"ANNEX 3b
to the Regulation on minimum requirements for the activities
of commercial banks in their interaction
with consumers of banking services"

On the deposit guarantee system in the Republic of Uzbekistan

INFORMATION

1.	**To Garant bank JSC guarantee of deposits placed**	Deposits in the bank are guaranteed by the Deposit Guarantee Agency.
2.	**Basics of deposit insurance**	Law of the Republic of Uzbekistan "On Protection of Deposits in Banks"
3.	**Warranty event**	Bank liquidation (closure)
4.	**Type of deposits that are guaranteed**	Demand deposits, including funds on bank cards, term and savings deposits, as well as interest accrued on these deposits
5.	**Compensation amount**	The total amount of compensation paid to each depositor upon liquidation of the bank, taking into account the interest accrued on the deposit, will not exceed 200 000 000 UZS.
6.	**The amount of compensation paid if a depositor has multiple deposits in one bank**	Regardless of the amount and currency of the deposit, all deposits of the depositor in this bank and its branches are combined with accrued interest, and the total amount of compensation paid on them does not exceed 200 000 000 UZS.
7.	**Amount of compensation in case of liquidation of several banks**	In the event of the liquidation of several banks, depositors with deposits in these banks have the right to receive compensation in an amount not exceeding 200 000 000 UZS for each bank separately.
8.	**Compensation payment period**	Within 20 business days from the date of adoption of the decision to liquidate (close) the bank: From January 1, 2026 - 15 working days; From January 1, 2027 - 7 working days.
9.	**Currency in which compensation is paid**	Compensation for deposits in foreign currency is paid in the national currency (sum) at the rate of the Central Bank of the Republic of Uzbekistan on the date of liquidation (closure) of the bank.
10.	**Contact information**	*Deposit Guarantee Agency: address, phone numbers, email address, website address*

The depositor was notified:
Date and signature