

APPROVED by resolution of the Credit Committee

of OJSC "Aiyl Bank"

dated 05 March 2025 No. 15/5



**АЧЫК АКЦИОНЕРДИК КООМУ «АЙЫЛ БАНК»
ОТКРЫТОЕ АКЦИОНЕРНОЕ ОБЩЕСТВО «АЙЫЛ БАНК»
THE OPEN JOINT-STOCK COMPANY «AIYL BANK»**

PUBLIC OFFER (PROPOSAL)

FOR THE CONCLUSION OF AN AGREEMENT ON THE PROVISION OF A LOAN / ON THE PURCHASE OF GOODS ON INSTALMENT TERMS TO INDIVIDUALS AND INDIVIDUAL ENTREPRENEURS BY OJSC "AIYL BANK"

(LOAN AGREEMENT)

**(As amended by resolutions of the Credit Committee of OJSC "Aiyl Bank" dated 01 April 2025
No. 23/7, 23 September 2025 No. 71/4, 23 December 2025 No. 94/2)**

In accordance with Part 2 of Article 398, Part 2 of Article 393, Part 1 of Article 394, and Articles 386, 395, 399, 402 of the Civil Code of the Kyrgyz Republic, the present Public Offer (Proposal) (hereinafter – the **Offer**) for the conclusion of an Agreement on the provision of a loan to individuals and individual entrepreneurs (loan agreement) (hereinafter – the **Agreement**) by OJSC "Aiyl Bank" (hereinafter – the **Bank**) constitutes the Bank's official public proposal to conclude with an individual or individual entrepreneur (hereinafter – the **Client/Borrower**) an Agreement on the provision of a loan / credit line / overdraft on a bank payment card (loan agreement), granted remotely / at a distance through the mobile applications "АБ24" / "Abank" / "ZERO", "Bereke" and any other application, on the terms and in the manner provided for in the present Offer.

The present Offer for the conclusion of the Agreement is approved by the Bank in a standard (template) form, is uniform for all Clients/Borrowers and is not subject to amendment by the Client/Borrower; it is posted on the Bank's website <http://www.ab.kg>, in the mobile applications "АБ24" / "Abank" / "ZERO", "Bereke" and any other application, as well as on the official internet website of the Project: <https://www.zero.kg>.

For the purpose of concluding the Agreement on the terms stipulated in the Offer, the Client/Borrower fully and unconditionally accepts (accepts) the present Offer. The Agreement shall be deemed concluded between the Client and the Bank from the moment of acceptance by the Client/Borrower of the present Offer in the manner or by the method provided for in the present Offer.

Acceptance of the present Agreement and electronic documents shall be recognized as full and unconditional acceptance by the Client/Borrower of all terms of the present Agreement without any exceptions and/or limitations whatsoever, as posted on the official website of the Bank <http://www.ab.kg>, in the mobile applications "АБ24" / "Abank" / "ZERO", "Bereke" and any other application, as well as on the official internet website of the Project: <https://www.zero.kg>.

1. Terms and Definitions

1.1. **Acceptance** – unconditional acceptance, full and unconditional consent of the Client/Borrower to the terms of the present Agreement for the remote / distance provision of a loan and/or the provision by the Bank of other banking services through the mobile application “АБ24” / “Abank” / “ZERO” / “Bereke” and any other application.

1.2. **Authentication** – the method or procedure for establishing the authenticity of the identity of the Client/Borrower by means of verification, determination and/or comparison of the characteristics of the presented / applied identifier, means of authentication / identification (entry, application and use of PIN-code, login, password, and/or confirmation code, means of biometric identification, graphic signature of the Client on a tablet with a stylus or other equivalent means of protection and access), confirming that the instruction / consent has been given by and/or signed by the duly authorized person.

1.3. **Bank** – Open Joint-Stock Company “Aiyl Bank” (including its branches and subdivisions), holding licence No. 048 of the National Bank of the Kyrgyz Republic dated 27 December 2006, acting as creditor.

1.4. **Banking services** – the activities of the Bank related to the provision of services / performance of operations for Clients in accordance with the legislation of the Kyrgyz Republic and the licence of the National Bank of the Kyrgyz Republic.

1.5. **Remote banking services (RBS)** – a set of services of the Bank provided on the basis of electronic instructions / orders transmitted by the Client remotely using telecommunications and other systems.

1.6. **Agreement** – the agreement between the Bank and the Client/Borrower concluded by way of acceptance by the Client/Borrower of the terms of the present Offer.

1.7. **Mobile applications “АБ24” / “Abank” / “ZERO” / “Bereke” and others** – a remote banking service system used / owned by the Bank, enabling the Client/Borrower to remotely obtain a loan, credit limit, overdraft on a bank payment card and/or to perform other banking operations / transactions.

1.8. **Borrower** – a Client of the Bank who has reached 18 (eighteen) years of age, to whom a loan, credit limit, overdraft on a bank payment card is provided and/or has been provided by the Bank on the terms and in the manner stipulated in the present Agreement.

1.9. **Client** – a capable natural person who is a user of the mobile applications “АБ24” / “Abank” / “ZERO” / “Bereke” and any other application, who has an Account with the Bank and/or performs banking operations / transactions remotely / at a distance.

1.10. **System** – software, hardware-technical, information and/or other complexes / solutions used by the Bank to provide remote / distance banking services to the Bank’s Clients.

1.11. **Service** – a remote banking service provided through the mobile applications “АБ24” / “Abank” / “ZERO” / “Bereke” and any other application and/or internet banking.

1.12. **Account** – a bank account / card account of the Client opened with the Bank, on which banking operations / transactions performed in accordance with his instructions / orders are reflected, including through the use of the Systems, the Service, including by means of a bank payment card. For the avoidance of doubt, the term “Account” means any bank account in national and foreign currencies, including but not limited to: demand deposit account, card account, term deposit account, loan account, transit account and/or any other account.

1.13. **Statement** – a document containing a list of operations performed by the Client with the Bank, generated as at a date or for a certain period.

1.14. **Public Offer** – the present document containing the terms of the agreement on the provision of a loan / credit line / overdraft on a bank payment card to individuals (loan agreement), individual entrepreneurs, posted in the Systems, Services and/or on the official website of the Bank <http://www.ab.kg>, in the mobile applications “AB24” / “Abank” / “ZERO” / “Bereke” and any other application, as well as on the official internet website of the Project: <https://www.zero.kg>. Acceptance of the Public Offer by the Client constitutes unconditional, full and unqualified consent to conclude an Agreement on the provision of a loan / credit line / overdraft on a bank payment card to individuals (loan agreement), individual entrepreneurs on the terms and in the manner set forth in the Public Offer.

1.15. **Identification** – the procedure for establishing identification data concerning the Client/Borrower and/or the beneficial owner, in accordance with the Law of the Kyrgyz Republic “On Counteracting the Financing of Terrorist Activity and the Legalization (Laundering) of Criminal Proceeds” and the procedure established by the Bank.

1.16. **Verification** – the procedure for checking identification data concerning the Client/Borrower and/or the beneficial owner.

1.17. **Confidentiality of personal data** – a requirement binding upon the Bank and the Client/Borrower not to permit their dissemination and/or disclosure. Disclosure of personal data is possible only in accordance with the legislation of the Kyrgyz Republic.

1.18. **Remote identification** – identification and verification of natural persons and individual entrepreneurs using data provided by the Client through the mobile applications “AB24” / “Abank” / “ZERO”, “Bereke” and any other application in electronic form without personal presence at the Bank.

1.19. **Parties** – the collective designation of the Bank and the Client/Borrower.

1.20. **Blocking of access to the mobile application “AB24” / “Abank” / “ZERO” / “Bereke”** – the procedure whereby the Bank imposes a technical restriction on the performance of operations through the mobile application “AB24” / “Abank” / “ZERO” / “Bereke”, including the Bank’s refusal to grant authorization.

1.21. **Electronic signature (simple electronic signature)** – an analogue of a handwritten signature in the form / by means of entry, application / use of a confirmation code or any other means of authentication / identification, including a graphic signature on a tablet with a stylus, made on behalf of the person by whom the information is signed in the form of an electronic document when making legally significant decisions and/or performing legally significant actions (acceptance, expression of consent, familiarization, submission of applications, execution / signing of electronic payment instructions / orders, banking operations / transactions, payments, settlements, conclusion (signing) of any other electronic documents, electronic messages, including agreements / contracts, offers and other transactions).

1.22. **Confirmation code** – a one-time (generated) code sent by the Bank via SMS to the mobile phone number of the Client/Borrower and entered by the Client/Borrower in the mobile application “AB24” / “Abank” / “ZERO” / “Bereke”, enabling authentication of the Client/Borrower for the performance of an operation / transaction, confirmation of consent, familiarization, signing (conclusion) by the Client of electronic documents in the mobile application “AB24” / “Abank” / “ZERO” / “Bereke” (including the present Public Offer, the Agreement on the provision of a loan, applications, requests, questionnaires, offers, agreements / contracts, policies, rules, messages / notifications, payment and/or other documents).

1.23. **Personal identification number (PIN code)** – a secret code presented by the Client/Borrower for authorization / confirmation of identity and access to the mobile application “АБ24” / “Abank” / “ZERO”, “Bereke”, consisting of the Client’s own 4-digit or 6-digit PIN code.

1.24. **Login** – the coded name of the Client/Borrower required for authorization and use of the service / mobile application “АБ24” / “Abank” / “ZERO” / “Bereke”.

1.25. **Credit product** – a loan, credit line, overdraft on a bank payment card granted by the Bank remotely / at a distance by crediting to the Account, bank card of the Client/Borrower on terms of repayment, payment and maturity.

1.26. **Loan** – funds granted by the Bank remotely / at a distance by crediting to the Account in the manner and on the terms of the present Offer Agreement, including a credit line / overdraft on a bank payment card provided to the Client.

1.27. **Credit scoring (scoring)** – a system for assessing the creditworthiness (credit risks) of Clients/Borrowers in accordance with the internal regulatory documents of the Bank.

1.28. **Sales tax** – tax on sales.

1.29. **Tariffs** – the amounts of fees (commissions) charged by the Bank for remote servicing of credit products, issuance of a payment card, performance of banking operations, etc.

1.30. **Bank payment card** – a card intended for payment for goods, works and services, performance of other payments, as well as for withdrawal of cash from the personal card account through terminals or other devices.

1.31. **Notification** – a message sent by the Bank to the Client/Borrower in electronic form using e-mail, SMS messages and other known available communication channels.

1.32. **Cooling-off period** – the period of time after the signing of the loan agreement (offer) during which the borrower has the right to refuse the loan, and the Bank may not disburse the funds.

1.33. **Individual entrepreneur** – a citizen of the Kyrgyz Republic, a foreign citizen or a stateless person permanently or temporarily residing in the Kyrgyz Republic and engaged in individual entrepreneurial activity in its territory without forming a legal entity in accordance with the applicable legislation of the Kyrgyz Republic.

1.34. **Mobile application** – one of the tools of remote distance service systems for Clients via the Internet, including the mobile application “BEREKE”.

1.35. **Consumer loan** – a loan or financing in accordance with Islamic principles granted by a creditor on terms of maturity, repayment and payment, including for the purpose of payment for goods, works or services with subsequent payment by the borrower in instalments (deferral) of performance of the monetary obligation within the framework of a consumer loan agreement. A consumer loan is granted exclusively to individuals for personal, family or household purposes not related to entrepreneurial activity or profit-making. Consumer loans may be interest-free or without markup by agreement of the parties. (As amended by resolution of the Credit Committee of OJSC “Aiyl Bank” dated 23 December 2025 No. 94/2)

1.36. **Instalment (deferral) of performance of a monetary obligation** – a condition of a consumer loan agreement granted by the creditor under which the obligation to pay for goods, works or services may be performed in parts or at a later date in the manner established by the Civil Code of the Kyrgyz Republic.

1. Subject Matter of the Agreement

- 1.1. The subject matter of the present Agreement is the provision by the Bank to the Client/Borrower of monetary funds in the form of a loan, credit line or overdraft on a bank payment card, remotely / at a distance, in the amount and on the terms stipulated in the present Agreement, while the Client/Borrower undertakes to repay the received amount and to pay interest thereon.
- 1.2. The Bank shall be entitled to refuse to provide the Client/Borrower with the loan contemplated by the present Agreement, in whole or in part, if there exist circumstances that clearly indicate that the amount provided to the Client/Borrower will not be repaid on time. In such case, the Bank shall independently, at its sole discretion, determine / establish the grounds for refusal to provide credit funds to the Client/Borrower and shall be entitled not to disclose information regarding the reasons for such decision.
- 1.3. Electronic documents, including the present Agreement, accepted by the Client/Borrower on the terms and in the manner provided for in the present Agreement, the Public Offer and acts/documents of the Bank, shall be deemed equivalent to documents on paper signed with the handwritten signature of the Client/Borrower.
- 1.4. By accepting the present Agreement, the Client/Borrower hereby confirms that he/she has independently familiarized himself/herself with all terms of the present Agreement, electronic documents and the Public Offer in the mobile applications “АБ24” / “Abank” / “ZERO” / “Bereke” and any other application, that they are set forth in a clear and accessible manner for perception and understanding, are fully comprehensible to the Client/Borrower, and that the Client/Borrower agrees with them.

2. General Provisions

- 3.1. The Bank shall disburse the loan in the national currency of the Kyrgyz Republic.
- 3.2. In case of disagreement with the terms of the present Agreement, the Client/Borrower shall be obliged to cease using the credit product service and shall not perform any actions in the mobile applications “АБ24” / “Abank” / “ZERO” / “Bereke” and any other application.
- 3.3. Personal data of the Client/Borrower may be used for the purpose of granting the Client/Borrower access to the mobile applications “АБ24” / “Abank” / “ZERO” / “Bereke” and any other application, as well as to enable the use of other functions of the service.
- 3.4. Processing of personal data of the Client/Borrower shall be carried out without limitation of time, by any lawful method, including in personal data information systems with or without the use of automation means.
- 3.5. The Bank shall not be liable if personal data, Login and PIN code were intentionally or unintentionally disclosed / lost by the Client/Borrower and became known to third parties due to the fault of the Client/Borrower.
- 3.6. Upon the Client/Borrower’s familiarization with the present Agreement and the Public Offer and acceptance of their terms by way of confirmation (logging into the mobile applications “АБ24” / “Abank” / “ZERO” / “Bereke” and any other application by entering PIN code, login, password, confirmation code, or using means of biometric identification (fingerprint, retina/iris scanning, facial/voice recognition and other), or using other identifiers, equivalent means/methods of

authentication/identification of the Client), the Public Offer and the present Agreement shall be deemed concluded/accepted by the Client/Borrower using an electronic signature that complies with the requirements of the legislation of the Kyrgyz Republic.

3.7. The use of an electronic signature shall be equivalent to the handwritten signature of the Client/Borrower to the Bank, serving as a means of identification of the Client/Borrower and verification of the integrity of the electronic document.

3.8. Signing of the present Agreement by electronic signature shall not constitute a guarantee of a positive decision by the Bank on the provision of credit products.

3.9. The Client/Borrower is aware of and understands the legal significance of operations and transactions performed using an electronic signature.

3.10. The Client/Borrower understands that the document (set of documents) signed with an electronic signature is irrevocable and is recognized as equivalent to a document (set of documents) on paper.

3.11. The Client/Borrower agrees that, in case of approval of an application for the provision of credit products in the mobile applications “АБ24” / “Abank” / “ZERO” / “Bereke” and any other application, all subsequent required and necessary documents shall also be deemed signed with an electronic signature, namely:

- application for obtaining a credit product on the terms provided by the Bank;
- written consent of the Client/Borrower to the assignment of the right of claim, to the disclosure of information about him/her to third parties in cases of untimely repayment of the loan and interest thereon, or breach of other obligations under the present Agreement, as specified in **Appendix 1**;
- consent of the personal data subject to the collection and processing of his/her personal data;
- application – consent to the provision by credit bureaus of a credit report, as specified in **Appendix 2**;
- consent to the receipt of information about him/her within the framework of the Agreement from any lawfully operating authorities;
- consent to photographing/video recording by a Bank employee and subsequent use of the photograph/video of the Client/Borrower in accordance with the Bank’s internal regulatory documents;
- consent to the conduct of credit scoring, for which the Bank needs to obtain confidential information about him/her (including personal data) from all lawful sources and to the Bank’s dissemination of such information;
- consent to the Bank’s preliminary credit scoring and the Bank’s offering of credit products without the Client/Borrower’s visit to the Bank’s premises or branch;
- consent to bearing expenses related to the collection of data from credit bureaus for obtaining a credit product and other expenses incurred at any stage of application review;
- consent to the debiting of funds from any bank accounts of the Client/Borrower without acceptance for the repayment of indebtedness under the credit product and other expenses of the Bank in connection with the present Agreement;
- consent to the Bank’s establishment/changing of the monthly repayment date for the credit product depending on the monthly date of receipt by the Client/Borrower of salary/pension and other inflows, in order to prevent delays on the credit product.

3.12. Under the present clause, the Client/Borrower freely, consciously and of his/her own volition agrees, acknowledges and confirms that in the event of updating, amendment and/or supplementation of the present Agreement, Tariffs, other acts/documents of the Bank, each subsequent login by the Client/Borrower to the mobile applications “АБ24” / “Abank” / “ZERO” / “Bereke” and any other application, or to the remote banking service system (using identifiers, electronic signature and/or other means of authentication/identification), shall constitute acceptance by the Client (acceptance, consent, adhesion, signing) of the present Agreement, Tariffs and corresponding updates, amendments

and/or supplements, and the relevant consent/familiarization of the Client shall be deemed received by the Bank.

3.13. When the Client/Borrower uses funds of a consumer loan, including a loan granted in the form of instalment performance of a monetary obligation for payment of goods, works or services, the provisions of the legislation of the Kyrgyz Republic on consumer protection shall apply.

(As amended by resolution of the Credit Committee of OJSC "Aiyl Bank" dated 23 December 2025 No. 94/2)

4. Execution, Terms, Disbursement and Repayment of Credit Products Granted Remotely / at a Distance through the Mobile Applications "AB24" / "Abank" / "ZERO" / "Bereke"

4.1. Online Loan:

4.1.1. Granted remotely / at a distance by crediting the credit funds / establishing a credit line / overdraft on a bank payment card to the existing account of the Client/Borrower opened with the Bank.

4.1.2. Purpose of the loan – for consumer purposes not contrary to the credit policy of the Bank.

4.1.3. Type of payment: annuity payment.

4.1.4. The procedure for accrual of interest on the loan shall be carried out monthly, commencing from the date of crediting of the loan to the personal card account / account of the Client/Borrower opened with the Bank, and ending on the date of full repayment of the entire principal amount of the loan.

4.1.5. The amount of interest for the use of the loan shall be accrued based on the average number of days in a month — 30 days, and calculated on the basis of a banking year equal to 360 days, without taking into account sales tax. Interest on the loan does not include taxes; such taxes shall be separately withheld from the Client/Borrower in accordance with the legislation of the Kyrgyz Republic. The interest rate and the term of the loan are specified on the official website of the Bank <http://www.ab.kg> and in the loan application.

4.1.6. For untimely repayment of the principal amount of the loan and/or accrued interest, the Client/Borrower shall, starting from the 2nd day after the due date for repayment, additionally pay interest/penalties in the amount of the interest rate on the loan. At the same time, the total amount of penalties accrued during the entire term of the present Agreement shall not exceed 10 (ten) percent of the amount of the loan granted under the present Agreement.

4.1.7. Payment for the services of the Credit Bureau and other expenses under the Agreement shall be reimbursed at the expense of the funds of the Client/Borrower by way of their debiting without acceptance by the Bank from any bank account of the Client/Borrower opened with the Bank, or shall be withheld from the loan amount directly upon disbursement of the loan or during the term of the present Agreement, with the exception of the credit product "ZERO - instalment 0%", where the commission for the services of the Credit Information Bureau is paid by the Bank.

(As amended by resolution of the Credit Committee of OJSC "Aiyl Bank" dated 23 September 2025 No. 71/4)

4.1.8. The order of repayment by the Client/Borrower of indebtedness under the loan under the present Agreement shall be governed by the Civil Code of the Kyrgyz Republic.

4.1.9. The primary source of repayment of indebtedness under the loan and accrued interest thereon shall be the amount of monetary payments received by the Borrower and transferred to the Bank for crediting to his/her personal card account / other bank account. The personal card account / bank account may be replenished both by transfer of salary by the organization employing the Client/Borrower, and by deposit of cash, bank transfer effected by the Borrower himself/herself, or by any other method agreed by the Parties.

4.1.10. Repayment of the principal amount of the online loan shall be effected automatically during the term of the loan. Upon receipt of funds to the personal card account / bank account of the Borrower, the Bank shall effect repayment of the loan, accrued interest / penalties and other payments in a without-acceptance (indisputable) manner by debiting them from the personal card account / bank account of the Borrower.

4.1.11. Details of the payment card (PAN of the card, CVV code and other data on the card) may be used only by the Client/Borrower. Transfer of payment card details, including Login and PIN code (electronic signature) of the service "АБ24" / "Abank" / "ZERO" / "Bereke" and any other application to third parties is prohibited. The Client/Borrower shall bear sole responsibility for the use of payment card details, login and PIN code (electronic signature) of the mobile application "Abank", "ZERO", "Bereke".

4.1.12. In the event of discovery of loss of the payment card or unlawful use of the payment card, loss / transfer of login and PIN code (electronic signature) of the mobile application "АБ24" / "Abank" / "ZERO" / "Bereke", as well as in the event that the Client/Borrower suspects the possibility of such situations arising, the Client/Borrower shall immediately notify the Bank's Contact Centre thereof.

4.1.13. Any damage caused to the Bank by the Client/Borrower as a result of non-performance or improper performance of the terms of the Agreement shall be subject to unconditional compensation in full by the Client/Borrower.

4.1.14. In the event that third parties perform operations using lost payment card details, the Client/Borrower shall bear responsibility independently until the moment of notification to the Bank of the loss of payment card details.

4.1.15. Until the Bank receives a message from the Client/Borrower regarding the loss of payment card details, the Bank shall debit funds from the account in the manner provided for in Section 5 of the present Agreement.

5. Rights and Obligations of the Bank

5.1. The Bank shall have the right:

5.1.1. To refuse to provide the credit product to the Client/Borrower and not to disclose information regarding the reasons for the decision taken;

5.1.2. To demand early repayment of the loan in any of the following cases:

a) if circumstances are established that clearly indicate that the amount provided or to be provided to the Borrower will not be repaid on time, whereby the Bank shall independently determine the existence or absence of such circumstances and shall not be obliged to provide the Borrower with evidence thereof;

b) breach or failure to comply with the Schedule of planned repayment of the loan and interest thereon, where the delay in repayment of the loan and/or accrued interest exceeds 30 days;

c) provision by the Borrower of incomplete, inaccurate, distorted and/or knowingly false information when applying for the loan or during its servicing;

d) breach or improper performance by the Borrower of any other obligations to the Bank under the present Agreement, as well as under other loans/obligations of the Borrower to the Bank;

5.1.3. To make amendments and supplements to the Agreement and/or Tariffs. Notification of the Client/Borrower of amendments to the Agreement and/or Tariffs shall be effected by the Bank no later than 10 (ten) business days prior to the date of entry into force of the amendments/new version of the Agreement and/or Tariffs by posting the text of the amendments/new version of the Agreement and/or Tariffs on the Bank's website. Any amendments to the Agreement and/or Tariffs shall become binding on the Parties as from the date of their entry into force;

5.1.4. In case of improper performance by the Client/Borrower of his/her obligations under the Agreement, the Bank shall be entitled to exercise its rights provided for by the Civil Code of the Kyrgyz Republic by way of unilateral without-acceptance debiting of funds from all bank accounts of the Client/Borrower;

5.1.5. To disclose to third parties information about the Client/Borrower and his/her credit indebtedness, including publicly, in cases of untimely repayment by the Borrower of the loan and interest thereon, or breach of other obligations under the present Agreement;

5.1.6. To revise the interest rate for the use of the loan based on changes in the cost of credit resources, the state of financial markets, actual and projected inflation rates and other macroeconomic conditions, as well as in case of changes in the legislation of the Kyrgyz Republic (including taxation).

5.2. The Bank shall be obliged:

5.2.1. To effect disbursement of the credit product by crediting monetary funds to the Card account / account opened with the Bank;

5.2.2. To observe the cooling-off period:

Prior to disbursement of the loan, the Bank undertakes to observe a cooling-off period, the duration of which shall be determined depending on the loan amount:

4 hours for loans from 50,001 to 100,000 soms;

12 hours for loans from 100,001 soms.

(As amended by resolution of the Credit Committee of OJSC "Aiyl Bank" dated 01 April 2025 No. 23/7)

5.2.3. To perform control calls:

The Bank undertakes, during the cooling-off period, to contact the Client by telephone call to confirm the Client's consent to receipt of the loan. The control call shall be made after preliminary approval of the application by the Bank's credit system.

5.2.4. To take precautionary measures to protect the confidentiality of the personal data of the Client/Borrower in accordance with the procedure used for the protection of such information in existing business practice;

5.2.5. To notify the Client/Borrower of amendments to the Agreement and/or Tariffs in accordance with clause 5.1.3;

5.2.6. To take necessary organizational and technical measures to protect the personal information of the Client/Borrower from unlawful or accidental access, destruction, alteration, blocking, copying, dissemination, as well as from other unlawful actions of third parties;

5.2.7. To provide, within 3 (three) business days upon request of the Client/Borrower, information on his/her credit product, on receipt of the loan and on compliance by the Borrower with credit discipline in respect of such loan for submission to another financial and credit institution, as well as to provide clear and accurate information on the Borrower's account (account statements, cheques, balance status, confirmation of loan payments and other necessary information);

5.2.8. To establish the amount of penalty interest (default interest) for overdue indebtedness on the principal amount and interest in accordance with the requirements of the legislation of the Kyrgyz Republic;

5.2.9. To cease accrual of penalties (default interest) upon expiry of 15 (fifteen) days from the date of sending the notice/notification of non-performance of obligations;

5.2.10. Upon receipt by the Client/Borrower of goods, works or services financed by a consumer loan with instalment (deferral) of performance of the monetary obligation for payment, and upon receipt from him/her of a notification of improper quality or non-receipt of the aforementioned goods, works or services, to suspend performance of obligations under the agreement until settlement of claims against the seller, with subsequent recalculation of the obligations of the Client/Borrower.

(As amended by resolution of the Credit Committee of OJSC "Aiyl Bank" dated 23 December 2025 No. 94/2)

5.2.11. In case of impossibility of replacement of goods, works or services of improper quality financed by a consumer loan with instalment (deferral) of performance of the monetary obligation for payment, to return to the Client/Borrower the amounts paid under the agreement, with the right of the creditor to assert recourse claims against the seller.

(As amended by resolution of the Credit Committee of OJSC "Aiyl Bank" dated 23 December 2025 No. 94/2)

6. Rights and Obligations of the Client/Borrower

6.1. The Client/Borrower shall have the right:

6.1.1. To conclude the Agreement with the Bank by the methods provided for in clause 3.6, thereby confirming by such action that the Client/Borrower is not limited in legal capacity, is not under guardianship, trusteeship or patronage, is capable, by reason of his/her state of health, of independently exercising and protecting his/her rights and performing his/her obligations, and does not suffer from any diseases that prevent him/her from understanding the nature of the Agreement being concluded and the circumstances of its conclusion;

6.1.2. To perform any operations provided for in the Agreement and not prohibited by the legislation of the Kyrgyz Republic;

6.1.3. To effect early full or partial repayment of the credit product at any time without payment of commissions or imposition of penalties.

6.1.4. To suspend performance of obligations under the agreement granted in the form of instalment (deferral) of performance of the monetary obligation for payment of goods, works or services, if such goods, works or services prove to be of improper quality or have not been provided at all, until proper performance of obligations by the seller in the manner established by the Law of the Kyrgyz Republic "On Protection of Consumer Rights". (As amended by resolution of the Credit Committee of OJSC "Aiyl Bank" dated 23 December 2025 No. 94/2)

6.2. The Client/Borrower shall be obliged:

6.2.1. To timely and fully familiarize himself/herself with and comply with the terms of the Agreement and the Tariffs;

6.2.2. To provide information on personal data necessary for using the mobile applications "АБ24" / "Abank" / "ZERO" / "Bereke" and any other application. To update or supplement the provided personal data information in case of any change within 3 (three) business days, and in case of change of mobile phone number – on the day of such change;

6.2.3. To independently monitor any changes made by the Bank to the Agreement and/or Tariffs;

6.2.4. To bear responsibility for all operations performed until the moment the Bank receives notification from the Client/Borrower regarding the loss of payment card details;

6.2.5. To take all possible measures to prevent loss of payment card details, to prevent unlawful use of payment card details by third parties, including not to disclose payment card details to third parties except in cases provided for by the legislation of the Kyrgyz Republic;

6.2.6. To ensure full performance of his/her obligations and the terms of the present Agreement, as well as to timely repay monthly instalments on credit products;

6.2.7. To inform the Bank of any change in address and all contact details;

6.2.8. The Client/Borrower is hereby notified and agrees that the Bank shall be entitled unilaterally to amend or supplement the Agreement and Tariffs, informing the Client/Borrower thereof by posting relevant information on information stands and on the official website of the Bank www.ab.kg and of the Project www.zero.kg at least 10 (ten) banking days prior to the entry into force of such amendments;

6.2.9. Upon the Bank's first demand, to provide information about himself/herself and all family members, about obtaining parallel loans / other credit substitutes / existence of outstanding indebtedness to other financial and credit institutions.

7. Consent of the Client/Borrower to the Processing of Data

7.1. By acceptance of the present Agreement, the Client/Borrower gives his/her consent to the processing by the Bank (including receipt on its behalf and/or from any third parties, including from the Social Fund of the Kyrgyz Republic and other state authorities acting in accordance with the requirements of the legislation of the Kyrgyz Republic) of personal data.

7.2. The present consent is given by the Client/Borrower exclusively for the purposes of performance of the terms and requirements of the present Agreement as well as other Agreements (loan, instalment, overdraft, pledge, suretyship) (hereinafter – the “Agreements”) concluded between the Client/Borrower and the Bank, and for the Bank to perform its functions under the present Agreement and the Agreements; the consent extends to the following information: surname, given name, patronymic, year, month, date and place of birth, address, telephone number and any other information available to or known to the Bank at any given moment (hereinafter – Personal Data).

7.3. The present consent shall remain in force until full performance by the Client/Borrower of his/her obligations under the present Agreement and agreements concluded with the Bank, as well as for 5 (five) years from the date of termination of the present Agreement and other agreements concluded with the Bank. Upon expiry of the specified term, the consent shall be deemed extended for each subsequent 5 (five) years in the absence of information on its withdrawal. The consent may be withdrawn by the Client/Borrower early only after full repayment of indebtedness under the present Agreement and other Agreements concluded with the Bank, by sending a corresponding written notification to the Bank.

7.4. By acceptance of the present Agreement by the Client/Borrower, the Client/Borrower gives the Bank his/her consent to perform any actions in relation to his/her Personal Data that are necessary or desirable for the purposes of performance of the present Agreement, other agreements and the Bank’s functions in servicing credit products and collecting indebtedness, as well as for the Bank and/or its partners to develop new products and services, including without limitation: collection, systematization, accumulation, storage, clarification (updating, amendment), use, dissemination (including transfer, including transfer to third parties, including LLC “Technology KG”), depersonalization, blocking, destruction, cross-border transfer of his/her Personal Data, as well as performance of any other actions with his/her Personal Data in compliance with the provisions of the Law of the Kyrgyz Republic “On Personal Information”.

7.5. Processing of Personal Data of the Client/Borrower shall be carried out by the Bank using the following main methods of processing Personal Data (but not limited to them): storage, recording on electronic media and their storage, compilation of lists, marking. For the purposes of the Law of the Kyrgyz Republic “On Personal Information”, the Client/Borrower hereby acknowledges and confirms that the present consent shall be deemed given by the Client/Borrower to any such third parties, subject to corresponding amendments, and any such third parties shall have the right to process his/her Personal Data on the basis of the present consent.

7.6. The Client/Borrower confirms and warrants that he/she gives his/her consent to the Bank for the provision and/or receipt by authorized employees of the Bank of any information about him/her, including information on loans (credits), family members, pledged property and other information in connection with or regarding obligations under the present Agreement, to/from the Credit Information Bureau, that all the above information is accurate, and the Client/Borrower is aware that the term of the present consent is indefinite and extends to the entire period of validity of all obligations to the Bank (to all subsequent loans, guarantees, leasing and other forms of financing / contractual relations).

7.7. By signing the present Agreement, the Client/Borrower agrees that the loan granted under the present Agreement may be included in a portfolio of loans, the rights of claim under which may be accepted as collateral for credit and other obligations of the Bank to third parties.

8. USE OF ELECTRONIC SIGNATURE, MEANS OF AUTHENTICATION

8.1. Use by the Client of remote banking service systems, including the mobile applications "АБ24" / "Abank" / "ZERO" / "Bereke" and any other application, shall be effected through login, password, PIN code, and/or confirmation code or by means of other means of authentication and identification which are equated to and recognized as equivalent to the Client's electronic signature, including a simple electronic signature.

8.2. An electronic signature (simple electronic signature), the Client's graphic signature on a tablet with a stylus, as well as the application/use of a confirmation code, shall constitute an analogue of the Client's handwritten signature.

8.3. An electronic document signed by the Client/Borrower with an electronic signature within the framework of the present Agreement shall have the same legal status as paper documents and shall be accepted for performance of the present Agreement, as well as as evidence in the consideration of court and other disputes.

8.4. An electronic signature may be used by the Client/Borrower for:

- acceptance of the present Public Offer, other offers of the Bank, including conclusion (signing) of the present Agreement;
- obtaining consent/confirmation in respect of standard and other operations (processing of personal data, applications for obtaining a loan, overdraft, card issuance, password or code change, etc.);
- execution of electronic payment documents for the performance of banking, payment and other operations/transactions, deals and/or payments, settlements;
- signing of agreements for the receipt of a loan, overdraft in accordance with established limits;
- updating of identification data, except for full name and personal identification number of the Client. Updating shall be permitted where verification thereof is possible;
- familiarization with, consent to and/or confirmation of new banking services, products, tariffs, their amendments, supplements, updates, etc.;
- in other cases provided for in the present Agreement, regulatory legal acts of the National Bank of the Kyrgyz Republic, acts of the Bank posted on the official internet website of the Bank, information stands of the Bank, and/or in the Bank's remote banking service systems, or in separate agreements, contracts, offers (in paper and/or electronic form) concluded between the Bank and the Client, both prior to and after the signing (conclusion) of the present Agreement for banking services.

8.5. The Parties to the present Agreement acknowledge that the use of passwords, codes and/or other identifiers, means of authentication for login and access to the mobile applications "АБ24" / "Abank" / "ZERO" / "Bereke" and any other application, to the remote banking service system, as well as a graphic signature on a tablet with a stylus, shall be deemed equivalent to the Client's handwritten signature and the Client's electronic signature.

8.6. The Client shall be obliged to use the electronic signature personally.

8.7. The Client agrees that all operations/transactions, payments and settlements performed using the Client's electronic signature shall have legal force and shall be deemed correct, lawful and sufficient for their performance in relation to the Bank.

8.8. Use by the Client of an electronic signature shall give rise to the same legal consequences as the affixing of a handwritten signature on a paper medium in accordance with the legislation of the Kyrgyz Republic.

8.9. Instructions of the Client for the performance of operations/transactions, payments and settlements in the remote banking service system shall be transmitted electronically in the form of an electronic payment document confirmed by the Client's electronic signature.

8.10. Instructions for the performance of operations/transactions, payments (payment orders), applications and other actions performed in the mobile applications "АБ24" / "Abank" / "ZERO" / "Bereke" and any other application or in other remote banking service systems, after login thereto using means of authentication and identification, shall be deemed to have been duly performed by the Client, sufficient to confirm the Client's decision to perform the action/operation, and shall reliably establish that the document originates personally from the Client; they shall be equated to instructions received from the Client on paper in accordance with the legislation of the Kyrgyz Republic.

8.11. For the purpose of ensuring the security of the provision of services through the remote banking service system, the Bank shall be entitled to block the Client's access to the remote banking service system if passwords, codes or other means of identification/authentication are entered incorrectly three (3) times in succession upon login to the remote banking service system.

8.12. The surname, given name, patronymic (if any) of the Client contained in the Client's questionnaire, as well as the telephone number, passwords and/or codes and other means of authentication/identification entered by the Client, shall be deemed information unequivocally indicating the Client who has personally signed the present Agreement or the electronic document.

8.13. Identification of the person who has signed the present Agreement or an electronic document with an electronic signature shall be effected by establishing or comparing the identity of the Client by one (or in combination) of the following methods:

- the telephone number specified in the Client's questionnaire upon his/her identification with the telephone number to which the Code was sent; and/or
- the confirmation code sent by the Bank to the Client's telephone number with the entered code; and/or
- the PIN code, password and/or code entered for the first time upon login to the Mobile application with the PIN code, password and/or code entered upon subsequent login to the Mobile application; and/or
- other methods of determination/identification and/or authentication of the Client upon signing of an electronic document, established by the Bank at its sole discretion.

8.14. Any one of the above methods shall be sufficient for identification and/or authentication of the Client when performing operations/transactions, payments, settlements, using banking services and products, for conclusion (signing), acceptance, familiarization, consent or other confirmation by the Client of an electronic document or electronic message.

8.15. To ensure the security of operations/transactions, the Client undertakes to periodically change passwords, codes and/or other means of authentication for remote banking services in accordance with the terms of the present Agreement and the legislation of the Kyrgyz Republic.

8.16. If passwords, codes and other means of authentication and identification have been lost or stolen, or have become or may become known to third parties not authorized to use them, the Client shall immediately notify the Bank thereof by telephone to the customer support service or directly at a Bank office. Upon receipt from the Client of notification of loss or theft of access passwords, the Bank shall be entitled to block access to the remote banking service system until replacement of the passwords, code or other means of authentication, or until the Client submits to the Bank a written instruction to lift the blocking of access to the remote banking service system.

8.17. Relations concerning the use of an electronic signature, including a simple electronic signature and/or enhanced electronic signature, and means of authentication not regulated in the present Agreement shall be governed in accordance with the legislation of the Kyrgyz Republic, regulatory legal acts of the National Bank of the Kyrgyz Republic, acts of the Bank posted on the official internet website of the Bank, information stands of the Bank, and/or in remote banking service systems, or in separate agreements, contracts, offers (in paper and/or electronic form) concluded between the Bank and the Client, both prior to and after the signing (conclusion) of the present Agreement for banking services.

9. Liability of the Parties

9.1. For non-performance or improper performance of obligations under the Agreement, the Parties shall bear liability in accordance with the legislation of the Kyrgyz Republic.

9.2. The Client/Borrower shall bear sole responsibility for the accuracy of the mobile telephone number/e-mail address, login and password, as well as other data specified by the Client/Borrower in the application in the mobile applications "АБ24" / "Abank" / "ZERO" / "Bereke" and any other application, as well as through any other communication channels. In case of inaccuracy of the specified mobile telephone number/e-mail address, login, password and other data, as well as in other cases caused by reasons beyond the Bank's control (message not sent by the mobile operator, internet provider, the individual's mobile telephone number/e-mail address blocked, etc.), the Bank shall bear no liability whatsoever.

9.3. The Client/Borrower shall bear independently the risks of any losses or other adverse consequences that may arise for him/her as a result of performing operations.

9.4. The Bank shall be responsible for the confidentiality of banking secrecy concerning performed operations. Information on operations shall be provided in the manner established by the legislation of the Kyrgyz Republic.

9.5. The Bank shall not be liable for any losses incurred by the Client/Borrower, including due to the Client/Borrower's failure to familiarize himself/herself and/or untimely familiarization with the terms of the Agreement and/or Tariffs and/or amendments and supplements made to the Agreement and/or Tariffs.

9.6. The Parties shall be released from liability for partial or complete non-performance of obligations under the present Agreement in the event of force majeure circumstances (force majeure), which include: natural disasters, fires, floods, mass riots, strikes, military actions, entry into force of legislative acts, acts of authorities and administration binding on one of the Parties that directly or indirectly prohibit the types of activities specified in the present Agreement, or caused by other circumstances beyond the reasonable control of the Parties that prevent the Parties from performing their obligations under the present Agreement.

9.7. The Parties undertake not to perform actions that violate the requirements of the legislation of the Kyrgyz Republic on countering the legalization (laundering) of proceeds from crime, and not to commit other corrupt offences – both in relations between the Parties to the Agreement and in relations with third parties and state authorities. The Parties also undertake to bring this requirement to the attention of their affiliated (related) persons, employees, counterparties and their authorized representatives.

10. Dispute Resolution

10.1. Prior to applying to court with a claim in respect of disputes arising from relations between the Client/Borrower and the Bank, it shall be mandatory to submit a notice/notification of non-performance of obligations (a written proposal for voluntary settlement of the dispute).

10.2. The recipient of the notice/notification shall, within 30 (thirty) calendar days from the date of receipt of the notice, notify the sender in writing of the results of consideration of the notice.

10.3. In the event that the Parties fail to reach agreement, disputes, disagreements or claims arising from or in connection with the present Agreement and other agreements shall be considered by judicial authorities in accordance with the legislation of the Kyrgyz Republic.

11. Term of the Agreement

11.1. The present Agreement shall enter into force on the date of acceptance by the Client/Borrower of the present Agreement and shall remain in force until full performance of obligations under the present Agreement.

11.2. The present Agreement shall remain in force until its official withdrawal by the Bank. In the event of official withdrawal of the Agreement by the Bank, information thereon shall be posted on the Bank's website.

12. Miscellaneous Provisions

12.1. In all matters not expressly provided for in the present Agreement, the Parties shall be governed by the legislation of the Kyrgyz Republic.

12.2. By concluding the present Agreement, the Client/Borrower, acting of his/her own volition and in his/her own interest, gives his/her consent to the processing by the Bank, as processor of his/her personal data, including the performance of, *inter alia*, the following actions: collection, systematization, accumulation, storage, clarification (updating, amendment), use, dissemination (including cross-border transfer), depersonalization, blocking and destruction of any information relating to the personal data of the Client/Borrower for the purpose of concluding the present Agreement with the Bank, performance of the present Agreement, as well as for the purpose of complying with the requirements of legislation on countering the financing of terrorist activity and legalization (laundering) of criminal proceeds. Such actions may be performed using automation means. The Client/Borrower also gives his/her consent to the transfer by the Bank, for the purposes of performing the actions provided for in the present clause of the Agreement, of his/her personal data to third parties provided that duly concluded agreements exist between the Bank and such third parties, in particular to LLC "Technology KG" for the purposes of informing the Client on matters relating to the use of the mobile application "ZERO", use of the credit line/overdraft on a bank payment card granted by the Bank to the Client, informing on marketing campaigns and for other purposes.

12.3. The Bank undertakes, when processing the personal data of the Client/Borrower, to fully comply with the requirements of the legislation of the Kyrgyz Republic.

12.4. The Rules of Use and Privacy Policy of the mobile applications "АБ24" / "Abank" / "ZERO" / "Bereke" and any other application, as well as the terms of the present Agreement, are also available for familiarization on the official website of the Bank <http://www.ab.kg>.

12.5. For any questions, the Client/Borrower may contact the 24/7 Contact Centre by the telephone numbers indicated on the official website of the Bank, or visit one of the Bank's branches.

12.6. If any provision of the present Agreement becomes invalid or unlawful, the applicability of the remaining provisions shall not be diminished or cancelled.

12.7. All appendices, applications, statements, questionnaires, rules, policies, agreements, Tariffs of the Bank, amendments and/or supplements, updates to the present Agreement shall constitute its integral part.

13. Name, Address and Banking Details of the Bank

BANK	CLIENT*
<p>OJSC "Aiyl Bank"</p> <p>720040, Bishkek, 14 Ya. Logvinenko Street Telephone: +996 (312) 680000 Fax: +996 (312) 665403 E-mail: office@ab.kg Internet website: http://www.ab.kg Official website of the Project: http://www.zero.kg TIN: 01803199710084 Date of initial state registration: 18.03.1997 Registration number: 508-3301-OJSC RNI: UKKN 999 BIC: 135001</p>	

WRITTEN CONSENT/CONFIRMATION OF THE CLIENT

In connection with the submission of an application for a loan, by hereby signing this written consent in person, I give my consent (authorization) to OJSC "Aiyl Bank" in respect of all loan agreements and other agreements concluded with me:

A) to the assignment of rights of claim under the above-mentioned Agreements and under all agreements concluded as security for the above-mentioned Agreements.

For the purpose of the Bank obtaining credit and other resources, assignment of the right of claim under the Agreement shall be permitted to the following creditors/investors of the Bank:

- Government / Cabinet of Ministers of the Kyrgyz Republic, Ministry of Finance, Ministry of Economy and Commerce, Ministry of Agriculture and other state authorities of the Kyrgyz Republic and international organizations;
- Russian-Kyrgyz Development Fund, State Mortgage Company;
- State Development Bank of the Kyrgyz Republic;
- National Bank of the Kyrgyz Republic;
- Financial and credit institutions of the Kyrgyz Republic and other organizations licensed by the National Bank of the Kyrgyz Republic;
- LLC "Technology KG";
- and other investors/creditors, including foreign persons/donors.

In the event of transfer of the right of claim under the Agreement to creditors/investors, the Bank undertakes to notify the Client thereof in writing. In such case, the Client undertakes to effect repayments under the concluded Agreements in accordance with the requirements and terms specified in the Bank's notification.

B) to the provision to any third parties, including publicly, of information about me, about credit and other indebtedness, terms of the concluded Agreements, in cases of my untimely repayment of the loan and interest thereon, or breach of other obligations under the concluded Agreements.

C) to the transfer/disclosure and processing of any information about me, my personal data, including information on loans (credits)/leasing, terms thereof, banking services/operations and other obligations/transactions to the Bank, status of their performance, intended use of the loan/leasing, types of activity, participants/shareholders/founders and officials, financial and economic activity and other information upon request of the USAID "Competitive Enterprise" Project, ACDI/VOCA.

D) including in the event that my debt burden indicator exceeds 60 percent, I confirm that I have been notified of the risks of non-performance of obligations and possible liability measures, and I express my voluntary written consent to the conclusion and performance of the agreement on the proposed terms in accordance with the legislation of the Kyrgyz Republic.

II. Confirmation of Familiarization and Explanation of the Consequences of Non-Performance of the Loan and Other Agreements

I, the Borrower (hereinafter – the Client), confirm that I have personally familiarized myself with all terms of the agreement, the terms of the agreement are clear to me, I agree with them, undertake to comply with them and not to permit non-targeted use of credit funds or formation of overdue indebtedness; I have also been explained the main consequences of non-performance or improper performance by the Client of the assumed obligations and liability under the loan agreement and other agreements, namely:

- in case of non-performance or improper performance by the Client of his/her obligations to the Bank regarding repayment of the loan, payment of accrued interest thereon, repayment of penalties (default interest), commissions, reimbursement to the Bank of other payments and expenses related to loan recovery, the Bank shall be entitled to satisfy its claims in full through judicial proceedings, to recover the indebtedness under the loan and to enforce collection against the Client's property in the manner established by the legislation of the Kyrgyz Republic;
- in case of untimely repayment of the principal amount of the loan and/or accrued interest in accordance with the Schedule of planned repayment of the loan/leasing and interest thereon, the Client shall, starting from the 2nd day after the due date for repayment, additionally pay interest on the overdue indebtedness for each day of delay.

The Client confirms the absence of a self-ban established by him/her on obtaining loans. The Client has been informed that the existence of a self-ban constitutes a statutory impediment to financing, and conclusion of the agreement in the presence thereof renders it void. The Client undertakes not to activate the self-ban until the funds have been fully received. Intentional concealment of information or activation of the ban during the disbursement process may be qualified as fraud.

This consent/confirmation is indefinite (remains in force permanently for the above-mentioned purposes) and enters into force (takes effect) as from the date of acceptance by the Client of the present consent.

I have been informed that this statement-consent/confirmation does not entail any obligation on the part of the Bank to grant a loan and/or provide other banking services/operations.

I agree and acknowledge that the present Consent/confirmation has been signed with a simple electronic signature and constitutes an electronic document equivalent to a document on paper signed with my handwritten signature in accordance with the Law of the Kyrgyz Republic "On Electronic Signature".

Signed with a simple electronic signature (by entering (activating) a special confirmation code sent via SMS message to my mobile telephone and/or other means of authentication).

**STATEMENT – CONSENT
for the provision of a credit report by credit bureaus**

Настоящим-Hereby, by personally signing this statement, I give my consent (authorization) to the Open Join Stock Company “Aiyl Bank” (hereinafter referred to as the bank) for the provision and/or receipt by authorized employees of the bank of a credit report/information containing data about me, including information on credits (loans), leasing, banking services/ operations and other obligations, on the status of their performance, pledgors, guarantors/sureties, pledged property and other credit information/history from CJSC Credit Bureau “Safe and Sound” and other credit bureaus that form credit histories and exchange them between financial and credit institutions and other legal entities, for the purposes of assessing/ mitigation credit and other risks in the consideration of applications/ business plans, conclusion, amendment and monitoring of the performance of contracts/ transactions for the granting of credit, financial lease (leasing), provision of banking and other services/operations, including through rating assessment.

I also give my consent (authorization) to the Bank to provide/disclose credit information and date about me to members of the Code of Conduct Compliance Committee, Observers and other persons attending the meeting of the aforementioned Committee when considering a dispute and other circumstances in the cases, procedure and scope provided for by the agreement between the Bank and the Credit Bureau on the exchange of credit information.

I have been informed that this statement-consent does not impose any obligation on the Bank to grant a credit and/or provide other banking services/operations.

I agree and acknowledge that this Consent is signed with a simple electronic signature and constitutes an electronic document equivalent to a paper document signed with my handwritten signature in accordance with the Law of the Kyrgyz Republic “On Electronic Signature”.

Signed with a simple electronic signature (by entering (activating) a special code for confirmation sent via SMS message to my mobile phone and/or other means of authentication).