

INFORMATION SHEET
on the general terms and conditions of bank deposit*

Name, official website, telephone numbers of a commercial bank	The Joint-Stock Commercial “Aloqabank”, www.aloqabank.uz, tel.: +99871-230-77-77
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Section 1. General terms and conditions of the deposit account

1. Deposit name	“Joziba plus”
2. Deposit currency and making procedure	Money is deposited as non-cash payments in domestic currency from bank cards
3. Deposit maturity	3 months
4. Annual interest rate on the deposit	<u>14% (RFR*)</u>
5. Deposit interest capitalisation (adding accrued interest to the principal amount and the interest recalculation)	Not available
6. Deposit repayment terms and conditions	The deposited amount and interest are repaid as non-cash payment to a demand deposit account
7. Minimum deposit amount (if any)	UZS 1 000 000
8. Maximum deposit amount	Unlimited
9. Deposit interest payment periodicity	The interest is paid as non-cash advance for every month
10. Deposit account opening	Through a mobile app
11. Adding money to the deposit account	Available
12. Partial withdrawal of credited money before the deposit maturity	Not available
13. Deposit Account Agreement early termination procedures	No interest is paid before the end of 1 full month. The interest paid is recalculated and deducted from the deposit principal. The deposit is recalculated at 12% (RFR*-2) percent p.a. for 1-2 elapsed months.

Section 2. Other essential terms and conditions

14. Auto-renewal (unilateral deposit extension by the bank upon the deposit maturity)	Not available
15. Other conditions	RfR* - Refinancing rate of the Central Bank (14% today). If the refinancing rate changes, the deposit interest will change accordingly under these terms and conditions.

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Section 1. General terms and conditions of the deposit account

1. Deposit name	“Joziba plyus”
2. Deposit currency and making procedure	Money is deposited as non-cash payments in domestic currency from bank cards
3. Deposit maturity	6 months
4. Annual interest rate on the deposit	<u>15% (RFR*+1)</u>
5. Deposit interest capitalisation (adding accrued interest to the principal amount and the interest recalculation)	Not available
6. Deposit repayment terms and conditions	The deposited amount and interest are repaid as non-cash payment to a demand deposit account
7. Minimum deposit amount (if any)	UZS 1 000 000
8. Maximum deposit amount	Unlimited
9. Deposit interest payment periodicity	The interest is paid as non-cash payments two months in advance
10. Deposit account opening	Through a mobile app
11. Adding money to the deposit account	Available
12. Partial withdrawal of credited money before the deposit maturity	Not available
13. Deposit Account Agreement early termination procedures	No interest is paid before the end of 1 full month. The interest paid is recalculated and deducted from the deposit principal; 12 (RFR*-2) percent p.a., if withdrawn after the end of 1-2 months; The deposit is recalculated at 13 (RFR*-1) percent p.a. for 3-5 elapsed months.

Section 2. Other essential terms and conditions

14. Auto-renewal (unilateral deposit extension by the bank upon the deposit maturity)	Not available
15. Other conditions	RfR* - Refinancing rate of the Central Bank (14% today). If the refinancing rate changes, the deposit interest will change accordingly under these terms and conditions.

Please read carefully before agreeing to open a deposit account!

You have the right to receive full and detailed information from the bank about the deposit terms and conditions, income and settlement procedure for the deposit account, your rights and obligations, as well as other issues that you do not understand.

If you have any questions, please call +998 71-230-77-77 or send your application at: Tashkent city, 100047, Mirabad district, Amir Temur Avenue, 4 or to the corporate website www.aloqabank.uz, and telegram bot @aloqabanksavolbot.

AUTHENTICITY AND GENUINENESS OF THE
INFORMATION SHEET IS CERTIFIED

(Full name and position of the bank specialist)

date of completion

* This information sheet does not replace the deposit account agreement or a deposit application form, but helps compare the terms and conditions of different bank deposit accounts and make the right choice.