

Deposit Agreement No. ____

2025____

City of Tashkent

Joint-Stock Company “Garant bank,” represented by the Branch/Office Manager _____, acting under Power of Attorney No. _____ dated _____ (hereinafter, the “Bank”), on the one hand, and _____, passport series _____ No. _____, issued by _____, permanently residing at _____ (hereinafter, the “Depositor”), on the other hand, enter into this Agreement as follows:

1. Subject Matter

1.1. The Depositor deposits funds, and the Bank accepts them into a _____ time deposit account in U.S. dollars. In accordance with Clause 1.2 of this Agreement, the Bank shall return the deposited funds in cash or cashless form together with the interest income accrued on the deposit.

1.2. Deposit name: “Bingo.” Deposit amount: _____ U.S. dollars. Term: 13 (thirteen) months. Annual interest rate: 8 (eight) percent.

1.3. Funds are accepted on the following terms:

- The minimum deposit amount is 5,000 (five thousand) U.S. dollars. No maximum deposit amount applies.
- Additional contributions to the deposit are permitted for up to 3 (three) months from the initial placement.

1.4. Interest is paid monthly. Partial withdrawals before the end of the term are not permitted. If the Depositor requests early withdrawal of the funds placed under this deposit before the term specified in the Agreement, interest shall be paid as follows:

- If the deposit is maintained for up to 1 (one) month, interest is paid at 1 (one) percent per annum;
- From 1 (one) to 2 (two) months — 2 (two) percent per annum;
- From 2 (two) to 3 (three) months — 3 (three) percent per annum;
- From 3 (three) to 4 (four) months — 4 (four) percent per annum;
- From 4 (four) to 5 (five) months — 5 (five) percent per annum;
- From 5 (five) to 6 (six) months — 6 (six) percent per annum;
- From 6 (six) to 7 (seven) months — 7 (seven) percent per annum;
- From 7 (seven) to 13 (thirteen) months — 8 (eight) percent per annum.

1.5. Interest accrued on the deposit is not capitalized; that is, no additional interest is accrued on previously accrued interest.

1.6. The date of crediting funds to the deposit account is deemed to be _____; the deposit maturity (return) date is deemed to be _____. If a time deposit is not withdrawn by the Depositor on the maturity date, it shall be deemed automatically extended under the terms of the applicable deposit type until withdrawn on a demand basis. For demand and savings deposits, the return date is the date on which the Depositor, at their discretion, fully closes the account.

1.7. Pursuant to Article 382 of the Tax Code of the Republic of Uzbekistan, income of an individual who is a non-resident of the Republic of Uzbekistan derived from sources within the Republic of Uzbekistan is subject to tax on dividends and interest at the rate of 10 percent.

2. Rights and Obligations of the Parties

2.1. Bank's Rights

2.1.1. To request the Depositor's mobile phone number (and, if necessary, home telephone number) in order to notify the Depositor, free of charge, via SMS of changes to the account balance (credits and debits) and the current deposit balance.

2.1.2. Where necessary, to require presentation and obtain a copy of the Depositor's (or the Depositor's legal representative's) identity document and any additional documents required by law for identification when opening the account and conducting transactions.

2.1.3. To charge fees, in accordance with the Bank's current Tariff, for services performed in connection with banking operations involving funds held in the deposit account at the Depositor's or the Depositor's representative's instruction.

2.1.4. If, after the deposit term expires, the Depositor or the Depositor's legal representative does not request repayment or transfer to another deposit type, to accrue interest on the deposit balance at the rate applicable under the terms of the relevant deposit type until the date the deposit is returned.

2.1.5. To place a hold on withdrawal transactions (other than the accrual of interest) on demand deposits that have had no transactions for 1 (one) year, and on term and savings deposits for 1 (one) year after the deposit term expires.

2.2. Bank's Obligations

2.2.1. To familiarize the Depositor with the type, terms, and rules of the deposit.

2.2.2. On the date this Agreement is signed, to open an account for the Depositor to hold the deposit funds and to maintain records for that account.

2.2.3. To provide the Depositor with a copy of the signed Agreement for the account, as well as a deposit passbook (certificate) and a confirmation of the credited funds.

2.2.4. To accrue interest on the deposit in accordance with the rules applicable to this deposit type. Interest on the deposit amount is paid upon the Depositor's request after the end of each month; if no request is made within that period, the accrued interest is added to (credited to) the deposit amount. * If the deposit is returned in full or in part on the same day it is placed, the amount returned on that day is excluded from interest accrual for that day.

** Note: Clause 1.5 provides that interest is not capitalized. If the product rules prohibit capitalization, accrued interest remains payable but is not added to principal; payment mechanics shall follow the specific product rules.*

2.2.5. Upon the Depositor's first demand, to ensure full repayment of the deposit together with accrued interest and to provide information confirming such repayment has been ensured.

2.2.6. To maintain the confidentiality of the deposit in accordance with the laws of the Republic of Uzbekistan. Information related to the deposit may be disclosed to third parties without the Depositor's consent only in cases expressly provided by law.

2.2.7. If permitted by the rules of the deposit type, to renew (extend) an expired time deposit into the same deposit without performing cash withdrawal and redeposit operations at the Bank's cash desk, by re-issuing the deposit together with the principal and accrued interest (if the Depositor elects to add accrued interest to the deposit amount, where allowed). In such case, a new passbook or new account may not be opened. Entries regarding the renewed deposit must be made on the next line of the passbook and certified by the controller's signature and seal, and likewise recorded on the next line of the account statement sheet and certified by the Depositor's and controller's signatures.

2.2.8. In accordance with the regulatory acts of the Central Bank of the Republic of Uzbekistan, to accrue interest on a daily basis using a 365-day year; when calculating monthly interest, interest is accrued for the actual number of days in each month during the deposit term.

2.2.9. To accrue interest on the deposit from the day following the date funds are credited to the Bank until the day preceding the date the funds are returned to the Depositor or debited from the Depositor's account on other legal grounds. No interest is accrued or recorded for any period during which the Bank could not use the funds because the Depositor's account was blocked/closed.

2.2.10. To pay the deposit funds to the Depositor or the Depositor's legal representative only upon presentation of the passbook issued for the account; if the passbook is lost, payment shall be made upon the Depositor's (or legal representative's) written statement of loss and presentation of an identity document.

2.3. Depositor's Rights

2.3.1. To review the rules for the deposit types offered by the Bank to individuals for keeping funds in deposit accounts.

2.3.2. To open any number of deposit accounts with the Bank.

2.3.3. To deposit funds to the Depositor's account in cash or cashless form, withdraw funds from the account, and transfer funds to other accounts in cashless form upon written request.

2.3.4. After funds are credited, to receive a deposit passbook and a confirmation issued in due form.

2.3.5. If permitted by the rules of the deposit type, to renew (extend) the expired time deposit into this same deposit, i.e., to re-issue it in the amount of principal together with accrued interest (if the Depositor chooses to add interest to the principal where allowed).

2.3.6. To dispose of the deposited funds personally or through a legal representative in accordance with the laws of the Republic of Uzbekistan, and to receive information about the deposit from the Bank orally, in writing, via SMS to a mobile phone, or via the website www.garantbank.uz.

2.3.7. Upon expiry of the deposit term, to withdraw the full deposit amount together with accrued interest in accordance with this Agreement.

2.3.8. If the Depositor has a loan from the Bank, to apply—by additional agreement of the Parties—the deposit principal and accrued interest toward repayment of the loan obligations.

2.3.9. To issue a Power of Attorney to a person designated by the Depositor authorizing one-time or multiple withdrawals from the account, receipt of interest and principal, re-issuance of the deposit, or transfer to a different deposit type.

2.4. Depositor's Obligations

2.4.1. After reviewing the deposit terms, to personally complete and sign the required deposit documents.

2.4.2. To provide the Bank with identity documents and any other documents required to open the deposit account, and to notify the Bank of any changes to the Depositor's or representative's identification documents.

2.4.3. To pay the amount specified in Clause 1.2 to the Bank's cash desk or transfer it to the Depositor's deposit account no later than the date this Agreement is signed.

2.4.4. To pay the Bank's fees, per the Bank's Tariff, for services related to banking operations with the funds held in the deposit account at the Depositor's or legal representative's instruction. (Operations on accounts opened for term deposits may be excluded per product rules.)

2.4.5. To keep the deposit passbook in good condition and, in case of loss, to notify the Bank in writing.

2.4.6. If the Depositor wishes to withdraw a time deposit before maturity, to notify the Bank at least one month prior to the intended withdrawal date.

2.4.7. To deposit funds personally or through a representative into the Bank's deposit account in full compliance with applicable law. By providing the necessary account information, the Depositor consents to receipt and crediting of funds.

2.4.8. Not to hand over funds to Bank employees who are not authorized to accept deposits without proper deposit documentation.

2.4.9. To visit the Bank at least once per quarter to reconcile the deposit and accrued interest balances on the account with the balances recorded in the passbook, in order to ensure the integrity of the Depositor's funds.

3. Liability of the Parties

3.1. Failure by either Party to perform, or improper performance of, its obligations under this Agreement entails liability in accordance with the laws of the Republic of Uzbekistan, including compensation for losses caused by improper performance of the Agreement.

3.2. The Bank is not liable for damage directly caused to the Depositor's funds as a result of the Depositor's failure to comply with deposit legislation, this Agreement, or the rules of the applicable deposit type, or due to violations committed by the Depositor.

4. Dispute Resolution

4.1. All disputes and disagreements arising out of this Agreement shall be resolved by negotiation between the Parties.

4.2. If the Parties are unable to resolve a dispute through negotiation, the dispute shall be resolved by the competent courts in accordance with the laws of the Republic of Uzbekistan.

4.3. Disputes shall be heard by the court having jurisdiction over the location of the Bank.

5. Force Majeure

5.1. Neither Party shall be liable to the other for failure to perform its obligations under this Agreement where such failure results from force majeure events (including monetary redenomination, earthquake, flood, fire, or other natural disasters) that arise beyond the Parties' control and could not be foreseen or prevented. Force majeure constitutes grounds for release from full performance of the affected obligation.

6. Term of the Agreement

6.1. This Deposit Agreement enters into force upon the crediting of funds to the deposit account and remains in effect until that account is closed.

6.2. The Parties' obligations hereunder shall be deemed fulfilled upon full payment to the Depositor of the deposit principal and the interest income provided for herein.

6.3. No unilateral amendments are permitted. Any changes or additions must be executed, signed, and approved in writing and shall form an integral part of this Agreement.

6.4. This Agreement is executed in two counterparts of equal legal force, one for each Party.

7. Special Provisions

7.1. In accordance with the Law of the Republic of Uzbekistan "On Combating the Legalization of Proceeds of Crime and the Financing of Terrorism," the Bank is entitled to suspend operations on the deposit account or refuse to execute them.

7.2. Repayment (compensation) of deposits shall be carried out pursuant to Article 26 of the Law of the Republic of Uzbekistan "On Guarantees for the Protection of Deposits in Banks," dated February 18, 2025 No. 3PY-1031. The compensation payable to one depositor at one bank equals the full amount of the guaranteed balance if it is two hundred million (200,000,000) soums or less, or two hundred million (200,000,000) soums if the guaranteed balance exceeds two hundred million soums. Compensation on a guaranteed deposit denominated in foreign currency is paid in the national currency of the Republic of Uzbekistan at the Central Bank's exchange rate on the date the guarantee event occurs.

7.3. If no transactions are carried out on the account for 1 (one) year after the deposit term expires, the funds in the account shall be transferred to the corresponding personal account opened under ledger No. 842 — "20206 — Demand Deposits of Individuals."

8. Addresses and Banking Details of the Parties

The Bank:

The Depositor: