following the date the Bank suspends an operation on the deposit, send a notification (certificate) to the account or deposit holder regarding the suspension of account services and the reasons thereof.

**IV. Confidentiality**

4.1. The Bank guarantees the confidentiality and secrecy of information regarding the Depositor that constitutes bank secrecy, in accordance with the Law of the Republic of Uzbekistan "On Bank Secrecy" and other legislative acts of the Republic of Uzbekistan.

4.2. Information constituting bank secrecy shall be provided by the Bank to the Depositor or their authorized representative upon their request (submitted in written or electronic form and after full identification of the Depositor's data).

4.3. Information regarding the Depositor that constitutes bank secrecy shall be provided to third parties in the manner established by the current legislation of the Republic of Uzbekistan.

**V. Liability of the Parties**

5.1. The Parties shall be liable for non-performance or improper performance of the terms and conditions of the Agreement in accordance with the legislation of the Republic of Uzbekistan.

5.2. The Depositor shall be liable for the authenticity of the documents and the accuracy of the information provided for opening accounts for the purpose of conducting operations via the Remote Banking Services (RBS) system.

5.3. By agreeing to the terms of this Agreement, the Depositor guarantees that the deposited funds have a legal source of origin and are not involved in the processes of laundering proceeds from criminal activities, financing of terrorism, or the proliferation of weapons of mass destruction.

5.4. In the event that suspicious operations performed by the Depositor using the fixed-term deposit account are identified, the Bank reserves the right to suspend or refuse the provision of this service in accordance with the procedure established by legislation.

#### **VI. Force Majeure**

6.1. The Parties shall be released from liability for full and (or) partial non-performance of their obligations under this Agreement if such non-performance results from circumstances of insuperable force (force majeure) arising after the conclusion of this Agreement, which the Parties could not foresee or prevent by measures available to them.

6.2. The consequences of insuperable force shall include the following: earthquakes, floods, fires, other natural disasters, epidemics, decisions of government authorities that prevent the fulfillment of the terms of this Agreement, and military actions.

6.3. Upon the occurrence of the aforementioned circumstances, the Party invoking the effect of insuperable force must immediately notify the other Party thereof.

6.4. If these circumstances continue for more than three months, the Parties shall have the right to unilaterally terminate the performance of obligations under this Agreement by notifying the other Party. In such an event, this Agreement shall be terminated in its unperformed part, and the Parties shall conduct final mutual settlements for both the performed and unperformed parts of the Agreement.

#### **VII. Anti-Corruption Clauses**

7.1 In the performance of their obligations under this Agreement, the Parties, their affiliates, employees, or representatives shall not pay, offer to pay, or permit the payment of any funds or valuables to any persons for the purpose of obtaining any unlawful advantage or other privileges, or to influence the actions or decisions of such persons.

7.2 In the performance of their obligations under this Agreement, the Parties, their affiliates, employees, or representatives shall not commit acts that violate the requirements of current legislation and international instruments on combating bribery, commercial bribery, as well as countering the laundering of proceeds from criminal activities and the financing of terrorism.

7.3 Each of the Parties to this Agreement shall refrain from incentivizing the employees of the other Party in any form, including by paying them sums of money, providing gifts, performing work (rendering services) for them free of charge, or by any other means that place the employee in a position of dependence and are aimed at ensuring that such employee performs any actions in favor of the incentivizing party.

7.4 In the event of a suspicion or an established fact of a violation of any anti-corruption clause by one of the Parties, the relevant Party shall notify the other Party thereof in writing or orally via helplines (trust hotlines).

7.5. The Parties agree not to commit any corrupt acts related to the Agreement during its conclusion, throughout its term of validity, as well as after the expiration of such term.

#### **VIII. Final Provisions**

8.1. This Agreement shall be deemed concluded on the date the corresponding funds are deposited into the Bank's cash desk or on the date the amount received into the bank deposit account via non-cash transfer is accepted, and shall remain in effect until the Parties have fully performed their obligations.

8.2. This fixed-term deposit account shall be closed at the Depositor's discretion using the Remote Banking Services (RBS) system or terminated in accordance with the current legislation of the Republic of Uzbekistan.

8.3. Disputes between the Parties shall be resolved through negotiations. If the Parties fail to reach an agreement, the dispute shall be settled in court in accordance with the legislation.

8.4. The Parties shall resolve pre-trial disputes by sending a claim (demand).

8.5. This Agreement is drawn up and signed in English in two identical copies having equal legal force: one copy for the Bank and the second for the Depositor.

#### **IX. Details and Signatures of the Parties**

"BANK"

"DEPOSITOR"

**JSCB "Davr Bank"**

**Address:** \_\_\_\_\_

**Settlement Account (S/A):**

\_\_\_\_\_

**MFO:** \_\_\_\_\_,

**TIN:** \_\_\_\_\_,

**IFUT:** \_\_\_\_\_,

**Tel: +998 71 207 40 40**

**info@davrbank.uz**

**Full Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Identity document data:** \_\_\_\_\_

\_\_\_\_\_

**Tel:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Authorized Official**

**ҲАБИБУЛЛА**

**INFORMATION**  
**on the Deposit Guarantee System in the Republic of Uzbekistan**

|            |                                                              |                                                                                                                                                                                                                                                 |
|------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1.</b>  | <b>Guarantee of deposits placed with JSCB "DavR Bank"</b>    | Deposits in banks are guaranteed by the Deposit Guarantee Agency.                                                                                                                                                                               |
| <b>2.</b>  | <b>Legal basis for deposit guarantees</b>                    | Law of the Republic of Uzbekistan "On the Protection of Bank Deposits."                                                                                                                                                                         |
| <b>3.</b>  | <b>Insured event (Guarantee case)</b>                        | Liquidation (closure) of the bank.                                                                                                                                                                                                              |
| <b>4.</b>  | <b>Types of guaranteed deposits</b>                          | Demand deposits (including funds on bank cards), fixed-term and savings deposits, as well as interest accrued thereon.                                                                                                                          |
| <b>5.</b>  | <b>Compensation amount</b>                                   | Upon liquidation of a bank, the total amount of compensation paid to each depositor (including accrued interest) shall not exceed 200,000,000 UZS.                                                                                              |
| <b>6.</b>  | <b>Compensation amount for multiple deposits in one bank</b> | Regardless of the deposit amount or currency, all of the depositor's accounts in a given bank and its branches are aggregated together with accrued interest, and the total compensation paid shall not exceed 200,000,000 UZS.                 |
| <b>7.</b>  | <b>Compensation amount upon liquidation of several banks</b> | In the event of the liquidation of multiple banks, the depositor has the right to receive compensation from each bank separately in an amount of up to 200,000,000 UZS per bank                                                                 |
| <b>8.</b>  | <b>Compensation payment period</b>                           | Within 20 business days from the date the decision to liquidate the bank is made. Wherein: <ul style="list-style-type: none"> <li>• From January 1, 2026 — 15 business days;</li> <li>• From January 1, 2027 — 7 business days.</li> </ul>      |
| <b>9.</b>  | <b>Currency of compensation payment</b>                      | For deposits in foreign currency, compensation is paid in the national currency (soums) at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the date of the bank's liquidation.                                        |
| <b>10.</b> | <b>Contact Information</b>                                   | <b>Deposit Guarantee Agency:</b><br>Address: 107B Amir Temur Str., Yunusabad district, Tashkent city.<br>Tel: (998 71) 207-30-50. E-mail: <a href="mailto:info@dga.uz">info@dga.uz</a> .<br>Website: <a href="http://www.dga.uz">www.dga.uz</a> |

**The Depositor has been notified (acknowledged):** \_\_\_\_\_

**Date and Signature:** \_\_\_\_\_