(Mikroqarz ofertasi – Ingliz tilida)

PUBLIC OFFER OF "ONLINE MICROLOAN" TO INDIVIDUALS

This is an official offer of "Aloqabank" JSC (hereinafter referred to as the "Bank") to conclude an Online Microloan Agreement (hereinafter referred to as the "Agreement") with individuals through the mobile app.

The individual (hereinafter referred to as the "Borrower") shall be deemed to have concluded the Agreement upon fully reviewing and unconditionally accepting the terms of the Offer.

The Offer is deemed accepted by the Borrower upon the Borrower passing verification through facial recognition scanning and entering the OTP code sent by the Bank to the Borrower's mobile telephone number.

I. TERMS

1.1. This Offer contains the following terms:

Microloan – a sum of money, which the Bank provides in the national currency to the individual Borrower via a mobile app on terms of repayment, solvency, maturity and security as stipulated by this Offer and set by the individual terms of the Microloan.

Borrower – an individual intending to use a Microloan, who has applied for the Microloan through the mobile app and has formalised the Microloan on terms this Offer.

Microloan Offer – an offer approved by the Bank to disburse a Microloan on the terms and conditions specified therein made available to the public via the mobile app.

Individual Terms of the Microloan – certain conditions (amount, term, interest rate, etc.) of the Microloan granted to the Borrower within the financing amount confirmed by the Borrower and calculated by the Bank for the Borrower. This amount is recorded in the Individual Terms of the Microloan Offer when the Borrower accepts them via the mobile app. The Individual Terms of the Microloan are approved for each borrower in compliance with the form set forth in Annex 1 to this Microloan Offer.

Loan Application – a document sent by the Borrower (potential Borrower) to the Bank via a mobile app for the Bank to assess the possibility of granting a Microloan to the Borrower, containing general information on the Microloan requested on the terms stipulated in the Agreement (to be prepared in the mobile app and/or on web service).

Bank Card – a bank debit card issued by the Bank and entitling the Borrower to make relevant transactions and/or withdraw cash from the bank card within the card account limits when paying for goods (works, services).

Mobile app – a software and hardware tool for mobile devices that allows users to obtain a Microloan remotely (online), including through the Bank's Zoomrad mobile app.

Acceptance – any actions taken by the Borrower that manifests their consent to, and acceptance of, the terms of Microloan offered by the bank.

OTP-Code – a one-time password (OTP) used to confirm certain operations relating to the Microloan issuance. This is a set of several digits the bank sends to the Borrower's phone number as an SMS message.

Verification – the process of confirming the identity of a previously identified Borrower by comparing a photo taken in real time with the original identification data.

Microloan's total cost – the interest rate calculated on an actual, annual and effective basis for payments associated with the Microloan issuance.

II. SCOPE OF AGREEMENT

2.1. This Agreement sets out the terms and conditions on which the Bank will grant the Borrower a Microloan. The Borrower agrees to repay the Microloan and interest accrued thereon in accordance with the Microloan Repayment Schedule (hereinafter referred to as the "**Schedule**") (Annex 2 to this Agreement), which sets out the terms of repayment.

III. GENERAL RULES

3.1. The Microloan is granted in the amount specified in the Borrower's application, but not exceeding the Microloan's maximum amount, which the Bank has set with account of the credit scoring results of the Borrower.

3.2. The Microloan is disbursed for the term specified in the Borrower's application but not more than ______ (__________________) months.
(term) *(term in words)*

3.3. After the Borrower accept the Microloan Offer, the Bank conducts a scoring analysis. If the scoring analysis is "positive", the Microloan is credited to a bank card the Borrower specified when applied for the Microloan, and as of that date the Microloan is deemed disbursed.

3.4. If the scoring analysis is "negative" or if the Borrower refuses to accept the Microloan before the disbursement of the funds, this Microloan offer shall be cancelled and no Microloan funds shall be disbursed.

3.5. The interest rate on the Microloan is _____ (________________) per cent per
(amount) *(amount in words)*
annum. Therewith, the microloan interest accrues daily on the outstanding principal balance of the Microloan commencing on the date of disbursement and continuing until the date of full repayment of the principal amount. The interest is calculated on a 365-day annual base period.

3.6. Penalty interest rate on the overdue principal of the Microloan is calculated as ______ times the standard interest rate for the use of the Microloan, representing
(amount)
an annual rate of _________ (____________________) percent.
(amount) *(amount in words)*

3.7. The Microloan's full cost is calculated in accordance with Annex 1 to the Regulations "On Minimum Requirements for Commercial Banks Establishing Relationships with Consumers of Banking Services", registered with the Ministry of Justice of the Republic of Uzbekistan on 2 July 2018, No.3030. The Microloan's full cost is set out in Individual Terms of the Microloan.

3.8. Pursuant to the Agreement, the Borrower hereby consents that:

- the processing and the collection/retrieval of their personal data for the purposes of (i) verifying that the Loan Application for the Microloan was submitted by the Borrower in person, and (ii) preventing third parties from formalising a microloan in the Borrower's name;

- the Bank sending SMS messages, e-mails, audio notifications, postal mailings, postal items and any other notices or communications to the Borrower via any means of communication or information and communication services;

- personal data from the State Personalisation Centre are processed and that information are retrieved using personal data from credit bureaus, tax authorities, housing and utility services, mobile operators, processing centres (“Uzcard”, “Humo”, and etc.), commercial banks, and other external sources.

- the Bank charges a commission fee in the amount determined by the Bank’s current Tariffs for a service that enables the Bank to automatically write-off overdue amounts in the event that the Borrower fails to make payments on time.

3.9. The Borrower pays to the Bank the commission fee as specified in the Bank’s current Tariffs for all banking services rendered and/or being rendered to the Borrower under the Offer.

3.10. The Borrower is deemed notified of the new tariffs upon their publication on the Bank's official website (www.aloqabank.uz), the terms and conditions of which shall be binding on the Parties to the Offer.

3.11. The Bank may, without prior notice, suspend all transactions, freeze funds or other assets of the Borrower in accordance with the Law “On Combating the Legalization of Criminal Proceeds, Financing Terrorism and Financing the Proliferation of Weapons of Mass Destruction” and other legislative acts of the Republic of Uzbekistan.

3.12. As specified by the Regulation “On macroprudential standards established by banks and requirements for ceiling payments on loans (microloans) they extend” registered by the Ministry of Justice of the Republic of Uzbekistan on 22 April 2025 under No.3618, if the period between the calculation of the Borrower’s Leverage Ratio and the Microloan disbursement exceeds 3 (three) business days, the Borrower’s Leverage Ratio is recalculated by the Bank.

3.13. If the Borrower’s recalculated Leverage Ratio exceeds the established regulatory requirements, the Bank may temporarily postpone the Microloan disbursement, reduce the Microloan amount, or unilaterally terminate the Agreement until the Leverage Ratio complies again with the established regulatory requirements.

IV. MICROLOAN REPAYMENT PROCEDURE

4.1. The Microloan and interest accrued thereon is repaid monthly in accordance with the payment schedule (Annex 2), which forms an integral part of the Agreement, in the manner specified in the Individual Terms of the Microloan (differentiated/annuity), starting from the month following the month in which the Microloan was used.

4.2. If the monthly payment for the Microloan falls on Saturday and Sunday, as well as on public holidays, the payment is postponed to the next working day.

4.3. The Microloan may be repaid in advance at the Borrower's discretion. No additional fees are applied for early repayment of the Microloan.

4.4. The Microloan debt and the interest accrued thereon is repaid by transferring salary and other income and receipts of the Borrower, by crediting cash, by transferring bank card money, by transferring funds to a transit account of the Microloan Borrower in the Bank, by automatic withdrawal of funds from bank cards, as well as by making payments with infokiosks, mobile apps or other payment systems.

4.5. If the amount paid is insufficient to repay the Microloan liabilities, the received funds shall be channeled for debt repayment as follows:

- firstly - for overdue principal debt and overdue interest payments respectively;
- secondly - for interest accrued for the current period and principal debt for the current period;
- thirdly - for the Bank's other expenses associated with the debt repayment.

4.6. If funds are received before the date set in the Microloan Repayment Schedule or in an amount exceeding the overdue Microloan debt amount, all outstanding debts other than term principal (overdue principal, overdue interest, the Bank's other expenses associated with the debt repayment, interest accrued for the current period, principal debt for the current period) shall be paid first. The excess funds shall then be used to repay the Microloan principal less an amount equal to interest expected to be accrued before the next payment date.

4.7. In the event that a payment received from the Borrower exceeds the amount specified in the Microloan Repayment Schedule, and the excess funds are used to repay the principal debt on the Microloan, the Microloan Repayment Schedule shall not be reissued.

4.8. In the event that the Borrower fails to repay the Microloan and the accrued interest thereon on time, the Bank will take necessary steps to repay the Microloan and any accrued interest as prescribed by laws.

V. RIGHTS AND OBLIGATIONS OF THE PARTIES

5.1. Obligations of the Bank:

5.1.1. Providing the Borrower with a Microloan by transferring funds to their bank card within the terms and in the amount specified in the Agreement;

5.1.2. Opening a credit account for the Borrower;

5.1.3. In case of full or partial refusal to disburse the Microloan, not later than the next business day from the date of the relevant decision, the Borrower is notified of the Microloan termination and reasons for termination via the communication channels specified in the Agreement;

5.1.4. If the microloan is collected early, the Borrower shall be informed via the communication channels specified in the Agreement.

5.1.5. In the event that the Bank writes off funds from the Borrower's bank account and/or deposit (including bank cards) without the Borrower's instruction to repay the overdue debt on the Microloan, the Bank issues a notification (statement) to the Borrower via the communication channels specified in the Agreement not later than one business day from a writing off day. The notification indicates the writing off amount and reasons, as well as the person in whose favour the funds were written off from the Borrower's account.

5.2. Rights of the Bank:

5.2.1. Providing the Credit Bureaus and the State Register of Credit Information with information on the Borrower's fulfilment of the Microloan obligations;

5.2.2. Using the communication channels specified in the Agreement to inform the Borrower about the Microloan repayments;

5.2.3. In the following cases, to demand, and to enforce the early repayment of the Microloan (and the accrued interest) from the Borrower:

5.2.3.1. the Borrower fails to perform, or fails to duly perform, any of the obligations undertaken under the Agreement;

5.2.3.2. any criminal proceedings or civil claims are instituted against the Borrower (in any form) that may affect the Borrower's solvency;

5.2.3.3. the Bank has reasonable suspicions of fraud in connection with the use or disposition of the funds received under this Agreement;

5.2.3.4. in other cases provided for by Uzbekistan laws in force.

5.2.4. To temporarily postpone the Microloan disbursement if the Borrower’s recalculated Leverage Ratio exceeds the established regulatory requirements.

5.2.5. To reduce the Microloan amount if the Borrower’s recalculated Leverage Ratio exceeds the established regulatory requirements.

5.2.6. To unilaterally terminate the Agreement if the Borrower’s recalculated Leverage Ratio exceeds the established regulatory requirements.

5.2.7. To charge the Borrower the penalty interest rate, if the Borrower has overdue obligations on the Microloan principal.

5.2.8. Write-off (withdrawal) without a note of funds and all accrued penalties from any accounts of the Borrower with the Bank and other banks, including bank cards, to satisfy the claims under the Microloan.

5.2.9. Charging a commission in the amount determined by the Bank’s current Tariffs for a service that enables the Bank to automatically write-off overdue amounts in the event that the Borrower fails to make payments on time.

5.2.10. Contacting the Borrower through the communication channels specified in the Agreement to verify the information provided by the Borrower or to carry out additional identification (identity verification).

5.2.11. Receipt and use of information provided during assessment of the Borrower's solvency using scoring models; use the Borrower’s any information that does not contradict the legislation of Uzbekistan.

5.2.12. The Bank sets limits on the transaction amount, restricts (refuses to carry out) a transaction if the Borrower or their transaction falls or is at risk of falling under sanctions;

5.2.13. Making phone calls to the Borrower's phone numbers and accounts in social networks, recording the Borrower's calls, sending letters, e-mails and SMS messages on the Borrower's performance of the Agreement obligations to the Borrower's addresses (requisites) known to the Bank;

5.2.14. Taking out at its own expense, without Borrower’s notice the Non-Payment Insurance Policy against the online Microloan;

5.2.15. In the event of partial or full reimbursement of the Microloan under a certificate of insurance due to the Borrower's failure to fulfil their Agreement obligations, the Bank may unilaterally transfer to the Insurer a right of recourse under the Agreement (subrogation) within the paid insurance indemnity.

5.3. Obligations of the Borrower:

5.3.1. To timely pay the Microloan and the interest accrued thereon in accordance with the payment schedule.

5.3.2. To pay the received Microloan, the interest on using Microloan and make other payments within 3 (three) working days after the receipt of the Bank's request for early repayment under the Agreement terms and conditions.

5.3.3. To keep the Bank informed of any changes in name or surname, telephone number, registered address, place of residence, passport data and other circumstances that may negatively affect the Borrower’s ability to perform their obligations under the Agreement. The Borrower is required to do so within 3 (three) business days via the communication channels specified in the Agreement or by visiting the Bank’s service centres;

5.3.4. To notify the Bank of legal enforcement measures, economic and financial fines, economic and financial sanctions imposed or being applied by law enforcement, supervisory or judicial authorities against the Borrower within 2 (two) business days from the date of receipt by the Borrower of the relevant notice from the above authorities;

5.3.5. To repay the principal debt and the interest accrued on the Microloan early upon the Borrower's departure from Uzbekistan for permanent residence;

5.3.6. The Bank’s right to make a valid, irrevocable and unconditional requirement for direct write off of amounts necessary to fulfil payment obligations under the Agreement from all bank accounts opened with commercial banks;

5.3.7. To pay a commission fee in the amount determined by the Bank’s current Tariffs for a service that enables the Bank to automatically write-off overdue amounts in the event that the Borrower fails to make payments on time.

5.3.8. The Bank’s right to make a valid, irrevocable and unconditional requirement for direct write off of the specified (excess) funds from the Borrower's bank card opened with any bank, as well as the Bank’s right to impose a ban or requirement on a bank card to which the Microloan was transferred, if due to technical or other reasons during the Microloan disbursement, the bank card reflects an amount exceeding the specified disbursement amount.

5.4. Rights of the Borrower:

5.4.1. To require the Microloan disbursement on the Agreement terms and conditions;

5.4.2. Free cancellation of the Microloan from the Agreement conclusion till the receipt of funds on the bank card;

5.4.3. Early repayment of the Microloan at any time without any penalties;

5.4.4. Early termination of this Agreement with full repayment to the Bank of the principal debt and the interest accrued on the Microloan.

VI. RECOGNITION OF INDEBTEDNESS AND ABSENCE OF DISPUTE

6.1. The Borrower fully and unconditionally recognises the amount of the Microloan, interest and other payments received under this Agreement.

6.2. The Borrower confirms in advance that the existence, amount, repayment periods and calculation procedures of these obligations are indisputable.

VII. OUT-OF-COURT RECOVERY AND WRIT OF EXECUTION

7.1. If the Borrower fails to fully or partially perform its obligations within the prescribed periods, the Bank shall have the right to recover the Microloan amount, interest and other payments associated with recovery without recourse to the court, on the basis of a Writ of Execution issued by a notary.

7.2. The Borrower gives its prior unconditional consent to the issuance of a Writ of Execution by a notary for recovery of the indebtedness and confirms that judicial recovery shall not be required in such case.

7.3. Payments made for the issuance of a Writ of Execution by a notary shall be reimbursed by the debtor.

7.4. Where the indebtedness exceeds 1,000 (one thousand) times the base calculating amount, the Microloan funds may be recovered through the court in accordance with the legislation.

VIII. EVENTS OF DEFAULT

8.1. Any of the following shall be considered an event of default:

8.1.1. The Borrower fails to make Microloan, interest and/or other payments within the terms specified in this Microloan Offer and a table that forms an integral part of the Offer;

8.1.2. The Borrower misleads the Bank by deliberately providing the Bank with unreliable and false information via the Mobile App;

8.1.3. The Borrower hides accurate information that decreases the Borrower's solvency or results in systematic failure of the Borrower to fulfil their Agreement obligations;

8.1.4. Other events that may affect the Borrower's ability to fulfill their obligations to the Bank;

8.1.5. Violation of the terms and conditions of the Agreement.

IX. LIABILITY OF THE PARTIES

9.1. If one of the Parties fails to perform or improper performs their obligations under the Agreement, the Defaulting Party compensates the other Party for the damage caused and shall be liable in compliance with the Civil Code, other applicable laws of Uzbekistan, and the Agreement.

9.2. If the Borrower delays their obligations to repay the Microloan principal, they shall be liable as required in Uzbek legislation and shall pay the full amount of the damage caused by non-performance or improper performance of its contractual obligations.

9.3. If the Borrower delays their obligations to repay the Microloan interest, they shall be liable as required in Uzbek legislation and shall pay the full amount of the damage caused by late repayment of interest accrued under the Agreement.

9.4. If the Borrower fails to perform or improperly performs their obligations under the Agreement, in addition to the penalty, the Borrower shall pay the full amount of the damage caused.

9.5. In the event of the Bank's non-performance or untimely performance of its obligations to disburse the Microloan, the Bank is liable to the Borrower as prescribed by laws.

9.6. Any compensation for damage caused by or payment of penalties for non-performance or improper performance of their obligations under the Agreement shall not release either Party from fulfilling their original obligations.

9.7. The Bank shall not be liable for any measures taken, including sanctions (such as relevant lists, OFAC, EU MAR, OFSI, SDN, and CARTA sanctions), as well as for any damage resulted from the imposition of sanctions by relevant organizations due to the actions of the Borrower or any person engaged with the Borrower, regardless of the Bank's performance or failure to perform its obligations.

9.8. The Bank is not held liable for any SMS messages that the Borrower has not received as a result of change of their phone number, inoperability of a telephone set or failure to provide the Bank with a new telephone number.

X. DISPUTE RESOLUTION

10.1. Disagreements that arise in the course of fulfilment of the terms and conditions of the Agreement are resolved by the Parties through negotiations.

10.2. If the Parties are unable to reach an agreement and/or if the Borrower fails to properly fulfil a request to settle the dispute before the court within the term specified in the request, the dispute shall be settled in court in accordance with the current legislation of Uzbekistan.

XI. AGREEMENT TERM

11.1. The Agreement shall become effective upon acceptance by the Borrower.

11.2. The Agreement shall remain in force until all obligations have been fulfilled by both Parties.

11.3. In the event that the Borrower fails to comply with the requirements of the Law "On Countering the Legalisation of Proceeds from Crime, the Financing of Terrorism and the Financing of the Proliferation of Weapons of Mass Destruction", as well as other applicable laws and subordinate legislation, this Agreement shall be unilaterally terminated by the Bank.

XII. CORRUPTION CLAUSE

12.1. It is prohibited for Parties, their affiliates, employees or other participants to offer, provide, give any form of monetary values or services, whether directly or indirectly, with the intention of influencing the decision-making of the other party in fulfilling the Agreement terms and conditions.

12.2. It is the policy of the Parties to this Agreement that they, their affiliates, employees or other participants shall not accept any offer of money, valuables or services, whether directly or indirectly, from any other party with the intention of influencing a decision in fulfilling the Agreement terms and conditions.

12.3. In the event that any Party to this Agreement has any information, suspicions or evidence that gives rise to suspicion of committing a corrupt act in connection with the performance of the terms and conditions of this Agreement, the respective Party shall notify the other Party thereof in writing within 5 (five) business days from the date of committing such act (or notify the Head of the Compliance Control Department or the Director of the Regional Comprehensive Service Centre of the Bank via communication channels).

12.4. The Party that has received a notice is entitled to suspend performance of their obligations under this Agreement until confirmation is received that the breach has not occurred or will not occur.

12.5. In the event that one Party is found to have breached the terms of this section and/or if the other Party fails to provide information on the results of the review of the breach notification, the other Party has the right to unilaterally terminate the Agreement in full or in part.

12.6. The Party that induced a representative, affiliate or employee of the other Party for a bribe while fulfilling the terms and conditions of this Agreement shall be obliged to compensate for the damage caused to the other Party.

XIII. FINAL CLAUSES

13.1. The Agreement is entered into electronically via the Mobile app, is confirmed by the Borrower by accepting the Microloan Offer and has the same legal force as a written document.

13.2. Relations between the Parties not regulated by this Agreement shall be regulated by the current legislation of the Republic of Uzbekistan.

13.3. All correspondence between the Parties may be made through the following communication channels: in writing via the Borrower's addresses (requisites) known to the Bank, or electronically by sending messages to the Borrower's e-mail, telephone numbers and social network accounts, or by sending electronic messages via remote services.

13.4. The Borrower agrees to receive SMS messages from the Bank on the Borrower’s payments and the credit debt (principal, interest, penalties and overdue debt), as well as on other circumstances related to the Agreement via mobile communications.

XIV. ADDRESSES AND DETAILS OF THE BANK

JSC “Aloqabank”
Address: ___________________________
MFO (sort code): _________
TIN: ______________
Tel.: _____________

XV. ADDRESSES AND DETAILS OF THE BORROWER

Full name: ______________________________

Address: ________________________________

Passport or ID Card series and number:

____

PINFL: _______________________

Acceptance code: ____________________

Time of acceptance: __________________

Tel.: __________________

Annex 1 to the Public Offer of
"Online Microloan" to Individuals

INDIVIDUAL TERMS OF THE MICROLOAN

Total cost of the Microloan
________ (______________________) percent
(amount) *(amount in words)*

Microloan amount: UZS ___________ (___________________________________).
(amount) *(amount in words)*

Microloan term: ______ (______________________) months.
(term) *(term in words)*

Final maturity date of the Microloan: ___.___.______ year.
(date)

Microloan currency: National currency of the Republic of Uzbekistan.

Annual interest rate for the Microloan use: ___ (__________________).
(amount) *(amount in words)*

процентов.

Penalty interest rate on the overdue principal of the Microloan: ____ (___________________) times the current interest rate applicable to the Microloan, which
(amount) *(amount in words)*

equals ___ (______________________) percent per annum.
(amount) *(amount in words)*

Type of interest rate applicable to the Microloan by agreement of the Parties: variable/fixed.

Microloan payments are due by the ___ day of each month.
(date)

Microloan disbursement method: wire transfer to the Borrower's bank card No. xxxx xxxx xxxx xxxx.
(card number)

Microloan repayment method: as per the differentiated/annuity repayment schedule attached to the Agreement.

Security for the Microloan: shall be disbursed on a trust basis, meaning that it is uncollateralised.

The total cost of the Microloan is ____ (__________________) percent per annum,
(amount) *(amount in words)*

calculated inclusive of the following payments:

c) Microloan principal – _______ (_________________________) UZS, __ tiyins;
(amount) *(amount in words)*

d) Interest payments – _______ (_________________________) UZS, __ tiyins;
(amount) *(amount in words)*

c) Insurance payments – ________ (_________________________) UZS, __ tiyins;
(amount) *(amount in words)*

d) Collateral property valuation fee – _______ (_________________________) UZS,
(amount) *(amount in words)*

___ tiyins;

f) Other fees and charges pursuant to Annex 1 to the Regulation "On Minimum Requirements for Commercial Banks in Their Relations with Banking Service Consumers" (registered by the Ministry of Justice of the Republic of Uzbekistan on 2 July 2018, registration No.3030) in the amount of – _____ (______________) UZS, ___ tiyins.

(amount) *(amount in words)*

Full name: ______________________________
Address: ______________________________
Passport or ID-card series and number: _________
PINFL (Personal Identification Number of Individual): ______________________________

Acceptance code: __________________________
Time of acceptance: ________________________
Phone number: _____________________________

Annex 2 to the Public Offer of
“Online Microloan” to Individuals

MICROLOAN REPAYMENT SCHEDULE *(sample)*
The Microloan Repayment Schedule constitutes an integral part of the offer

Microloan amount	**UZS 30 000 000**
Annual interest rate for the Microloan	**32,00%**
Microloan term (months)	**36**
Grace period (months)	**0**

MFO (sort code):	**00401**
Payment ID-code:	**xxxxxxxxxxxx**

№	**Payment date**	**Outstanding Microloan balance**	**Principal repayment**	**Microloan interest**	**Total monthly payment**
				32%	
1	29.02.2024	30 000 000,0	1 250 000,0	815 342,5	2 065 342,5
2	29.03.2024	28 750 000,0	1 250 000,0	730 958,9	1 980 958,9
3	29.04.2024	27 500 000,0	1 250 000,0	747 397,3	1 997 397,3
…	…	…	…	…	…
…	…	…	…	…	…
23	29.12.2025	2 500 000,0	1 250 000,0	65 753,4	1 315 753,4
24	29.01.2026	1 250 000,0	1 250 000,0	**33 972,6**	**1 283 972,6**
	Total:		**30 000 000,0**	**10 003 287,7**	**40 003 287,7**

Full name: ________________________________
Address: ________________________________
Passport or ID-card series and number: _________
PINFL (Personal Identification Number of Individual): ________________________________

Acceptance code: ___________________________
Time of acceptance: _________________________
Phone number: _______________________________