TERM BANK DEPOSIT AGREEMENT
No. _______

Tashkent city **"____" ____________ 2026 y.**

Private Joint-Stock Commercial Bank “Davr Bank”, ________ branch (hereinafter referred to as the "Bank"), represented by ______, acting on the basis of Power of Attorney No. ____ dated , on the one hand, and “” (hereinafter referred to as the "Depositor"), represented by its Director ________________________, acting on the basis of ________________________, on the other hand, collectively referred to as the "Parties" and individually as a "Party", have concluded this agreement (hereinafter referred to as the "Agreement") on the following:

I. SUBJECT OF THE AGREEMENT

1.1. The Depositor shall place, and the Bank shall accept, funds in the amount of __________________ (___________________) USD dollar (hereinafter referred to as the "Deposit") for a term of ___ (______-____) months from the date the Deposit is received by the Bank.

1.2. The Bank shall pay the Depositor interest on the Deposit amount at an annual rate of ___% (____________), calculated on the basis of 360 days a year.

1.3. The return of the Deposit shall be executed by the Bank no later than the day following the last day of the term specified in clause 1.1.

1.4. No additional contributions to the term deposit account shall be accepted during the period of this Agreement.

II. DEPOSIT TERMS AND SETTLEMENT PROCEDURES

2.1. Deposit currency: USD dollar

2.2. Annual interest rate on the deposit: ___%

2.3. Capitalization of accrued interest on the deposit: Not applicable

2.4. Deposit term: ___ months

2.5. Amount placed on deposit: ___________ (in words) USD dollar

2.6. The placement of funds into the deposit shall be executed by the Depositor via a non-cash transfer from its accounts at the bank to the Bank's deposit account (Account: _________________, MFO: ______).

2.7. The Bank shall provide the Depositor with confirmation of the acceptance of funds into the deposit in writing or electronically via remote banking service systems.

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

2.9. The calculation of interest payable for the use of the Deposit shall be carried out in accordance with Article 764 of the Civil Code of the Republic of Uzbekistan and the Regulation “On the Procedure for Calculating Interest in Commercial Banks” (Reg. No. 3460 dated August 23, 2023).

2.10. In the event that a restriction is placed on the Depositor's funds or operations on the Depositor's accounts are suspended in cases provided for by the legislation of the Republic of Uzbekistan, the accrual of interest on the deposit shall be suspended until such restrictions are lifted.

2.11. For the purpose of calculating interest under this Agreement, the number of days in a year shall be taken as 360 days, and the duration of a month shall be the calendar number of days in that month.

2.12. Interest shall be paid by the Bank on a monthly basis, no later than the second business day of the following month.

2.13. Tax payment on the Depositor's income derived from the deposit shall be carried out in accordance with the effective legislation.

2.14. The Depositor has the right to demand early withdrawal of the deposit (or a part thereof) and terminate this Agreement by giving the Bank at least 30 (thirty) days' prior written notice before the expected withdrawal date. Early termination of the Agreement or partial withdrawal from the deposit shall be formalized by a written application from the Depositor.

2.15. In the event of early withdrawal of the Deposit (or a portion thereof), interest shall be paid in the following manner:

Withdrawal within 30 days — no interest is paid;
31–90 days — ___% (________) per annum;
91–180 days — ___% (________) per annum;
181–365 days — ___% (________) per annum;
366–730 days — ___% (________) per annum.

In such cases, any previously overpaid interest for the deposit shall be recalculated and deducted from the principal deposit amount.

If the expiry date of the deposit term falls on a non-business day, the next business day shall be deemed the expiry date of the deposit term.

2.16. Deposit funds accepted by the Bank are guaranteed by the Deposit Guarantee Agency up to 200,000,000 (two hundred million) UZS based on the terms specified in Articles 25 and 26 of the Law of the Republic of Uzbekistan No. ZRU-1031 dated February 18, 2025 “On Guarantees for the Protection of Bank Deposits”.

2.17. The compensation amount for the guaranteed Deposit shall be paid in accordance with the procedure established by the Law of the Republic of Uzbekistan “On Guarantees for the Protection of Bank Deposits”.

2.18. The Bank has the right to return the deposit amount early after one year from the date the funds were received by the bank, provided it gives the Depositor written notice no later than 3 (three) banking days in advance. In this case, interest on the deposits shall be paid for the period the deposit was actually held by the bank.

III. RIGHTS AND OBLIGATIONS OF THE PARTIES

3.1. Rights of the Depositor:

3.1.1. To obtain all necessary information regarding the deposit agreement.

3.1.2. To conclude a term deposit agreement based on and in accordance with the terms of this Agreement.

3.1.3. To deposit funds into the deposit account.

3.1.4. To demand early withdrawal of the deposit (or a portion thereof).

3.1.5. To regularly check information regarding Deposits and Tariffs on the Bank's official website (www.davrbank.uz).

3.2. Obligations of the Depositor:

3.2.1. To comply with the terms of this Agreement.

3.2.2. To provide the Bank with reliable and correct information.

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

3.2.4. To provide the Bank with the documents stipulated by the effective legislation of the Republic of Uzbekistan and this Agreement for opening deposit accounts and conducting transactions.

3.2.5. To transfer funds to the Deposit in the amount specified in clause 1.1 of this Agreement within 5 (five) business days to the Bank.

3.2.6. To fulfill other obligations provided for by the legislation of the Republic of Uzbekistan and this Agreement.

3.3. Rights of the Bank:

3.3.1. To obtain all necessary information from the Depositor to execute this Agreement.

3.3.2. To send Bank news, as well as information on transactions performed on the Depositor's term deposit account, via SMS to the Depositor's mobile number specified in the Application/Request or as a postal message to the email address.

3.3.3. In the event of receipt of legally binding documents from relevant state authorities in accordance with the legislation, to take measures established by the legislation of the Republic of Uzbekistan despite any objections of the Depositor, i.e., blocking funds, arresting funds, debiting funds from the Depositor's account on an unaccepting (direct debit) basis, suspending account operations, etc., including the right to debit accrued and paid bonuses from the term deposit account on an unaccepting basis for recovery if errors are detected in the crediting of funds to the Depositor's accounts.

3.4. Obligations of the Bank:

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

3.4.2. To calculate and pay interest on the deposit to the Depositor in accordance with the procedure and terms established in this Agreement.

3.4.3. To return the Deposit amount, as well as the accrued interest amount, to the Depositor after the expiry of the actual term the funds were held by the bank.

3.4.4. To ensure the confidentiality of the Deposit and the safety of the funds entrusted to it.

3.4.5. Not to unilaterally modify the interest rate payable on the Deposit established as of the date of conclusion of this Agreement.

3.4.6. To maintain banking secrecy and disclose information regarding the deposit only in cases provided for by legislation.

3.4.7. If funds are debited from the Deposit without the Depositor's instruction to settle outstanding debts on loans/microloans/leasing by the Bank, to send a notification to the Depositor via their designated communication channel no later than the next business day.

3.4.8. In the event that the Bank suspends banking operations on the Deposit, to send a notification (statement) to the account or deposit holder regarding the suspension of account services and the reasons thereof no later than the business day following the date of suspension.

IV. CONFIDENTIALITY

4.1. The Bank guarantees the confidentiality and secrecy of information concerning the Depositor that constitutes 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 their authorized representative upon request (submitted in writing or electronically, and following full identification of the Depositor's details).

4.3. Information concerning the Depositor that constitutes banking secrecy shall be provided to third parties in accordance with the procedure established by the effective legislation of the Republic of Uzbekistan.

V. LIABILITY OF THE PARTIES

5.1. In the event that the Bank fails to return the deposit or delays the payment of interest on the deposit, the Bank shall pay the Depositor a penalty in the amount of 0.01% (zero point zero one percent) of the delayed payment amount of the unreturned deposit/interest for each day of delay; however, the total amount of the penalty shall not exceed 10% (ten percent) of the delayed payment amount of the unreturned deposit/interest.

5.2. Payment of a penalty does not release the Parties that breached the contractual obligations from performing their obligations under this Agreement and indemnifying the other Party for damages caused as a result of the delay in payment.

VI. FORCE MAJEURE

6.1. The Parties shall be released from liability for partial or complete failure to perform obligations under this Agreement if such failure is the result of circumstances of insuperable force (force majeure) arising after the conclusion of the Agreement, consisting of extraordinary events that the Party could neither foresee nor prevent by reasonable measures.

6.2. Upon the occurrence and cessation of force majeure circumstances, the Party unable to fulfill its obligations under this Agreement must notify the other Party in writing within 3 (three) days from the moment such circumstances arise, providing supporting documents.

6.3. The occurrence of force majeure circumstances extends the term for fulfilling obligations under the Agreement for the period during which such circumstances remain in effect.

VII. ANTI-CORRUPTION CLAUSES

7.1. In performing their obligations under this Agreement, the Parties, their affiliated persons, employees, or representatives shall not pay, offer to pay, or permit the payment of any funds or valuables to any persons in order to influence the actions or decisions of these persons to obtain any unlawful advantage or other privileges.

7.2. In performing their obligations under this Agreement, the Parties, their affiliated persons, employees, or representatives shall not commit acts that violate the requirements of effective legislation and international instruments regarding anti-bribery/corruption, commercial bribery, as well as legislation on combating the legalization of income derived from criminal activities and the financing of terrorism.

7.3. Each of the Parties to this Agreement refrains from encouraging the employees of the other Party in any way, including by providing sums of money, gifts, performing works (services) for them free of charge, or through other methods that place the employee in a certain dependence and are aimed at directing this employee to commit any actions in favor of the encouraging Party.

7.4. If any Party suspects that an anti-corruption condition has been or may be breached, the respective Party shall notify the other Party in writing or orally via hotlines.

7.5. The Parties agree not to engage in corrupt practices related to the agreement at the time of its conclusion, during its validity term, and after the expiration of this term.

VIII. DISPUTE RESOLUTION PROCEDURE

8.1. Disputes and disagreements that may arise in the execution of this Agreement shall, if possible, be settled through mutual negotiations.

8.2. Pre-trial dispute resolution between the Parties shall be carried out by sending a claim letter.

8.3. In the event that disagreements and disputes cannot be resolved through mutual negotiations, the disputes between the parties shall be settled in the Tashkent City Interdistrict Economic Court.

IX. ENTRY INTO FORCE, AMENDMENT, SUPPLEMENTATION, AND TERMINATION OF THE AGREEMENT

9.1. This agreement shall enter into force from the date the initial deposit amount specified in clause 1.1 of this Agreement is received by the bank, and shall remain valid until the Deposit amount and accrued interest are fully returned to the Depositor.

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

9.3. All amendments and supplements to this Agreement, its early termination, or extension of its validity term shall have legal force if they are made in writing and signed by authorized persons of the Parties.

9.4. Unilateral amendment and termination of this agreement are permitted in cases and in accordance with the procedure established by the legislation of the Republic of Uzbekistan.

X. FINAL PROVISIONS

10.1. Operations with the Depositor's funds shall be carried out in accordance with the effective 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 such disclosure obligation is established by the legal requirements of the Republic of Uzbekistan or a full court decision.

10.3. Matters not regulated by this Agreement shall be governed by the legislation of the Republic of Uzbekistan in effect at the time the respective matters arise.

10.4. This Agreement is drawn up in 2 copies having equal legal force, one for each of the Parties.

XI. LEGAL ADDRESSES AND BANKING DETAILS OF THE PARTIES:

"BANK"

PJSCCB "Davr-bank" ____ branch
Address:____________________
Account: _________________
MFO ____
TIN _____________
SWIFT ____________
Contact number: 1284
E-mail: info@davrbank.uz

Manager

_________ ________________________
L.S. (Stamp)

"DEPOSITOR"

____
Address:____________________
Account: _________________
MFO ____
TIN _____________
Contact number: _____
E-mail: _______________

Director

________ _______________________
L.S. (Stamp)