

The Total Cost of Credit is 38.02% (thirty-eight point zero two percent).

**CREDIT AGREEMENT No. / ___/IK
on the provision of a loan under the "ADM AVTO" credit product**

Tashkent City

April 13, 2026

Private Joint-Stock Commercial Bank "Davr Bank", represented by the Manager of the Branch/Banking Services Center _____, acting on the basis of the Regulations and Power of Attorney No. _____ dated _____.20__ (hereinafter referred to as the Bank), of the one part, and the individual _____ (hereinafter referred to as the Borrower), residing at: _____ region, _____ district, house No. ___, apt. No. ___, passport/ID-card series and number _____, issued by _____ on _____.20__, PINFL _____, of the other part, have entered into this Agreement as follows.

1. SUBJECT OF THE AGREEMENT

1.1. On the basis of the "ADM AVTO" credit product passport regarding the procedure for allocating car loans to individuals for the purchase of a motor vehicle, approved by the Management Board of PJSCB "Davr Bank" **on April 13, 2026**, the Bank shall allocate to the Borrower a car loan for a term of **12** (twelve) months in the amount of _____ (_____) soums for the purchase of a(n) _____ vehicle, year of manufacture 2026 (Chassis No. _____, Engine No. _____, State Registration Plate _____, Technical Passport No. _____ dated _____) at a cost of _____ (____) soums, provided that **25%** of this amount, i.e., _____ (____) soums, is formed from the Borrower's own funds and an unchangeable annual interest rate of **0%** is paid on the principal debt; the "Borrower" hereby undertakes to use the credit in compliance with the general rules of credit utilization (targeted use, security, maturity, repayability, and payment of interest) and to pay interest for its use.

2. TERMS, PROCEDURE AND PURPOSES OF LOAN PROVISION

2.1. The loan shall be provided to the Borrower at the _____ Branch/Banking Services Center of the Bank with the participation of a Bank employee.

2.2. The loan shall be provided by the Bank no later than 10 (ten) banking business days from the date of signing of this Credit Agreement by the parties. For each day of delay in the timely fulfillment of obligations to issue the credit funds, the Bank shall, upon the Borrower's request, pay a late payment penalty (fine) **in the amount of 0.27% (zero point twenty-seven percent) per day of the principal debt amount, but not exceeding 50% (fifty percent) of the annual amount of the principal debt.** Cases where the credit funds are not allocated on time due to the Borrower's fault shall be an exception.

2.3. Basic principles of lending: *targeted use, security, maturity, repayability, and payment of interest.*

2.4. The Borrower unconditionally acknowledges as their debt any payments (transfers) made by the Bank at the expense of the loan in accordance with the terms of this Agreement, as well as the requirements and requests of the Borrower.

2.5. Bank statements on the Borrower's accounts, in the absence of manifest errors, shall be final evidence of the incurrence or fulfillment of the Borrower's payment obligations under this Agreement.

3. PROCEDURE FOR LOAN REPAYMENT AND PAYMENT OF INTEREST

3.1. In the event of failure to pay the principal debt and the interest accrued thereon within the time limits specified in the attached payment schedule, the Bank shall have the right to collect the debt from all plastic cards and bank accounts of the Borrower opened with banks of the Republic of Uzbekistan without the Borrower's consent.

3.2. Repayment of the principal loan debt, interest thereon, and other payments shall be carried out from all accounts of the Borrower. Loan payments shall be made monthly in the form of an annuity based on the payment schedule provided in the Annex.

3.3. Any payments under the Agreement shall be applied in the following order of priority:

- a) proportionally — overdue principal debt and overdue interest payments;
- b) interest accrued for the current period and the principal debt amount for the current period;
- c) liquidated damages (fines, penalties);
- d) other expenses of the Bank related to debt collection.

3.5. The Borrower grants the Bank a valid, irrevocable, and unconditional right to debit funds in any currency from their accounts opened with this Bank, as well as with other banks, without their consent or order, for the fulfillment of payment obligations under the Agreement.

3.6. The Borrower undertakes to pay the principal debt and accrued interest for the use of the loan according to the payment schedule on the 2nd (second) day of each month; if the payment date falls on a holiday or weekend, payment shall be made on the first business day following them.

3.7. The Borrower expresses their consent that the Bank may refuse to fulfill any requirements of the Borrower that entail additional expenses until the Borrower provides the Bank with funds sufficient to cover such expenses.

3.8. All payments for loan repayment and interest payment may be made by the Borrower in the currency of the loan or in foreign currency at the Bank's exchange rate on the date of payment.

3.9. Overdue payments of the Borrower under this Agreement shall be subject to immediate payment. In the event that the Borrower misses the deadline for payment of the principal debt and interest on the loan, the Bank shall have the right to collect the required amount from the Borrower's accounts and bank plastic cards in accordance with the procedure established by law.

4. PROCEDURE FOR EARLY REPAYMENT OF THE PRINCIPAL DEBT AND INTEREST ACCRUED THEREON

4.1. The Borrower may make one or more loan payments ahead of schedule on any of the payment dates established by this Agreement, without any penalties, under the following conditions:

a) if the Borrower has no overdue debt on any payments under this Agreement and has no other unfulfilled obligations to the Bank.

4.2. In the event that the Bank receives funds from the Borrower in an amount exceeding the current payment set by the repayment schedule, the Bank shall, based on the Borrower's request, apply the excess part of the received funds to the repayment of the principal loan debt.

4.3. In the event of early repayment of the principal debt by the Borrower, the loan repayment schedule shall be re-issued, and the previously existing repayment schedule shall become null and void.

5. LOAN COLLATERAL

5.1. The Borrower shall provide as collateral for the loan a(n) _____ vehicle, year of manufacture 2026 (Chassis No. _____, Engine No. _____, State Registration Plate _____, Technical Passport No. _____ dated _____).

5.2. The Borrower undertakes to insure the vehicle provided as collateral for the loan through an insurance company for a term commensurate with the entire loan period in order to ensure its safety and preservation.

5.3. Documents defining the loan collateral shall be an integral part of this Agreement.

5.4. The death of the Borrower shall be the grounds for the transfer of their obligations related to debt repayment (principal debt, interest, late payment penalties, and fines) to their heirs (successors). At the same time, in accordance with part one of Article 1113 and Article 1156 of the Civil Code of the Republic of Uzbekistan, the Bank shall have the right to present its claims arising from the Borrower's obligations to the executor of the will (estate administrator) or to the heirs. In the event of failure by the estate administrator and/or heir(s) to comply with the claims presented by the Bank within the time limits established by this Agreement and legislative acts, the Bank shall have the right to appeal to court.

6. OBLIGATIONS OF THE PARTIES

6.1. Obligations of the Bank:

6.1.1. To open a separate loan account and other necessary accounts for the Borrower to maintain records of the allocated loan from the date of signing the credit agreement;

6.1.2. To allocate the loan in the amount and on the terms specified in this Agreement;

6.1.3. To notify the Borrower of any overdue debt on the loan and interest accrued thereon via SMS notification, as well as in writing and/or orally.

6.2. Obligations of the Borrower:

6.2.1. To pay the principal loan debt and interest within the established time limits and in the established amount; if necessary, to make payments by depositing cash at the Bank's cash desk.

6.2.2. To submit documents requested by the Bank within the framework of this Agreement and the legislation.

6.2.3. To repay the principal debt and accrued interest on the allocated loan according to the repayment schedule, which is an integral part of the Agreement.

6.2.4. To promptly inform the Bank of all circumstances that may affect the timely and full repayment of the loan and accrued interest.

6.2.5. To immediately provide the Bank with written information regarding all changes affecting the fulfillment of obligations under this Agreement, as well as changes in financial status, last name, first name, patronymic, place of permanent or temporary registration, residential address, place of employment, details (requisites), and other data. In the event of property and/or material claims being filed against the Borrower, to immediately notify the Bank thereof.

6.2.6. In the event of termination of the Agreement, to fully repay the principal debt and interest accrued for the period of loan utilization, as well as accrued late payment penalties (if any).

6.2.7. To submit, within the established time limits, the documents required by the Bank for the conclusion of the Agreement and as provided for by legislation.

6.2.8. To repay the debt within 10 (ten) business days from the moment of receipt of a claim and/or a warning letter.

6.2.9. By signing this Agreement, the Borrower confirms the following:

a) has no objection to the sending of SMS messages and making of telephone calls regarding the incurrence of overdue debt on the loan;

b) gives their consent to the provision/receipt of data necessary for the formation of a credit history to the State Registry of Credit Information and credit bureaus; this circumstance shall not be considered a disclosure of bank secrecy;

c) their capacity (legal capacity and competence) to enter into the Agreement and fulfill its terms.

6.2.10. That the conclusion of this Agreement does not violate the rights of third parties.

6.2.11. The authenticity of the documents submitted to the Bank and that the information was obtained without violating the norms of the law.

6.2.12. The Borrower shall be liable for their debts with all of their property.

7. RIGHTS OF THE PARTIES

7.1. Rights of the Bank:

7.1.1. To monitor and verify the loan throughout the entire lending process (with regard to creditworthiness, collateral, and other matters of loan repayment).

7.1.2. To refuse to provide the loan in the event of non-performance or improper performance by the Borrower of their obligations under this Agreement.

7.1.3. In accordance with the procedure established by law, to require the Borrower to perform early repayment of the loan and accrued interest, as well as to eliminate all loan arrears in the following cases:

— violation of the deadlines for payment of the principal debt and (or) interest on the loan;

— occurrence of grounds and other events threatening the timely fulfillment of the terms of the Agreement by the Borrower, and non-fulfillment of their obligations under the Agreement.

7.1.4. To exercise control and monitoring of operations on the special card account and other accounts of the Borrower (including the status of credit and debit cash turnovers on the account).

7.1.5. To link all bank cards submitted by the Borrower during the application process, as well as any personal cards of the Borrower subsequently known to the Bank and opened at the Bank's branches or other commercial banks, to the auto-payment service, and in the event of overdue debt, to debit such debt from these cards on an acceptance-free basis.

7.1.6. To take necessary measures to recover debt arising from the excessive transfer of credit funds to the Borrower due to technical failures during the loan issuance process.

7.1.7. To apply all recovery measures provided for by the current legislation of the Republic of Uzbekistan and this Agreement, which are sufficient and necessary to protect its rights and interests in the recovery of all loan arrears.

7.1.8. In the event of untimely payment of the principal debt and accrued interest on the loan, to foreclose on the Borrower's wages and equivalent payments, as well as on funds held on bank plastic cards and other accounts, in the manner established by legislation.

7.1.9. In the event of untimely payment of the principal debt and interest on the loan, to exercise the right to obtain notarial enforcement orders in accordance with Articles 76–80 of the Law of the Republic of Uzbekistan "On Notaries" and to recover the debt through them.

7.1.10. In the event of termination of the Agreement, to demand from the Borrower full repayment of the principal debt and interest accrued for the period of loan utilization, as well as accrued late payment penalties (if any).

7.1.11. To assign the rights of claim under this Agreement in favor of another person in accordance with Articles 313–323 of the Civil Code of the Republic of Uzbekistan.

7.2. Rights of the Borrower:

7.2.1. To refuse to receive the loan on a free-of-charge basis until the moment the credit funds are allocated;

7.2.2. To make loan payments ahead of schedule without any penalties;

7.2.3. To demand from the Bank the timely fulfillment of banking obligations under the Agreement;

7.2.4. To receive information from the Bank regarding the loan balance and other matters related to the loan;

7.2.5. To receive information from the Bank regarding changes in the regulatory acts of the Republic of Uzbekistan and the Bank's internal rules concerning lending and settlements;

7.2.6. To terminate the credit agreement by agreement of the parties in the event of full early repayment of the credit debt;

7.2.7. The Borrower shall enjoy other rights established by the legislation of the Republic of Uzbekistan.

7.3. The Borrower shall not be entitled to transfer (sell) their right to receive a loan to third parties or to transfer their obligations under this Agreement without the written consent of the Bank.

8. LIABILITY OF THE PARTIES

8.1. In the event of non-performance or improper performance of their contractual obligations, the parties shall be liable in accordance with the procedure established by the current legislation of the Republic of Uzbekistan.

9. DISPUTE RESOLUTION PROCEDURE

9.1. Disputes and disagreements arising between the parties regarding the terms of this Agreement shall be resolved through mutual negotiations.

9.2. If mutual agreement cannot be reached, the other party shall be obliged to respond to a claim or a warning letter sent by the party whose rights have been violated within 10 (ten) days. Delivery of the claim and/or warning letter shall be carried out in person, by sending to an email address, or by registered mail via a postal service.

9.3. In the event that the requirements specified in the presented (sent) claim or warning letter for pre-trial dispute resolution are not properly fulfilled within the established time limit, the party whose rights have been violated shall be entitled to file a lawsuit with the court at the location of the Bank.

10. ADDITIONAL TERMS AND ENTRY INTO FORCE OF THE AGREEMENT

10.1. This Agreement shall enter into force from the date of its signing by the parties and shall remain in effect until the full fulfillment of their contractual obligations by the parties.

10.2. Amendments and supplements to this Agreement shall be made in writing with the consent of the parties.

10.3. Supplements to this Agreement, executed in writing, signed by the parties, and affixed with the Bank's seal, shall have legal force.

10.4. A claim and/or a warning letter sent to the address specified in this Agreement shall be deemed delivered even if the Borrower's mailing address has changed or the Borrower has refused to accept the claim and/or warning letter.

10.5. Expenses for dispute resolution regarding debt recovery in court (state duty, postage, and other costs), as well as other expenses related to debt collection, shall be recovered from the Borrower (covered by the Borrower).

10.6. The invalidity of one or more terms of this Agreement in accordance with the law or a court decision shall not be grounds for the cancellation of other terms of the Agreement.

10.7. Relations not provided for in this Agreement shall be regulated on the basis of the current legislation of the Republic of Uzbekistan.

10.8. This Agreement is drawn up in three copies having equal legal force. One copy is provided to each of the parties and to the notary office.

10.9. For matters concerning this Agreement and other issues, the Borrower may contact the Bank at the short number 1284.

11. REQUISITES AND SIGNATURES OF THE PARTIES

BANK:	BORROWER:
PJSCB "Davr Bank" Address: _____ Settlement Account: _____ MFO (Bank Code): _____ TIN (INN): _____	Full Name: _____ Address: _____ Passport/ID: _____ PINFL: _____ Phone: _____
Manager: _____ / (Signature) /	Borrower: _____ / (Signature) /
Lawyer: _____ / (Signature) /	