ELECTRONIC OFFER

On the Provision of a Service for Placing Funds into the “Onlayn-Farovon” Fixed-Term Online Deposit in National Currency via the “TrastPay” Mobile Application at Trustbank Private Joint-Stock Bank

The Banking Service Office of Trustbank Private Joint-Stock Bank (hereinafter referred to as the “Bank”), of the one part, and an individual holding a bank card issued by the Bank or another commercial bank, who has expressed, in electronic form by way of acceptance, full and unconditional consent to the terms of the Electronic Offer set out below (hereinafter referred to as the “Depositor”), of the other part, have, in accordance with Articles 367, 369, and 370 of the Civil Code of the Republic of Uzbekistan, entered into this Electronic Offer as follows.

§ 1. Subject of the Electronic Offer

1. Upon accepting the Electronic Offer, the Depositor shall transfer funds from its bank card account, by means of the “Trastpay” mobile application, to the “Onlayn-Farovon” fixed-term online deposit (hereinafter referred to as the “online deposit”).

2. In accordance with the Electronic Offer, the Bank shall accept the funds transferred by the Depositor into the online deposit, accrue interest thereon, return them upon expiry of the term, and grant the Depositor the ability to remotely manage the account of the said online deposit.

§ 2. Procedure for Acceptance of the Electronic Offer

3. The placement by the Depositor of funds into the online deposit shall signify the Depositor's consent to the terms of the online deposit offered by the Bank, the terms of this Electronic Offer, and the rules for the provision of the service of placing funds into the online deposit.

4. If the terms of the online deposit and this Electronic Offer are not acceptable to the Depositor, the Depositor shall indicate its refusal to place funds into the online deposit via the “Trastpay” mobile application.

5. The opening of the online deposit for the Depositor and the placement of the Depositor's funds therein shall signify acceptance of this Electronic Offer. This Electronic Offer shall be deemed concluded from the moment the Depositor's funds are placed into the online deposit.

§ 3. Terms of the Online Deposit and Settlement Procedure

6. Minimum amount of the online deposit: UZS 1,000,000 (one million).

7. Term of the online deposit: 25 months.

8. Interest rate on the online deposit: 17 (seventeen) percent per annum.

9. Making additional contributions to the online deposit is not permitted.

10. Partial withdrawal of funds during the term of the online deposit is not permitted.

11. The interest rate on an online deposit placed shall not change until the expiry of its term.

12. Interest on the online deposit shall be accrued from the day following the day the deposit is accepted by the Bank up to the day preceding the day the online deposit is returned to the Depositor.

No interest shall be accrued for the period during which the Bank was unable to use the funds in the Depositor's online deposit as a result of the Depositor's online deposit account being blocked.

13. Interest on the online deposit shall be paid monthly, starting from the day following the day the deposit is accepted.

Interest accrued on the online deposit shall be automatically transferred to the Depositor's demand deposit account (20206000).

If the Depositor is a non-resident of the Republic of Uzbekistan, tax in the amount of 10% shall be withheld from the amount of interest (income) payable on its deposit, in accordance with Article 382 of the Tax Code of the Republic of Uzbekistan.

14. Upon expiry of the term of the online deposit, the funds in the online deposit shall be returned to the Depositor by way of automatic transfer to the Depositor's demand deposit account (20206000).

15. If the Depositor intends to withdraw the deposit in full prior to the expiry of its term, it shall notify the Bank thereof no later than one month before the intended date of withdrawal of the deposit. In such case, this Electronic Offer shall cease to be effective, the online deposit shall be returned ahead of schedule, and interest accrued for each full 3-month period the online deposit was held shall be paid in full; if any excess interest was paid during the term of the deposit, it shall be withheld from the amount of the deposit. Interest accrued for the remaining term of the deposit shall be cancelled and shall not be paid.

A commission fee shall be charged, in accordance with the Bank's tariffs, when funds are transferred from the Depositor's online deposit account to a bank card of another commercial bank.

16. Funds shall be debited by the Bank from the online deposit account without the Depositor's instruction in the following cases:

a)) on the basis of a decision of an authorized state body;

b)) when the Depositor's debt under a loan and other obligations equated thereto is repaid, in accordance with a court decision.

17. Extension of the term of this Electronic Offer upon expiry of the term of the online deposit is not provided for.

§ 4. Rights and Obligations of the Parties

18. Rights of the Bank:

a)) in the event of full early withdrawal of the online deposit at the Depositor's request, to carry out a recalculation with the Depositor in accordance with Clause 15 of this Electronic Offer;

b)) when the Depositor's online deposit account is blocked in the manner established by the regulatory legal acts of the Republic of Uzbekistan, to suspend the performance of debit transactions on such account;

c)) to charge a commission fee, in accordance with the Bank's tariffs, when funds are transferred from the Depositor's online deposit account to a bank card of another commercial bank;

d)) if the Depositor is a non-resident of the Republic of Uzbekistan, to withhold tax in the amount of 10% from the amount of interest (income) payable on its online deposit, in accordance with Article 382 of the Tax Code of the Republic of Uzbekistan.

19. Obligations of the Bank:

a)) upon the Depositor's demand for early withdrawal of the online deposit prior to the expiry of its term, to return it ahead of schedule in accordance with Clause 15 of this Electronic Offer;

b)) to ensure the preservation of bank secrecy in respect of information constituting bank secrecy relating to the online deposit;

c)) in the event the Bank suspends transactions on the Depositor's online deposit account, to send the Depositor a notice of the suspension of servicing of its online deposit account and of the reasons therefor, no later than the next business day from the date the transactions were suspended;

d)) in the event the Bank debits funds from the Depositor's online deposit account without the Depositor's instruction for the purpose of repaying the Depositor's debt under a loan or microloan, to send the Depositor a notice indicating the amount debited from its online deposit account, the grounds for the debit, and in whose favor it was made, no later than the next business day from the date the funds were debited.

20. Rights of the Depositor:

a)) to independently decide whether to accept this Electronic Offer;

b)) to independently dispose of and remotely manage the online deposit within the terms of this Electronic Offer.

21. Obligations of the Depositor:

a)) to familiarize itself with the terms of this Electronic Offer;

b)) to ensure that its bank card account holds funds sufficient to open the online deposit;

c)) in the event of disruptions or technical malfunctions in the “Trastpay” mobile application while performing transactions on the online deposit account, to notify the Bank thereof by telephone;

d)) not to disclose to third parties the login, password, and SMS code provided for access to the “Trastpay” mobile application.

§ 5. Liability of the Parties

22. The parties shall be liable for failure to perform their obligations under this Electronic Offer in accordance with the regulatory legal acts of the Republic of Uzbekistan.

§ 6. Force Majeure Circumstances

23. The parties shall not be liable for partial or complete non-performance of their obligations under the Electronic Offer during the period a force majeure circumstance is in effect.

Force majeure circumstances include extraordinary situations, unavoidable under the given conditions and unforeseeable in advance, arising as a result of natural phenomena (earthquake, landslide, hurricane, drought, and other natural phenomena not listed in the insurance agreement) or socio-economic situations (military action, strikes, blockades, restrictive and prohibitive measures by state bodies and between state bodies, as well as decisions of the Government and other circumstances), provided such situations have had a direct impact on the performance of the deposit agreement.

Upon the occurrence and cessation of force majeure circumstances, the parties shall notify each other thereof. Notice may be sent by any means of communication available to the parties (with the exception of SMS and MMS messages).

In the event of force majeure circumstances, the period for performance of obligations by the parties shall be extended in proportion to the period such circumstances remain in effect.

§ 7. Other Terms

24. This Electronic Offer shall be deemed concluded from the day the funds transferred by the Depositor are credited, in non-cash form, to the online deposit account at the Bank.

25. The notices provided for in subclauses “c” and “d” of Clause 19 of this Electronic Offer shall be delivered to the Depositor by sending them to its mobile phone via a Telegram channel.

26. The Bank shall not be entitled to unilaterally amend the terms of this Electronic Offer in a manner affecting the rights and legitimate interests of the Depositor.

27. In accordance with the Law of the Republic of Uzbekistan “On Guarantees for the Protection of Deposits in Banks” (Law No. ZRU-1031 dated February 18, 2025), deposits of individuals are subject to guarantee. In the event of an insured occurrence, a depositor shall be entitled to receive compensation from one bank in the following amounts established by law:

a)) if the amount is two hundred million sums or less — the full balance of the guaranteed asset;

b)) if the balance of the guaranteed asset exceeds two hundred million sums — two hundred million sums.

28. For all matters not provided for by this Electronic Offer, the provisions of the regulatory legal acts of the Republic of Uzbekistan shall apply.

29. The parties shall resolve all disputes through negotiations.

The parties have agreed that disputes related to the deposit agreement that cannot be settled through negotiations shall be considered in the relevant court at the location of the Bank (the Banking Service Office).

INFORMATION

on the Deposit Guarantee System in the Republic of Uzbekistan

1.	**Guarantee of deposits placed with Trustbank Private Joint-Stock Bank**	Deposits at the Bank are guaranteed by the Deposit Guarantee Agency
2.	**Basis for deposit guarantee**	Law of the Republic of Uzbekistan “On Guarantees for the Protection of Deposits in Banks”
3.	**Insured occurrence**	Liquidation (closure) of the bank
4.	**Type of guaranteed deposits**	Demand deposits, including funds on bank cards, fixed-term and savings deposits, as well as interest accrued on such deposits
5.	**Amount of compensation**	Upon liquidation of the bank, the total amount of compensation paid to each depositor, taking into account interest accrued on the deposit, shall not exceed UZS 200,000,000
6.	**Amount of compensation where a depositor holds several deposits at one bank**	Regardless of the amount and currency of the deposit, all of a depositor's deposits at the given bank and its branches shall be aggregated together with accrued interest, and the total amount of compensation payable thereon shall not exceed UZS 200,000,000
7.	**Amount of compensation upon liquidation of several banks**	In the event several banks are liquidated, a depositor holding deposits at those banks shall be entitled to receive compensation separately for each bank, in an amount not exceeding UZS 200,000,000
8.	**Deadline for payment of compensation**	Within 20 business days from the date a decision to liquidate (close) the bank is adopted: from January 1, 2026 — 15 business days;

		from January 1, 2027 — 7 business days.
9.	**Currency of compensation payment**	Compensation for deposits placed in foreign currency shall be paid in national currency (soum) at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the date the bank is liquidated (closed)
10.	**Contact details**	Deposit Guarantee Agency: Address: **Republic of Uzbekistan, 100027, Tashkent, 1 Koratosh Street (building of the Association of Banks of Uzbekistan)** Hotline: **+998 55 550 05 00** Email address: **info@uzoka.uz** Website: **https://fgd.uz/uz**