

PUBLIC OFFER
FOR PROVISION OF INDIVIDUAL MONEY TRANSFER SERVICES
VIA BANK CARD
EFFECTIVE FROM 15/12/2025

This Offer contains the terms on which a Contract for Provision of Individual Money Transfer Services via Bank Card (referred to hereinafter as the 'Contract for Provision of Services' and/or the 'Contract') is concluded. Completion of the actions set out in this Offer shall constitute confirmation of an individual's agreement to enter into the Contract for Provision of Services on the terms, in the manner and to the extent as set out in this Offer.

The text of the Offer that is presented below constitutes an official public offer by JSCB «Universal bank», addressed to individuals, inviting them to enter into a Contract for Provision of Services in accordance with Articles 367 and 369 of the Civil Code of the Republic of Uzbekistan. The Contract for Provision of Services shall be deemed to be concluded and become legally effective with effect from the moment that an individual completes the actions specified in this Offer which shall denote the individual's unconditional acceptance of all the terms of this Offer without any exceptions or restrictions on the terms of accession.

Definitions:

Authentication Data - the unique user name (login) and password of the Payer which are used to access PAYSEND on the Internet via the PAYSEND website, and/or the 4-digit code used to access a PAYSEND user account via the Mobile Application. Authentication Data are assigned to the Payer at the time of the Payer's registration with PAYSEND.

Bank - JSCB «Universal bank», acting on the basis of Licence No. 68 dated 25/12/2021, a credit and finance institution carrying out money-transfer operations pursuant to instructions from individuals, including via bank (payment) cards.

Non-Resident Bank - a credit and finance institution holding a licence to perform banking operations which is incorporated under the laws of a foreign state and whose official location is outside the territory of the Republic of Uzbekistan.

Resident Bank - a credit and finance institution holding a licence to perform banking operations which is founded under the laws of the Republic of Uzbekistan and whose official location is in the Republic of Uzbekistan.

Intermediary Bank - a credit and finance institution holding a licence to perform banking operations, including money-transfer operations pursuant to instructions from individuals, legal entities and individual entrepreneurs and also on instructions from correspondent banks engaged by the Bank for the purposes of making a Transfer.

Transfer Currency - the currency in which the Transfer Amount is denominated, as specified by the Payer upon submission of the Transfer Mandate (Uzbek sum or foreign currency).

Contract - the text of this Offer including the Annexes, which are an inalienable part of this Offer, as accepted by the Payer by means of completion of the implicative actions specified by this Offer.

Identification - the procedure of identifying the Payer's details on the basis of his provision of documents, authentication data and information supplied through the MyID biometric identification system, as well as on the basis of information available from open sources and databases.

Due Diligence of the Payer - verification of the identity and authorisations of the Payer and of persons on whose behalf he is acting, identification of the beneficial owner of the Payer, and ongoing monitoring of the operations made by the Payer for the purposes of verifying their consistency with the information regarding that Payer and his operations.

PAYSEND - an information technology service aimed at allowing the Payer to compose information messages and send them to the Bank for the purposes of making a Transfer.

MyID Biometric Identification System - an application allowing the identification and authentication of individuals to take place based on the biometrical parameters of that person (based on facial geometry), whose owner is LLC Unified Integrator for Creation and Support of State Information Systems UZINFOCOM. The application is an information system and is intended for mobile devices (smartphone, tablet or other device) with a front-facing camera running on the Android and iOS operating systems and with access to the Internet,

Payer's Card - a bank payment card issued in the name of the Payer by an Issuer that is a credit organisation

registered in the Republic of Uzbekistan, whose card details are used for the purpose of making a Transfer.

Recipient's Card - a bank payment card issued in the name of the Recipient by an Issuer, whose card details are used for the purpose of making a Transfer.

PAYSEND Mobile Application - software running on the Android and iOS operating systems which is provided for the purpose of allowing the Payer to interact with the Bank via mobile devices in order to submit Transfer Mandates.

Servicing Bank - a Non-Resident Bank servicing the Recipient of a Transfer.

Processing of the Payer's Personal Data - the completion of one action or a series of actions to collect, systematise, store, amend, add to, use, provide, distribute, transfer, anonymise and/or destroy personal data;

Transfer (International Transfer) - one of the following types of operations carried out by the Bank on the instruction of the Payer:

- a) an operation to provide monies to the Recipient using the details of the Payer's Card and the Recipient's Card issued by a Non-Resident Bank.
- b) an operation to provide monies to the Recipient using the details of the Payer's Card and the Recipient's Account;
- c) an operation to provide monies to the Recipient using the details of the Payer's Card and the details of the Recipient by means of issuance of monies to the Recipient in cash by a Non-Resident Bank.

For the purposes of this Contract the terms 'Transfer' and 'International Transfer' are identical in meaning.

Payer's Personal Data - information stored on an electronic, paper and/or other physical medium relating to a specific individual or enabling the identification of a specific individual.

The Payer's Personal Data are processed in accordance with the Law of the Republic of Uzbekistan 'On personal data'.

Payment System - the UZCARD Interbank Payment System and the HUMO Interbank Payment System.

Payer - an individual possessing legal capacity who has completed the implicative actions aimed at entering into a Contract by accepting the terms of this Offer, who is the holder of the Payer's Card and who submits a Transfer Mandate to the Bank.

Recipient - an individual possessing legal capacity who has been specified by the Payer as the Recipient of a transfer, where the Payer has submitted a Mandate to the Bank to execute that Transfer in favour of that individual.

Transfer Mandate (Mandate) - an electronic document compiled by the Payer in the form of an information message that is transferred to the Bank using PAYSEND, which contains the necessary details for the purpose of completing the Transfer as per Enclosure No. 2 to this Contract.

Parties to the Contract (Parties) - the Bank and the Payer,

Recipient's Account - an account opened by the Recipient's Servicing Bank on the basis of a bank account agreement, whose details are used for the purpose of making a transfer from the Payer's Card.

Transfer Amount - the amount of monies to be transferred to the Recipient by the Bank upon the Payer's instructions using the details provided in the Transfer Mandate by the Payer and/or by the Recipient with the Payer's authorisation.

Fees - approved charges for making Transfers. Information on Fees is published on the PAYSEND website.

Service - a banking service to be rendered to the Payer by the Bank within the scope of the Contract, consisting of the organisation and execution of an International Transfer of funds using the details of the Payer's Card and the Recipient's Card/the Recipient's Account/the Recipient's details in the manner and on the terms established by this Offer.

Issuer - a credit and finance institution that holds a licence to perform banking operations and that issued the Payer's Card and/or the Recipient's Card.

Bank's Website - a website hosted at www.universalbank.uz.

PAYSEND Website - a website hosted at www.paysend.com.

1. Subject of the Contract

- 1.1. The subject of the Contract, which is entered into by the Payer through acceptance of this Offer by means of completion of the implicative actions specified by this Offer, consists of provision of the Service to the Payer by the Bank within the framework of the Contract.
- 1.2. A Contract concluded on the terms of this Offer is in the nature of a one-time Contract, i.e. it is concluded between the Payer and the Bank for the purposes of completion of one single Transfer on the basis of one single Mandate from the Payer.
- 1.3. The result of the provision of the Service to the Payer under the Contract will consist of the execution by the Bank of an operation to make the Transfer in accordance with the Mandate, as reflected in the

payment of the Transfer Amount to an account with the Issuer of the Recipient's Card/an account with the Servicing Bank, and also the payment to the Bank by the Payer of the charge for completion of the Transfer (in accordance with the Fees).

2. Manner of provision of the Services.

- 2.1. As evidence of conclusion of the Contract the Payer is to compile and provide to the Bank a Transfer Mandate using the PAYSEND website or the Mobile Application.
 - 2.1.1. The Mandate is to be compiled by the Payer by means of sequentially carrying out the following actions:
 - a) authentication of the Payer with PAYSEND through entry of Authentication Data;
 - b) entry of the details of the Transfer by the Payer in accordance with the requirements presented in Annex No. 2 to this Offer (including, but not limited to: the details of the Payer's Card, the details of the Recipient's Card/the Recipient's Account/the details of the Recipient, the Transfer Amount in the Transfer Currency, and other parameters that are required for the purpose of compilation of the electronic payment order that will form the basis for the Bank to perform the Transfer);
 - c) confirmation of the parameters of the Transfer by the Payer by means of entering a confirmation code received by the Payer to his telephone number.
 - 2.1.2. When compiling and submitting a Transfer Mandate to make a Transfer using a bank (payment) card the Payer undertakes to comply in full with the Bank's requirements regarding the completion of payments using bank (payment cards) and also with the rules and requirements of the Payment Systems.
- 2.2. From the moment that the Payer enters into the Contract on the terms of this Offer and submits a Transfer Mandate to the Bank (clause 2.1 of this Offer), the Bank accepts obligations to render the Service to the Payer.
- 2.3. Any claims on the part of the Payer arising from the moment of conclusion of the Contract cannot be transferred to third parties by the Payer.
- 2.4. On the basis of the Transfer Mandate, the Payer instructs the Bank to debit funds as follows from the Payer's Card for the purposes of completing the Transfer:
 - 2.4.1. The Transfer Amount for payment to the Recipient.
 - 2.4.2. Charges due to the Bank for the provision of the Service associated with the completion of the Transfer, in accordance with the Fees (if charged).
 - 2.4.3. The Payer/Recipient is responsible for the correctness of the information stated in the Transfer Mandate and has no entitlement to bring any claims whatsoever against the Bank in relation to improper performance by the Bank of its obligations under the Contract in the event of errors in the information specified in the relevant Transfer Mandate.
- 2.5. The Bank is to make the Transfer in the manner and on the terms established by the legislation of the Republic of Uzbekistan, the rules of the Payment Systems and this Offer.
 - 2.5.1. The Bank is to make the Transfer within no more than 3 (three) banking days following the Payer's submission of the relevant Mandate.
 - 2.5.2. The Bank is entitled to engage third parties (including Intermediary Banks) for the purposes of making the Transfer.
 - 2.5.3. The Mandate is to be actioned by the Bank in the amount of the Transfer Amount to be paid to the Recipient as specified in the Mandate. At the same time, the Transfer Amount cannot exceed the limits established by the Bank in Annex No.1 to this Offer.
 - 2.5.4. The completion of the Transfer is to be confirmed by the Bank by means of posting a notification of the completion of the Transfer on the Transfer completion page of the PAYSEND Website or in the Mobile Application, and also, at the Payer's request, by sending a notification of completion of the Transfer to the Payer's email address via the PAYSEND Website or the Mobile Application.
 - 2.5.5. The Bank's obligations to the Payer shall be deemed to be discharged in full from the moment that monies in the Transfer Amount are paid in to the account with the Issuer of the Recipient's Card/the account with the Recipient's Servicing Bank in accordance with the details provided by the Payer/Recipient in accordance with sub-clause 2.1.1.(b) of this Offer.
- 2.6. In the event that a Transfer is repaid by the Recipient due to having been made in error, the Bank shall repay the funds to the Payer by means of crediting the repaid funds to the Payer's Card from which the funds used to make the Transfer were debited. In this case the amount of the charge paid by the Payer for the Transfer in accordance with the Fees shall not be refundable to the Payer by the Bank.
- 2.7. When accepting a Mandate from the Payer for execution, the Bank is to take actions aimed at verifying the Payer's entitlement to use the Payer's Card and at checking that sufficient funds are available on the Payer's Card.

- 2.7.1. The Bank's actioning of a Transfer Mandate to make the Transfer to the Recipient's Account/using the Recipient's details shall be conditional on the parameters of the Transfer (the requirements for which are set out in Annex No. 2 to this Offer) being consistent with the customary business practices, rules and standards that are used in banking activity.
- 2.8. The Client shall be personally responsible for the confidentiality of the parameters of the Transfer and the details of the Payer's Card and/or the Recipient's Card/the Recipient's Account/the details of the Recipient. The Bank shall not be liable in the event of disclosure of the parameters of a Transfer unless it is proven that the disclosure of such information came from the Bank.
- 2.9. The Bank shall be entitled to refuse to provide the Service to the Payer in the event that:
- 2.9.1. The Bank does not have the technical ability to render the specific Service in question (to complete a specific Transfer, including inability to make the Transfer to the specified destination country);
- 2.9.2. The Bank does not have authorisation to complete the operation from the Issuer of the Payer's Card and/or the Issuer of the Recipient's Card and/or the Payment Systems servicing them and/or the Servicing Bank.
- 2.9.3. There is an express prohibition on completion of an operation envisaged by the Contract and/or by the contract (or agreement) between the Payer and the Issuer of the Payer's Card and/or by the rules of the Payment Systems and/or by the effective legislation of the Republic of Uzbekistan;
- 2.9.4. The requested Transfer Amount exceeds the limits on completion of Transfers established by the Bank (Annex No.1 to this Offer);
- 2.9.5. The operations made by the Payer are found to contain elements of unusual operations or operations entailing reputation risks for the Bank, and also if the Bank begins to suspect that an operation is in breach of the requirements of the legislation of the Republic of Uzbekistan or the rules of the Payment Systems, or is fraudulent in nature.

3. Rights and obligations of the Parties.

3.1. Rights and obligations of the Payer:

- 3.1.1. The Payer is entitled to enter into the Contract by means of completing the implicative actions established by clause 6.1 of this Offer, for the purposes of acceptance of the terms of this Offer and conclusion of the Contract.
- 3.1.2. The Payer is not entitled to transfer to a third party any claims against the Bank arising in connection with the conclusion of the Contract on the terms of this Offer.
- 3.1.3. The Payer is obliged to review the terms of this Offer in a timely manner and in full, as well as the amendments and supplements to the Contract that may be made by the Bank in the manner established by Article 6 of this Offer ('Procedure for conclusion, amendment and termination of the Contract').
- 3.1.4. The Payer confirms that his legal capacity is not restricted.
- 3.1.5. The Payer is personally responsible for the correctness of the parameters of the Transfer (the details of the Payer's Card, the details of the Recipient/the Recipient's Card/the Recipient's Account, the Transfer Amount in the Transfer Currency, and other parameters that are required for the purpose of compilation of the electronic payment order that will form the basis for the Bank to perform the Transfer, etc.). In the event that the stated information is incorrect, the Bank shall not be liable for improper performance (including delayed performance) by the Payer of obligations to the Recipient of the transfer.
- 3.1.6. The Payer shall be entitled to decline to receive the Service at any point until such time as the Payer confirms the parameters of the Transfer by means of entering the confirmation code (sub-clause 2.1.1. (c) of this Offer). After the confirmation code is entered, the Payer shall not be permitted to decline to receive the Service.
- 3.1.7. The Payer undertakes to provide additional information requested by the Bank for the purposes of due diligence of the Payer including information on the sources of funds for the operations they intend to carry out, as well as on the purposes of the planned or completed operations of that Payer.

3.2. Rights and obligations of the Bank:

- 3.2.1. The Bank shall be obliged to accept obligations to provide the Service under the Contract with effect from the moment that the Payer completes the actions specified by clauses 2.1 and 2.2 of this Offer.
- 3.2.2. The Bank shall be obliged to make the Transfer in accordance with the Payer's Mandate (clause 2.1.1 of this Offer) within no more than 3 (three) banking days following the Payer's submission of the Transfer Mandate, provided that:
- a) the Mandate contains all the details required in order to complete the Transfer as per Annex No. 2

- to this Offer;
- b) the Transfer Amount, including Bank charges, does not exceed the limits on the amount of a Transfer as established by the Bank in Annex No.1 to this Offer;
 - c) the Bank has obtained authorisations to complete the Transfer operation from the Issuer of the Card, the payer, *[sic]* and the Issuer of the Recipient's Card and/or the Payment Systems servicing them and/or the Servicing Bank.
- 3.2.3. In the event that any of the conditions established by clause 3.2.2 of this Offer is not satisfied, the Bank shall be entitled to refuse to perform the Payer's Transfer Mandate.
- 3.2.4. When making the Transfer the Bank is obliged to follow the effective legislation of the Republic of Uzbekistan, the Rules of the Payment Systems and the terms of this Offer.
- 3.2.5. The Bank shall be entitled to charge the Payer for the Transfer operation in accordance with the Fees established by the Bank.
- 3.2.6. In the event that it is not possible to make a Transfer to the Recipient due to reasons outside the Bank's control, including in the event that the Payer submits incorrect information (clause 3.1.5 of this Offer), the Bank shall inform the Payer by means of sending a notification to this effect to his telephone number and/or by posting it in the Payer's member area in PAYSSEND.
- 3.2.7. The Bank shall be obliged to publish the full text of this Offer and other information and reference materials relevant to the Bank's provision of the Service to the Payer (if any) on the Bank's Website.
- 3.2.8. The Bank shall be entitled to amend and supplement this Offer in the manner established by Article 6 of this Offer ('Procedure for conclusion, amendment and termination of the Contract').
- 3.2.9. The Bank shall be obliged to maintain the confidentiality of any information received by the Bank from the Payer during the course of performance under the Contract.
- 3.2.10. The Bank shall be entitled to decline to complete the Payer's operations in the event that it is not possible to perform due diligence of the Payer.
- 3.2.11. The Bank shall be entitled to take measures up to and including unilateral suspension of service provision to the Payer via the PAYSSEND mobile application in the events and in the manner stipulated by the Effective Legislation, including in the field of prevention of legalisation (laundering) of the proceeds of crime, financing of terrorism or financing of the dissemination of weapons of mass destruction.

4. Liability of the Parties.

- 4.1. In the event of non-performance and/or improper performance of their obligations under the Contract, the Parties shall bear liability in accordance with the terms of this Offer and the effective legislation of the Republic of Uzbekistan.
- 4.2. The Bank shall not be liable for non-performance and/or improper performance of obligations under the Contract where that non-performance and/or improper performance has occurred due to the fault of the Payer and/or of other participants in the settlement process.
- 4.3. The Bank shall not be liable for improper performance of obligations under the Contract where that improper performance is due to the Payer having specified incorrect information in a Transfer Mandate.
- 4.4. The Bank shall not be liable for the discharge of the Recipient of a Transfer's obligations to the Payer that have been paid for by the latter using the Bank's Service (where a Transfer is made in order for the Payer to discharge his financial obligations to the Recipient).
- 4.5. The Bank shall not be liable for failure on the part of the Payer to comply with the requirements of this Offer relating to the rules for completion of a Transfer, or for any negative consequences suffered by the Payer due to such non-compliance.
- 4.6. The Bank shall not be liable for improper performance by the Payer of the latter's obligations to the Recipient of the Transfer in cases where the Payer has provided incorrect information (clause 3.1.5 of this Offer).
- 4.7. The Bank shall not be liable for any losses suffered by the Payer due to the Payer having failed to review the terms of this Offer and/or having failed to review the terms of this Offer in a timely manner, as well as amendments and supplements made to the Contract by the Bank in the manner established by Article 6 of this Offer ('Procedure for conclusion, amendment and termination of the Contract').
- 4.8. The Bank shall not be liable in cases where a Transfer has been made in breach of the deadlines and/or other requirements established by the rules of the Payment Systems, the Contract and/or the effective legislation of the Republic of Uzbekistan due to the fault of the Payer, the Recipient and/or other participants in the settlement process.
- 4.9. The Bank shall not be liable for non-performance and/or improper performance of obligations under the Contract where that non-performance and/or improper performance is occasioned by:

- 4.9.1. Decisions of bodies of the legislature and/or executive of the Republic of Uzbekistan making it impossible for the Bank to perform its obligations under the Contract;
- 4.9.2. Reasons outside the Bank's control (inter alia, the Bank shall not be liable for actions of third parties including participants in the settlement process in the course of their performance of their obligations to individuals);
- 4.9.3. The onset of force majeure circumstances;
- 4.9.4. Other circumstances specified as grounds for a release from liability by the effective legislation of the Republic of Uzbekistan and/or the rules of the Payment Systems.

5. Additional terms.

- 5.1. The relations of the Parties within the scope of performance under the Contract shall be governed by the effective legislation of the Republic of Uzbekistan, the Bank's internal documents, the rules of the Payment Systems and the Contract (including all supplements and amendments thereto).
- 5.2. The Bank shall provide the Payer with all the necessary public information by means of publishing it on the Bank's Website, and shall consider issues and complaints relating to the provision of the Service under the Contract concluded on the terms of this Offer.
- 5.3. In the event that the Transfer Currency specified in the Mandate differs from the currency of the Payer's Card, the conversion of funds for the purpose of making the Transfer shall be made at the Bank's exchange rate established as at the date of the Bank's execution of the relevant Transfer Mandate.
- 5.4. By entering into the Contract on the terms of this Offer the Payer gives his consent to the Bank's processing of his Personal Data, including to its receiving information via the MyID biometric identification system (The procedure and terms are established in Annex No. 3 to this Offer).
- 5.5. By entering into the Contract on the terms of this Offer the Payer authorises the Bank to make voice calls and also consents to receive text messages from the Bank to the telephone number specified by the Payer for the following purposes:
 - a) providing increased levels of security during the process of execution of the Transfer;
 - b) sending information requests regarding confirmation of the execution of the Transfer;
 - c) sending messages of an advertising and information nature, including on goods and services offered by third parties;
 - d) sending information to the Payer regarding the status of an executed Transfer;
 - e) sending additional information to the Payer pursuant to an instruction from the Recipient to whom the Transfer has been made;
 - f) informing the Payer of new products and services offered by the Bank.
- 5.6. By entering into the Contract on the terms of this Offer the Payer warrants that the conclusion of the Contract on the terms of this Offer and the completion of the Transfers is not aimed at legalisation (laundering) of the proceeds of crime or at financing terrorism.
- 5.7. By entering into the Contract on the terms of this Offer the Payer confirms that he has reviewed the terms of this Offer and accepts them without any exceptions or restrictions on the terms of accession.

6. Procedure for conclusion, amendment and termination of the Contract

- 6.1. The Contract is deemed to be concluded on the terms of this Offer from the moment that the Payer inputs the confirmation code confirming the parameters of the Transfer (sub-clause 2.1.1.(c) of this Offer) and shall remain in effect until the Parties discharge their obligations under the Contract.
- 6.2. The Payer agrees that the Bank is entitled to amend or supplement the Contract unilaterally at any time without any further written notice to the Payer, including the procedure and terms for payment in of funds and for submission of Transfer Mandates, and also the procedure for completion of operations and the restrictions on operation sizes and types. These amendments or supplements to the Contract shall become effective from the date of publication of the new edition of this Offer on the Bank's Website.
- 6.3. Obligations under the Contract shall be deemed to end and the Contract automatically terminated upon expiry of the Contract.
- 6.4. **Details of the Bank:**

**JSCB «Universal bank», 150700, st. Shokhrukhobod, Kokand, Uzbekistan
Account № 16103000600000973001 OPERU JSCB «Universal bank», MFO code: 00973, Taxpayer
Identification Number (INN): 203556638; E-mail: info@universalbank.uz**

Annex No. 1
to Public Offer for provision of
individual money transfer services
via bank card

RESTRICTIONS ON OPERATION SIZES

Type of limitation	Limit, in Uzbek Sum.
Maximum amount of one single operation	10,000,000
Maximum amount of transfers during one single operating day	10,000,000
Maximum amount of transfers during one single month	100,000,000

PARAMETERS OF TRANSFER
**to be submitted by Payer upon generation of Mandate for International Transfer from Payer's
Card to Recipient's Card**

- 1.1. Number of Payer's Card;
- 1.2. Expiry date of Payer's Card;
- 1.3. Full name of holder of Payer's Card;
- 1.4. Country of Payer's residence;
- 1.5. Country of Issuer of Payer's Card;
- 1.6. Residential (registered) address of holder of Payer's Card;
- 1.7. CVV of Payer's Card;
- 1.8. Transfer Amount;
- 1.9. Transfer Currency;
- 1.10. Type of transfer (to self or another person);
- 1.11. Number of Recipient's Card;
- 1.12. Other parameters where their submission is required in accordance with the legislation of the Republic of Uzbekistan and/or the rules of the Issuer of the Recipient's Card or the relevant Payment System.

PARAMETERS OF TRANSFER
**to be submitted by Payer upon generation of Mandate for International Transfer of funds from
Payer's Card to Recipient's Account of individual Recipient**

- 1.1. Number of Payer's Card;
- 1.2. Expiry date of Payer's Card;
- 1.3. Full name of holder of Payer's Card;
- 1.4. Payer's city;
- 1.5. Residential (registered) address/place of stay of holder of Payer's Card;
- 1.6. CVV of Payer's Card;
- 1.7. Transfer Amount;
- 1.8. Transfer Currency;
- 1.9. Recipient's Account number;
- 1.10. Full name of Recipient;
- 1.11. Other parameters where their submission is required in accordance with the legislation of the Republic of Uzbekistan and/or the rules of the Issuer of the Payer's Card or the relevant Payment System.

TRANSFER PROCEDURE and PARAMETERS OF TRANSFER
to be submitted by Payer upon generation of Mandate for International Transfer to provide
funds to Recipient via issuance of funds to Recipient in cash

- 1.1. Number of Payer's Card;
- 1.2. Expiry date of Payer's Card;
- 1.3. Full name of holder of Payer's Card;
- 1.4. Country of Issuer of Payer's Card;
- 1.5. Residential (registered) address of holder of Payer's Card;
- 1.6. CVV of Payer's Card;
- 1.7. Transfer Amount;
- 1.8. Transfer Currency;
- 1.9. Destination country;
- 1.10. Full name of Recipient;
- 1.11. Identification (Control) Number of Transfer¹

¹ The Payer is not entitled to disclose the Identification (Control) Number of the Transfer or other data regarding the Transfer (either in part or in full) to third parties other than the Recipient, must take measures to prevent disclosure, and shall be fully liable for such disclosure and/or for the risk of failing to take measures.

The Payer undertakes to notify the Recipient that a Transfer has been sent to him and to provide the Recipient with the details of the Payer.

The issuance of the Transfer is to be effected by the Recipient's Servicing Bank in the manner established by the applicable national legislation of the country of the Recipient's Servicing Bank, including in accordance with the laws on prevention of the legalisation (laundering) of the proceeds of crime and financing of terrorism, and also according to the regulatory enactments passed by the central (national) bank of the country of the Recipient's Servicing Bank.

In order to initiate the issuance of the Transfer the Recipient is to apply to the Recipient's Servicing Bank located in the destination country specified by the Payer. The Recipient's Servicing Bank is to request that the Recipient provide the Identification (Control) Number of the Transfer and a document proving the Recipient's identity, and verify that the Transfer exists. If the Transfer exists the Recipient's Servicing Bank is to complete the procedure of identification of the Recipient in accordance with the requirements of the national legislation.

PROCEDURE and TERMS
of processing of the Payer's personal data
during the process of completion of actions for the purpose of identification/authentication via
the MyID biometric identification system

During the process of the completion of actions for the purpose of identification/authentication via the MyID biometric identification system the individual consents to the processing of the below personal data by LLC Unified Integrator for Creation and Support of State Information Systems UZINFOCOM (hereinafter UZINFOCOM)²:

a) personal data that the individual provides himself:

- series and number of passport / personal identification number of individual (PINFL);
- date of birth;

b) personal data obtained by means of submission of an enquiry to the information systems of the authorised state bodies:

- digital photographic portrait;
- personal identification number of individual (PINFL);
- series and number of passport;
- date of birth;
- date of issue of passport;
- date of expiry of passport;
- surname, first name and patronymic in national language (Latin script);
- surname and first name in English;
- gender;
- place of issue of passport;
- life status;
- country of birth;
- place of birth;
- ethnicity;
- citizenship;
- details of registered residential address;

c) data automatically provided to UZINFOCOM in the course of completion of the processes of the individual's identification/authentication:

- where the individual uses a mobile device - information on the mobile device such as model of mobile device, version of operating system, unique identifiers of mobile device, details of mobile data transfer network;
- details and status of completed actions (date, time, success, failure, etc.) and other information associated with the individual's actions relating to identification/authentication.

² Public Offer of LLC Unified Integrator for Creation and Support of State Information Systems UZINFOCOM for use of the MyID application
- <https://myid.uz/ru/agreement/>