

APPLICATION FORM
for the provision of banking services complex to individuals
by “Kapital24”
Retail Branch of “Kapitalbank” JSCB

1. CLIENT IDENTIFICATION

1.1. Information on the Client

Second name: _____ first name:

patronymic: _____ (hereinafter– “the client”)

citizenship: Republic of Uzbekistan, other (*specify*) _____

Date of birth: _____ year, place of birth: _____,

INN (Taxpayer’s ID, if available): _____

1.2. Identification document:

document type: _____ series: _____ number: _____

date of issue: _____ year

issued by: _____

Document certifying the right of residence of a foreign person or a person without the citizenship on the territory of the Republic of Uzbekistan (including passport, residence permit, temporary residence permit, etc.) (*shall not be filled by the citizens of Uzbekistan*):

(*series, number, issue date, issued by, registration term*)

1.3. Place of residence (according to the identification document or document certifying the right of residence):

index: _____ region: _____ city: _____

district: _____ street: _____ building: _____

apartment: _____

1.4. Place of actual residence:

the same as the registration address at the place of residence (*if it is different from the registration address at the place of residence, please, fill in the data below*)

index: _____ region: _____ city: _____

district: _____ street: _____ building: _____

apartment: _____

1.5. Please, send all the correspondence to the address:

place of residence the place of actual residence

1.6 Contact information:

mobile telephone number: _____ home telephone number:

_____ service telephone number: _____

email: _____ code word: _____

2. LIABILITIES AND CONSENT OF THE CLIENT

I hereby declare and confirm with my handwritten signature, that:

- I, unconditionally and completely (without any reservations, exceptions, exemptions and objections), accept the current edition of the Integral Retail Banking Service Regulations in “Kapitalbank” JSCB (hereinafter referred to as the “Regulations”) in accordance with Article 360 of the Civil Code of the Republic of Uzbekistan. I am aware that the Regulations and Tariffs of “Kapitalbank” JSCB are published on the official website of “Kapitalbank” JSCB: (www.kapital24.uz)
- the main provisions of the Regulations and the essential terms of the Banking Product Agreements are completely clear to me and, before signing this Application Form, they were fully explained to

me, including the general provisions for using the Internet Bank, Mobile Bank of Remote Banking Services (hereinafter referred to as "RBS") by:

- procedure for execution and performance of the agreement for opening, managing and closing of bank accounts and deposits, cards, conversion transactions performance;
- general servicing and settlement of transactions with UzCard-EMV, VISA and etc.;
- participation in loyalty programs and etc.

the information I have provided in this Application Form is valid and complete;

• I have been informed of:

- the recommendations on the safety of RBS use; my actions in cases of unforeseen circumstances; the procedure for informing on transactions made using electronic means of payment; the rights, obligations and responsibilities of the Parties in the course of the provision of RBS according to the terms and conditions of the Regulations;

- possible legal consequences for me in connection with accepting the Regulations;

- current Tariffs of "Kapitalbank" JSCB and the procedure for introduction of amendments and/or additions to the Regulations and Tariffs of "Kapitalbank" JSCB by "Kapital24" Retail Branch of the "Kapitalbank" JSCB (hereinafter - "the Branch");

- legally / capable and proving its interest and its legal right to enter into contractual relations with the Branch.

I hereby declare on my awareness of and consent to the fact that:

• this Application Form, the Regulations and the Tariffs of "Kapitalbank" JSCB together constitute the Integrated Banking Service Agreement (hereinafter referred to as IBSA);

• the contact information indicated by me in this Application Form and in any other documents submitted by me to the Branch may be used by the Branch to give me any information regarding the performance of the IBSA and the Banking Product Agreements (hereinafter referred to as the "Agreement"). I undertake to prevent the use by the third parties of the code word and the means of communication for which the Branch provides information;

• **shall** immediately inform the Branch in writing of any significant changes in the information specified in this Application;

• the signing of this Application Form, as well as the performance of actions related to the RBS services, shall be carried out personally by the Client.

The performance of the RBS transactions or their individual parts through the Client Representative, whose powers are based on the power of attorney, is carried out in the cases and manner specified in the Regulations.

I hereby request the Branch and give it my irrevocable consent:

• perform my authentication by confirming the client's identity, his login and password in combination with one-time variable codes (Verification Codes) or other one-time identifiers according to the conditions of the Regulations;

• identify me through access codes (numeric and / or alphabetic codes) when I contacted the Branch to provide RBS services;

• give me access to the use of the RBS features and ensure the possibility of its use in accordance with the terms of this Application and the Regulations;

• Subject to the terms of the Regulations, register my mobile phone number _____ and send to this phone number a Verification Code (for confirming an electronic payment or signing electronic documents) and an SMS message (when connecting the SMS notification service, etc.).

The branch should use it as a new mobile phone number in the case of the presence of SMS notification services that I had previously enabled and in other cases. I agree to transfer the mobile phone number and parameters of the transaction to be confirmed / transactions performance to the cellular operator and process them in order for the Branch to comply with terms and conditions of the Integrated Banking Service Agreement and the Agreements when sending a one-time variable code (Verification Code);

• send via the below-mentioned communication channels to my telephone number _____ and e-mail _____

informational and advertising messages, information about new services of “Kapitalbank” JSCB and joint products of “Kapitalbank” JSCB and third parties, as well as information regarding RBS.

By signing this Application, the Client gives its irrevocable consent to the actions below:

In accordance with the laws of the Republic of Uzbekistan “On Bank Secrecy” and “On the Principles and Guarantees of Freedom of Information”, I hereby freely, by my own will and in my interest, agree for the Branch to provide information to the third parties that constitutes bank secrecy, personal information, and legally protected secrets that are necessary for the Branch to render services / Banking products under the IBSA under the conditions set forth in this Application Form, Regulations, IBSA and Agreements.

3. SAMPLE SIGNATURE OF THE CLIENT

Full

name _____

Sample signature: _____

(according to the sample specified in the Identification document)

The information I have provided in this Application Form is reliable and complete, please give a username (login) and password to use the services of IBSA

_____/_____

(Full name and signature of the client)

4. OFFICIAL REMARKS

This Application is signed by the Client personally in the presence of an employee of the Branch who accepted the Application.

Client login: _____ Client Password: _____

The Application is received by:

Branch name : _____ *(smartbank)*

Position of the employee _____

Full name / signature of the employee who accepted and made copies of the original documents:

_____/_____

Date: « ____ » _____ 20 ____ .

This Application is made in 2 (two) copies, one for each party, the Client and the Branch, and is the only written document on paper confirming that the Client has joined the Regulations.

The second copy of the Application with the mark of acceptance by the Branch is transferred to the Client.

One copy of the Application received / _____ / (client signature) *

**** Client's signature is affixed on each page of the APPLICATION FORM***