Approved by the Decision of the Board of Directors of CB KSB CJSC
Protocol No. 67 dated 04, September 2025

Public offer of the closed joint-stock company "Commercial Bank KSB" **(**for the conclusion of a Bank Account Servicing Agreement**)**

__ _____ 20___ _____

1. General conditions

1.1. This document is an official proposal (public offer) of the "Commercial Bank KSB" Closed Joint-Stock Company (hereinafter referred to as the Bank), addressed to interested individuals to conclude an agreement in accordance with Article 398 of the Civil Code of the Kyrgyz Republic on servicing a bank account, published on the official website of the Bank www.ksbc.kg , on the conditions specified below.

1.2. The Agreement on servicing the bank account of the "Commercial Bank KSB" Closed Joint-Stock Company (hereinafter referred to as the Agreement) is concluded in a special manner: by accepting this offer without signing by the parties. This offer has legal force in accordance with Article 402 of the Civil Code of the Kyrgyz Republic and is equivalent to the Agreement signed by the parties. The text of the Agreement is also provided in this offer.

1.3. This offer contains all the essential terms of the concluded Agreement. Acceptance of this offer, as well as full and unconditional acceptance of the terms and conditions set forth below, is considered to be the signing of the corresponding clause in the application for opening an account of an individual client. In case of disagreement of the client with any clause of this offer, it is proposed to conclude an agreement with the Bank in writing.

2. Subject of the Agreement

2.1. The subject of this Agreement is the establishment between the Parties of relations for opening and servicing accounts for demand bank deposits and accounts for term bank deposits in national and foreign currencies. Further in the text of the agreement, " accounts " and "bank accounts " mean accounts on demand bank deposits (deposits), unless accounts for fixed-term bank deposits (deposits) are expressly mentioned. The Bank opens bank accounts for the Client in the currencies specified in the Client's application and undertakes to credit them with funds in the currency of the Kyrgyz Republic and foreign currencies received in favor of the Client, to carry out the Client's instructions on the transfer or issuance of funds from the account in accordance with civil legislation, current banking rules and this Agreement.

2.2. Operations on accounts are carried out by the Bank for a fee in accordance with Section 6 of this Agreement.

2.3. This Agreement shall apply to transactions carried out on bank accounts and accounts for fixed-term bank deposits (hereinafter referred to as deposit accounts). The Client in soms and foreign currencies, opened under a single client number _____, which serves to identify/verify the Client.

2.4. The relations of the Parties related to the provision of loans, overdrafts, and other services of the Bank are regulated by separate agreements, rules and provisions of other documents concluded or adopted by the Parties and the current legislation of the Kyrgyz Republic.

3. Procedure for opening accounts

3.1. The Bank, subject to the Client providing all documents required for opening accounts, undertakes to open an account(s) for the Client in the currencies specified in the Client's

application. If the Client fails to provide the relevant documents required to meet the requirements for opening an account, identifying and verifying the Client and the beneficial owner, and performing other measures to ensure due diligence of the Client, or if false documents are provided, the Bank is obliged to refuse to open an account for the Client or to perform transactions on the Client's account.

3.2. In the event that new demand accounts are opened for the Client at his request during the term of this Agreement, its provisions will also apply to newly opened accounts from the moment of their opening.

3.3. The account number(s) shall be communicated to the Client in writing upon opening. The Bank has the right to change the number assigned to the Client's account(s), if necessary. The Bank is obliged to notify the Client of this in advance 30 (thirty) calendar days before the expected date of the change.

3.4. **The Client specifies <u>the code word</u> "_____", which is used to identify the Client when he/she applies to the Bank. The Client, who has specified <u>the code word</u> in the application for opening an account, hereby authorizes the Bank to provide information on the movement of funds in the account, on the balance of funds in the account and other information by telephone to persons who have named the specified code word. The Bank is not responsible for the disclosure of the code word by the Client to third parties.**

4. Account servicing procedure

4.1. The Bank carries out transactions on the account stipulated by the legislation of the Kyrgyz Republic, banking rules and business customs.

4.2. To carry out transactions on the Client’s account, the Bank has the right, at its discretion, to involve other banks and/or financial and credit organizations.

4.3. Crediting of funds in foreign currency received in favor of the Client is carried out by the Bank no later than the banking day following the day of receipt of the statement of the Bank's account in the relevant correspondent bank.

4.4. When conducting transactions on the Account, the Client must provide the Bank with payment documents executed in accordance with the requirements established by the current legislation of the Kyrgyz Republic. In cases where the documents serving as the basis for crediting funds to the Client's account contain incomplete, distorted, inaccurate or contradictory information, or such documents are missing, the Bank has the right to delay crediting the received amount to the Client's account until it receives a document containing the necessary information. The procedure for conducting an investigation by the Bank in such cases is determined by the rules established by the Bank. The Bank also has the right to return the amount to the sender if the document does not contain information necessary for full identification/verification of the Client, or if there is incorrect information.

4.5. Any documents provided by the Client to the Bank must comply with the requirements of the current legislation of the Kyrgyz Republic, and, if necessary, must be filled in according to the forms and samples provided by the Bank. The use of helium pens on any documents provided to the Bank is prohibited.

4.6. The Client is solely responsible for the content and legality of any documents provided by the Client.

4.7. The Client undertakes not to use the services provided by the Bank for any illegal purposes; not to carry out any actions (operations) aimed at legalizing (laundering) criminal proceeds, financing terrorist/extremist activities and the proliferation of weapons of mass destruction.

4.8. The Client undertakes to provide the Bank with additional information and documents, including information necessary for identification and verification of the Client and the beneficial owner, as well as supporting documents on the transactions carried out at the request of the Bank in order to comply with the requirements for combating the financing of terrorist/extremist activities and the legalization (laundering) of criminal proceeds in accordance with the legislation of the Kyrgyz Republic and the regulations of the National Bank of the Kyrgyz Republic.

4.9. The Bank has the right to additionally request from the Client documents related to the transaction carried out on the Client's account (including originals of contracts, invoices, etc.). If the Client refuses to provide the Bank with the requested documents confirming the legality and economic feasibility of the transaction, the Bank has the right to refuse to carry out the transaction.

4.10. All settlement and monetary transactions on the Client's accounts are carried out on the basis of his written order on payment documents of the established form, with the obligatory indication of all necessary details. The Client's order to the Bank may be transmitted via electronic communication using the Internet/Mobile Banking system [1]or other means on the terms and in the manner stipulated by this Agreement or in the relevant agreements. Write-off of funds from accounts without the Client's order is carried out in the cases stipulated by this Agreement, as well as in cases when such write-off is stipulated by the legislation of the Kyrgyz Republic.

4.11. The Bank has the right to refuse to execute the Client's order if one or more details are missing or illegibly written, or if an incorrect detail is indicated, if there are insufficient funds in the account to pay the bank's commission for the provision of banking services, as well as in cases where the account has been seized by authorized government agencies. If the transfer application (payment document) has been accepted for execution and in the process of its execution the fact/facts specified above, which are the basis for refusing to execute it, have been established, the transfer application (payment document) is returned to the Client with notes on the reason for the return no later than the banking day following the date of acceptance of this document.

4.12. Operations to write off funds are carried out within the limits of the balance of funds in the account.

4.13. The Bank accepts the Client's instructions for payments in the currency of the Kyrgyz Republic and foreign currency during the operating hours established by the Bank. The debiting and transfer of funds in foreign currency from the Client's account is made on the day of receipt of the Client's application for the transfer of funds. The transfer of funds in foreign currency is made by the Bank on the banking day following the day of receipt of the Client's application by the Bank, unless the Client has submitted an application for execution of this payment on the day of submission of the application for transfer.

In this case, the Bank is considered to have fulfilled its obligation to transfer funds if it has performed all necessary and possible actions to transfer funds to the recipient bank.

4.14. If, from the moment the payment document is accepted by the Bank until the funds are transferred, one of the grounds for refusing to accept the payment document, as provided in paragraph 4.7 of this Agreement, is discovered, the Bank shall credit the debited funds to the Client's account and return the payment document to the Client, indicating the reasons for the return.

4.15. The Bank shall not be liable for any possible delays, losses or other consequences associated with the delay or loss of funds if they occurred due to incorrect indication of the recipient's details (including the details of the recipient's bank).

4.16. The Bank shall not be liable for any errors, returns, economic sanctions of other countries, including trade or financial prohibitions, restrictions, as well as blocking of transfers by a

[1]This condition is valid from the moment the Client connects to the Internet Banking service.

correspondent bank (third party), or incorrect actions, omissions of correspondent banks, subagents and other agents, including failure to execute payments by correspondents. The Client also agrees not to make any claims to the Bank on issues related to agreements between the Bank and its correspondent banks and/or subagents, including agreements on the procedure for maintaining correspondent accounts and on tariffs for their servicing, on tariffs of correspondent banks with other correspondents (including writing off their commissions by correspondents from the principal amount of the Client's transfer). The Client also gives his consent in advance to the instructions of the correspondent bank on the prohibition of making payments of the Client through the correspondent account, without clarifying the reasons and requesting supporting documents.

4.17. The Bank shall not be held liable if the client uses out-of-date bank details for incoming payments.

4.18. In case of insufficient funds in the Client's account to pay for all payment documents, the Bank makes payments in the order of their receipt, or in accordance with the current legislation of the Kyrgyz Republic.

4.19. Without the Client's order, payment order or consent (in an unaccepted manner), sums of money are written off from his account and deposit account on the basis of writs of execution, tax payment demands issued by tax authorities in the manner prescribed by the Tax Code of the Kyrgyz Republic, at the request of authorized state bodies and other persons to whom such right is granted by the legislation of the Kyrgyz Republic, as well as sums erroneously credited to the Client's accounts, bank commissions for banking services rendered in accordance with the Bank's tariffs, sums of money to compensate for the Bank's expenses incurred in the course of business relations with the Client, sums to repay the loan provided and established interest and penalties, sums to repay the Client's obligations to the Bank, as well as other sums of money under the Client's obligations to the Bank, including those not related to banking services, but arising from other legal relations between the Bank and the Client.

4.20. The Bank has the right, without prior notice to the Client, to immediately freeze the transaction (transaction) and/or funds of the Client included in the sanctions list, or if there is information about the Client and the beneficial owner about participation in terrorist/extremist activities and the proliferation of weapons of mass destruction.

4.21. The Bank has the right to suspend the Client's transaction (deal) if there is information regarding the Client and/or the beneficial owner regarding participation in the legalization (laundering) of criminal proceeds.

4.22. The Bank guarantees the Client banking secrecy on his accounts and deposit accounts. Provision of information on the Client's transactions and accounts and deposit accounts to third parties, as well as suspension of transactions on the account (except for cases stipulated by this Agreement) is carried out exclusively in cases and in the manner stipulated by the legislation of the Kyrgyz Republic.

5. Fixed-term bank deposit opened in the Internet/Mobile Banking system

5.1. A Client who is a user of the Internet/Mobile Banking system may, within the framework of this Agreement, open a fixed-term bank deposit remotely, the terms of which are contained in this section.

5.2. deposit agreement, the deposit under which is opened via the Internet/Mobile Banking system, is considered to be concluded in the form of an electronic document signed with an electronic signature from the date of receipt of the amount of the bank deposit in the Bank to the deposit account.

5.3. A fixed-term bank deposit can be opened remotely for the following types (products): "Classic deposit" and "Savings deposit". The proposed general terms and conditions of a fixed-term bank deposit are posted on the Bank's website at the link: https://clck.ru/3P7P77.

5.4. The terms of the term bank deposit, such as the type of term bank deposit, currency, amount, term and nominal interest rate are selected by the Client on the relevant tabs of Internet/Mobile Banking from the proposed general terms of the term bank deposit, and are subsequently presented in the Deposit Information, which is an integral part of the Term Bank Deposit Agreement.

5.5. If a term bank deposit is opened remotely on a non-working day, it will be considered accepted on the next working day.

5.6. Interest is accrued at the rate of 365 (three hundred sixty-five) days per year on the amount of the fixed-term bank deposit from the day following the day of receipt (deposit) of funds into the deposit account until the day preceding its return to the Client (or termination of the Agreement, or debiting of funds from the deposit account on the grounds provided for by the Agreement or the legislation of the Kyrgyz Republic).

5.7. If the expiration date of a fixed-term bank deposit and /or accrued interest is a non-working day, the Bank makes the payment on the first working day following it.

5.8. In case of failure of the Depositor to appear at the end of the term of the fixed-term bank deposit and failure to claim the amount of the fixed-term bank deposit and the interest accrued thereon, the term of the fixed-term bank deposit shall be considered automatically extended (prolonged) for a similar term, under the terms and at the interest rate effective at the time of extension (prolongation) of the term of the fixed-term bank deposit. In case of extension (prolongation) of the term of the fixed-term bank deposit, no additional agreement to this Agreement shall be concluded between the Parties. The number of extensions (prolongations) of the term of the fixed-term bank deposit is not limited. In case of extension (prolongation) of the term of the fixed-term bank deposit, the countdown of the term begins anew on the day following the day of expiration of the term of the fixed-term bank deposit. The amount of interest not claimed by the Client does not increase the amount of the fixed-term bank deposit (is not capitalized), and interest is not accrued on it. If, on the expiration date of the term of the fixed-term bank deposit, the terms of the products specified in paragraph 5.3 of this Agreement have changed and/or the product has been excluded from the Bank’s product line (is missing), automatic prolongation (extension) is not carried out and interest is not accrued on the amount of the bank deposit.

5.9. Early termination of the Fixed-Term Bank Deposit Agreement is possible only at the Bank’s branches.

5.10. In case of early termination of the Term Bank Deposit Agreement, the Bank shall pay the deposit amount and interest within 48 (forty-eight) hours from the moment of receipt of the Client's application for early termination of this Agreement/request for the entire amount of the term bank deposit or part thereof. In this case, interest is recalculated and paid depending on the actual time the funds have been in the term deposit and according to the following interest rates:

up to 3 months	over 3 months up to 6 months	over 6 months up to 9 months	over 9 months up to 12 months	over 12 months
rate 0%	3 months deposit rate	6 months deposit rate	9 months deposit rate	12 months deposit rate

5.11. The Bank has the right to dispose of the Client’s funds (deposit amount) at its own discretion within the term of the fixed-term bank deposit.

5.12. The Bank has the right to withhold taxes in accordance with the current legislation of the Kyrgyz Republic and international agreements.

5.13. If the product provides the possibility of replenishing the deposit amount, the replenishment of the deposit amount is carried out under the following conditions:

- ✓ the additional contribution made by the Client to the deposit account (replenishment) is added to the deposit amount;
- ✓ acceptance of additional contributions (replenishment) is possible during the term of the bank deposit, with the exception of the last 60 days before the expiration date of the bank deposit.
- ✓ When replenishing the deposit amount, interest is accrued taking into account the amount contributed by the Client on the actual amount of the deposit from the day following the day of receipt (deposit) of funds into the bank deposit account.

5.14. Other terms of the Fixed-Term Bank Deposit Agreement not provided for in this section shall be governed by the Agreement to the extent applicable and by the current legislation of the Kyrgyz Republic.

5.15. The deposit amount is protected in the manner, amounts and under the conditions in accordance with the current legislation of the Kyrgyz Republic.

6. Payment for banking services and settlement procedures

6.1. The amount of the Bank's commission for each transaction is set in accordance with the Tariffs approved by the Bank's Asset and Liability Management Committee.

6.2. Transactions are paid at the rates in effect on the date of the transaction, regardless of when the fee is actually charged to the Client.

6.3. The Client instructs the Bank to write off commission amounts from his account on a priority, non-acceptance basis, to cover the payment for services rendered.

The Bank has the right to use funds in any of the Client's accounts to pay for the Client's transactions, converting them at the purchase rate of the relevant currency set by the Bank at the time of such conversion. When carrying out individual transactions, the parties may agree on a different method of payment.

6.4. The Bank has the right to unilaterally change the terms of this Agreement, tariffs, limits and conditions for any banking operations and transactions with mandatory notification of the Client by posting them on information boards in the Bank's Operations Hall and on the Bank's website (www.ksbc.kg), no less than 10 (ten) business days before they come into force, provided that these changes do not worsen and/or do not infringe on the rights and legitimate interests of the Client.

6.5. The Bank accrues interest on the Client’s funds in his accounts in accordance with the Bank’s current tariffs, unless otherwise established by a separate agreement between the parties.

6.6. In cases stipulated by the legislation of the Kyrgyz Republic, the Bank has the right to withhold (write off) funds to meet the client’s tax obligations – as a tax agent.

7. Notification and Correspondence

7.1. All correspondence on issues arising during operations on accounts and deposit slips shall be conducted by the parties at each other's postal addresses specified in the details of this Agreement. The Client shall immediately notify the Bank in writing of any changes to the postal address.

Unless the Client has stated otherwise, the address specified in the details of this Agreement will be considered the correct postal address.

All information sent to the Client at the last address known to the Bank is considered to be received by the Client after the time required for the postal items to pass through has elapsed.

7.2. The Client is obliged to immediately, but no later than 10 (ten) calendar days from the date of receipt of the statement, report all erroneous transactions both on the credit and debit side of the account, otherwise he bears the risk of adverse consequences associated with the payment of fines for the use of funds received without grounds, withdrawal of funds from circulation, etc.

7.3. The Client is obliged to notify the Bank within 3 (three) banking days of all changes in (postal and bank details, changes in passport data, registration address/actual place of residence, etc.) documents submitted to the Bank for opening accounts, and to submit duly certified copies of documents on the introduction of such changes, as well as to notify of other circumstances that are significant for the fulfillment by the parties of their obligations under the Agreement.

7.4. The client agrees to receive SMS notifications to the phone number specified in the application.

7.5. The Client undertakes to comply with the requirements of the legislation on combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds, and to provide supporting documents on the transactions carried out at the request of the Bank.

8. Dispute resolution procedure

8.1. The parties shall seek to resolve any disputes or disagreements that may arise during the performance of the terms of this Agreement through negotiations.

8.2. If a mutually acceptable solution is not reached, the parties may refer the dispute to a court of the Kyrgyz Republic for resolution in the manner prescribed by the legislation of the Kyrgyz Republic.

9. Responsibilities of the parties

9.1. For failure to fulfill or improper fulfillment of obligations under this Agreement, the Parties shall be liable in the manner provided for by this Agreement, and in cases not provided for by the Agreement, in the manner provided for by the legislation of the Kyrgyz Republic.

9.2. A Party to the Agreement whose interests have been violated as a result of the failure to perform or improper performance of obligations under the Agreement by the other Party has the right to demand full compensation for the damages caused to it by that Party, which are understood to mean the expenses that the Party whose right has been violated has incurred to restore its rights and interests (actual damage).

9.3. The Client shall pay the Bank a penalty in the amount of 0.1% per day of the overdue amount in the event of a delay in payment for the Bank's services, including if collection of the fee is impossible due to the absence or insufficiency of funds in the Client's current account.

9.4. The Parties shall be released from liability for partial or complete failure to fulfill obligations if it was a consequence of force majeure circumstances that neither Party could have foreseen or prevented by reasonable action. Force majeure circumstances include, but are not limited to: abnormal situations in the payment system, natural disasters, fire, flood, earthquake, other natural or man-made disasters, epidemics, military actions, coups d'état, declaration of a state of emergency, revolutions, mass riots, terrorist acts, civil unrest, actions of the Government, state bodies, the National Bank of the Kyrgyz Republic, regulatory acts that entered into force after the date of conclusion of this Agreement, adoption by the National Bank of the Kyrgyz Republic and/or state authorities of the Kyrgyz Republic of a decision that resulted in the impossibility of fulfilling by the relevant Party its obligations under this Agreement, as well as other circumstances beyond the reasonable control of the Parties, and the occurrence of a force majeure circumstance must occur after the entry into force of this Agreement. At the same time, the Parties are not released from the obligation to pay off all debts to each other taking into account accrued interest, if such is subject to accrual in accordance with the terms of this Agreement.

9.5. In the event of the occurrence of circumstances described in paragraph 9.4 of this Agreement, any Party referring to force majeure circumstances shall notify the other Party in writing no later than 10 (ten) days from the date of occurrence of such circumstances. The Party referring to force majeure circumstances shall provide a document from a competent state body to confirm them.

10. Protection of interests of the parties

10.1. For all issues that have not been resolved in the terms of this Agreement, but directly or indirectly arising from the relations of the parties thereto, affecting the interests of the Parties to the Agreement, the latter will be guided by the norms and provisions of the legislation of the Kyrgyz Republic.

11. Term and procedure for termination of the Agreement

11.1. This Agreement is concluded for an indefinite period, comes into force from the moment the Bank receives acceptance in accordance with paragraph 2.3 of the Agreement and is valid until its termination or the closure of all accounts and deposit accounts of the Client in the Bank.
11.2. This Agreement may be terminated by agreement of the Parties.
11.3. The Client has the right to terminate the Agreement or close one or more accounts at any time. Closing one or more accounts by the Client, if at least one account remains open, does not entail termination of this Agreement.
11.4. The Bank has the right to unilaterally close the Client's account by notifying the Client in writing one month prior to the account closure in the following cases:

- In the event of absence of funds and transactions on the Client’s account for 1 (one) year;
- In the event of a material and/or repeated violation by the Client of the terms of this Agreement.

11.5. The Bank has the right to unilaterally close the Client’s account in the following cases:

- The Client has not submitted the relevant documents required to meet the requirements for identification/verification of the Client and the beneficial owner, as well as other measures for due diligence of the Client or for conducting transactions on the account;
- The client has not submitted the relevant documents required to carry out transactions on the account, confirming the economic feasibility of the transaction being carried out.
- The client has submitted false (forged, falsified, etc. documents) or invalid documents.

When closing an account, the Bank does not return the documents that the Client provided during the process of opening and managing the account.
11.6. The Agreement may be terminated unilaterally by the Bank also in other cases provided for by this Agreement or the legislation of the Kyrgyz Republic.
11.7. In the event of termination of this Agreement, the remaining funds shall be issued to the Client in cash or, upon written instruction of the Client, transferred to another bank account within 5 (five) business days from the date of closing of the bank account using the details specified by the Client. The Bank shall notify the Client at the last known address of the need to receive the remaining funds.
11.8. Termination of the Agreement shall not be grounds for refusal of unfulfilled obligations under the Agreement. The Agreement shall be deemed terminated after completion of all mutual settlements between the Parties.

12. Special conditions

Special conditions governing joint accounts

12.1. The accession of one or more persons to the ownership of an account owned by one person or jointly by several persons is possible only upon the submission of a joint application by all owners of the joint account.

12.2. If the account is jointly owned by several persons, the funds in the account are the joint property of the joint account holders. Any of the account holders may withdraw funds from the joint account independently and individually, unless another rule for managing the account is provided for in the Client's application.

12.3. In the event of any debt of any joint account holder to the Bank, including under legal relations arising from other agreements and transactions between the Bank and the relevant account holder, the other account holders agree that the Bank may block the joint account in the form of a pledge or lien, or write off the debt of the relevant account holder from the joint account without further notice or consent of the other account holders. The Bank considers each of the joint account holders as the sole account holder and, accordingly, presents its rights to the Bank or claims on this basis.

12.4. In the event that the Bank sends correspondence to one of the joint account holders in respect of any transaction on the joint account, all other joint account holders shall be deemed to have been notified. Joint account holders therefore agree that each joint account holder represents all others in receiving notice of any kind and that it is not necessary to send notice to each account holder separately.

12.5. Each joint account holder represents all other account holders and is authorized to manage the joint account on his own, without the consent of the other joint account holders, and has the right to conduct any banking operations to deposit, write-off, convert and otherwise manage funds in the joint account, as well as to issue powers of attorney to third parties to manage the joint account (unless otherwise established by the signature specimen cards), unless the joint holders have established the mandatory presence of signatures of several joint holders at the same time. In the absence of instructions to the contrary, the Bank is authorized and vested with the rights to credit the joint account (credit the joint account) funds deposited (paid) by any or all account holders, as well as to credit the joint account (credit the joint account) funds deposited (paid) by third parties in the name of any one of the account holders.

12.6. In the event of disagreements between joint account holders regarding their rights to the account and the balances of funds on it and an appeal in this regard to the relevant competent authority of the Kyrgyz Republic, or in the event that a third party takes legal action against one, several or all joint account holders, and the Bank is notified by authorized persons in the appropriate form in accordance with the legislation of the Kyrgyz Republic of any restrictions related to the right to use (own, dispose of) funds in the account, the Bank has the right to prohibit all holders from using the account until the competent authority makes a corresponding decision in accordance with the legislation of the Kyrgyz Republic.

12.7. In the event of death, incapacity, restriction of rights or ability to manage the account of one of the joint account holders during the period of prohibition for all persons to use the account until the relevant decision is made by the competent authority, the heirs who have accepted the inheritance of the deceased co-owner of the account, or the guardian of the partially incapacitated (incapacitated) co-owner of the account shall be liable to third parties for the obligations of the co-owner of the account whose property he has accepted as an inheritance or for management.

12.8. In the absence of a prohibition on all persons to use the account until the relevant decision is made by the competent authority and in the event of the death of one of the joint account holders, the Bank has the right to divide the funds among the number of registered joint account holders and their shares are recognized as equal. The Bank has the right to continue to record the share of

the deceased holder in the account until receiving relevant instructions from the heirs of the deceased depositor. The remaining account holders have the right to dispose of the remaining share in the account.

12.9. In the event that a person is declared incompetent, the right to manage his account belongs to a guardian appointed in accordance with the legislation of the Kyrgyz Republic.

12.10. The account holders are jointly and severally liable to the Bank for all debts or obligations incurred by them.

13. Final Provisions

13.1. The Client confirms that he/she has fully read the terms of the Agreement and expresses his/her consent to the actions of the Bank provided for in this Agreement.

13.2. The Client hereby confirms that, in addition to the Client's personal funds in cash and non-cash payments, the following may be credited to the demand account of individuals by transfer: wages, royalties, pensions, alimony, social benefits, funds from another bank account of an individual, payments related to inheritance, fees for the sale of personal property belonging to the account holder, and other receipts and payments not related to the implementation of entrepreneurial and/or similar activities by the account holder. From the demand account of an individual, the Client may make personal payments, including payments for goods purchased for personal purposes (services rendered), utility bills and other similar payments of a personal nature and not related to the implementation of entrepreneurial and/or similar activities by the account holder.

13.3. The Client hereby consents to the provision to authorized government agencies, in accordance with the requirements of the law, of information about his accounts (deposits), if the Client is a government official, government employee or their close relative.

13.4. The Client hereby gives unconditional consent to the Bank providing the relevant authorities of the Kyrgyz Republic and/or the United States of America (Internal Revenue Service-Internal Revenue Service) information within the framework of the implementation of the Law on Taxation of Foreign Accounts (Foreign Account Tax Compliance Act (FATCA)) and/or the intergovernmental (interstate) agreement between the Kyrgyz Republic and the United States of America [2].

13.5. Any changes and additions to the Agreement will be executed in the form of Additional Agreements, which are an integral part of this Agreement. Additional Agreements are concluded in the same form as the Agreement, are binding on the Parties from the moment of their signing in simple written form, except for cases when the Bank, by virtue of legislative or legal acts or the terms of this Agreement, has the right to make changes and additions to the Agreement without the consent of the Client.

This Agreement is drawn up in Kyrgyz/Russian/English languages. In case of contradictions between the Russian, Kyrgyz or English versions of the Agreement, the version of the Agreement in the Kyrgyz language shall prevail.

The law (legislation) applicable to this Agreement is the legislation of the Kyrgyz Republic. In all other respects that are not reflected in this Agreement, the Parties shall also be guided by the legislation of the Kyrgyz Republic and applicable banking practice.

[2] For residents of the United States of America