

APPENDIX No. 13
to the Agreement on complex banking services
for legal entities and individual entrepreneurs
at JSCB "Kapitalbank"

PROCEDURE

For services for "VISA" card holders

I. SUPPLEMENTARY TERMS AND DEFINITIONS:

1.1. The following terms and definitions are used in this Procedure:

VISA International is an international Association that unites financial organizations and institutions that issue and service various payment products under a single brand and according to uniform standards.

Issuer - is a financial organization (bank) that has received permission from the international payment association "Visa" to issue plastic cards under the "Visa" brand.

The acquirer - is JSCB "Kapitalbank", which received permission from the international payment association "Visa" to conclude agreements with trade and service enterprises for servicing Visa Cards.

Enterprise – a trade and service enterprise, a legal entity (regardless of the form of ownership) and/or a business entity that has entered into an agreement with the Bank to accept payments for goods/work/services provided, payment for which is made using Visa Cards.

Card – any valid international financial personal plastic card "Visa" that meets the standards and requirements of "Visa International", including those issued by JSCB "Kapitalbank".

Card account - is a special card account in US dollars opened for the Client at the Bank, intended for settlements on transactions using the Card.

Holder - an individual and Card holder presenting the Card as a means of payment, the eligibility of which to own the Card may be determined by the procedures established by the Bank and/or Visa International standards and requirements.

Instructions – Rules for servicing Visa plastic card holders at the Trade and Service Enterprise, which are an integral part of this Agreement (Appendix No. 7 to this Procedure).

Processing Center - a center for electronic processing of card transactions of JSCB "Kapitalbank", equipped with the necessary equipment and software to carry out Authorization, summarization and processing of Transactions, operations related to the return of funds to the Card Account and/or Card, as well as providing other financial information.

Equipment – technical means intended to serve the Cardholder. The equipment includes: POS terminal, client keyboard for entering PIN.

POS Terminal - is an electronic device for accepting card payments for goods or services in real time. The POS terminal can also check the solvency of the card, collect information on completed card transactions and transmit this information electronically to the bank for further processing.

Transaction – any payment made by the Client using the Equipment and the Card upon confirmation by the Bank of the competence of carrying out this operation to debit the Holder's account with a special code and signature of the Holder.

Authorization - is a procedure for verifying the Cardholder's solvency by obtaining a confirmation code from the Bank to complete a Card Transaction.

Refund of payments - a refund of funds due to the Cardholder's refusal of goods or services purchased using the card, approved by the Company and carried out by the Company in the form established by the Bank for crediting to the Cardholder's card account. Refunds cannot be made in cash.

Stop list – a list of numbers of invalid Cards subject to retention by the Company and return to the Bank.

Receipt – a sales receipt confirming the fact of a Transaction when servicing Cardholders.

Voucher - a check for a refund of payment (Credit Voucher) - a notification form for a refund of payment issued by the Client when the Holder refuses the product/service.

Chargeback - is an operation of the disputed amount of the Transaction by the Issuer from the Acquirer, executed according to the rules of "VISA International" in the event that the Cardholder refuses to pay for a previously completed Transaction due to illegality, while "Visa" debits the Company's account.

Reversal – cancellation of a transaction at the POS terminal using a Visa card, which can also be generated in the event of a communication error (communication failure). If such a situation occurs, information about the error in this transaction will be indicated on the Receipt.

1.2. Other terms and definitions used in this Procedure have the same meaning as in the Agreement.

1.3. Terms and definitions not defined in this Procedure and/or Instructions and/or Agreement and/or other documents of the Bank are used in the meanings established by the VISA International documents, the current legislation of the Republic of Uzbekistan, other agreements concluded between the Parties, and, in accordance with their literal meaning and interpretation, based on the context of the phrase.

II. GENERAL PROVISIONS

2.1. This Procedure becomes mandatory for the Parties (enters into force) on the basis of the Application for the provision of Equipment (hereinafter referred to as the "Application") signed by the Client personally (in paper form) or with an electronic digital signature (in the IBC system) and regulates the relationship between the Bank and the Client in order to provision by the Bank of services for servicing Holders of international payment plastic cards "Visa" of the Client, namely:

- provides the Client with services for servicing Bank terminals intended for accepting payments using Visa plastic cards from the Client;

- provides the Client with services for processing transactions carried out using Visa cards through the Bank terminal installed at the Client.

2.2. This Procedure, the Agreement, the Bank's Tariffs, as well as the Application, together constitute the Agreement on the service of VISA card holders (hereinafter referred to as the "Agreement").

III. PROCEDURE FOR SERVICING VISA CARD HOLDERS

3.1. The Client accepts payment using Visa cards from Cardholders for goods, work or services.

3.2. The equipment is transferred to the Client for temporary use free of charge for the duration of the Agreement.

3.3. The Bank's equipment must be returned to the Bank upon expiration or termination of the Contract, as well as when replaced in case of malfunction/inoperability.

3.4. Settlements under the Contract are made in US dollars. When preparing Checks and other documents related to the Contract, the Client indicates the amounts in US dollars.

3.5. Interaction between the Bank, the Client and the Holder within the framework of non-cash payments is carried out on the basis of the legislative acts of the Republic of Uzbekistan.

IV. RIGHTS AND OBLIGATIONS OF THE PARTIES

4.1. The bank is obliged:

4.1.1. within 5 (five) banking days from the date of receipt of the Application, on the basis of the Transfer and Acceptance Certificate, transfer the Bank Equipment to the Client for temporary free use for the purpose of servicing Cardholders;

4.1.2. bring to the attention of and train the Client's employees the rules for using the Bank's Equipment when installing it at the Client's, as well as upon a written request from the Client in the event of dismissal of the Client's employees who were previously trained to work with the Equipment. The fact of training is confirmed by signing the Training Certificate;

4.1.3. no later than five banking days after processing transactions by the Bank, transfer to the Client's account the amount of all processed transactions carried out on Cards made and presented in accordance with the terms of the Agreement, minus the Bank's commission, by transferring funds to the Client's bank account.

4.1.4. Issue, upon the Client's written request, statements (reports) on the Client's account with the Bank for a certain period of time;

4.2. The Bank has the right:

4.2.1. In order to combat money laundering and the financing of terrorism, require the Client to provide information and documents that allow the Client to be identified and confirm the legality of transactions carried out using the Card Account and the Card;

4.2.2. Unilaterally terminate the Agreement if the Company has violated the requirements of clauses 4.3.1. 4.3.32. Of this Procedure or if the Client has no turnover on the Cards during the month;

4.2.3. Withhold the Client's payment for the submitted Transaction or, if the Client has already been paid, withdraw payment in the amount of the Transaction if:

- Data on the Transaction was issued or presented in violation of the Agreement and Instructions;
- The Holder files a claim in relation to the Transaction, and this claim has been satisfied by Visa International and/or the competent judicial authorities of the Republic of Uzbekistan;
- There is a process of liquidation of the Client or a process of administrative reassignment of the Client. In this case, payments are withheld until the liquidation commission or other authorized bodies decide on the issue of the legal successor;

4.2.4. to write off funds for chargebacks (Reversal, Chargeback, Credit Voucher) from the Client's main/secondary account on demand in an unaccepted manner;

4.2.5. Charge commissions from the Client in accordance with the current Tariff of the Bank;

4.2.6. Charge the Client, in accordance with the current Tariff of the Bank, a fine in the event of damage/damage to the transferred Bank equipment beyond repair. The non-reparability of the Equipment is determined based on the results of an examination conducted by an independent repair and service service and is indicated in the conclusion issued by this service. The costs of the examination are borne by the Client. The fact of damage/damage is confirmed and documented with a Damage/Breakage Report (Appendix No. 3). The fact of loss is confirmed and documented by the Loss Certificate (Appendix No. 4);

4.2.7. Not to accept Checks/Vouchers presented by the Client if they are filled out incorrectly or the terms of the Agreement are violated;

4.2.8. The Bank has other rights in accordance with current legislation, these Rules, Instructions and Rules of the international payment system "Visa". At the same time, no voluntary waiver by the Bank of its legal right for any violation by the Client of the Agreement or Instructions will be considered a waiver of rights for a subsequent or continuing violation.

4.3. The client is obliged:

4.3.1. to Accept the Bank's Equipment, provide a place for installing a POS terminal and be responsible for the safety and integrity of the transferred Equipment. The fact of transfer of Equipment is documented in the Transfer and Acceptance Certificate (Appendix No. 2);

4.3.2. to recognize and accept for service all Cardholders presented by Cardholders, specified in the Agreement and Instructions, which are not on the stop list, as a means of payment and provide services and goods under the same conditions as the provision of the same goods/services in cash;

4.3.3. to apply for confirmation from the Bank (in accordance with the Bank's Instructions) at the time of performing a certain (separate) Transaction, if the Holder requests goods/services in an amount exceeding the balance on the Card Account;

4.3.4. Immediately to contact the Bank to cancel the confirmation if the sale did not take place after the Authorization, and reimburse all losses of the Bank if the Client does not comply with these conditions;

4.3.5. to Ensure daily collection of the Terminal for Transactions carried out using Cards, in accordance with the Agreement and Instructions;

4.3.6. to Issue Checks and Vouchers in accordance with the terms of the Agreement and the Instructions;

4.3.7. Fill out the Voucher and transfer it to the Bank along with other Card Transactions in the event that the Holder refuses the product/service after the Client has transferred the issued Checks for the same Card to the Bank;

4.3.8. to Pay for the purchase of goods/services in one transaction. It is prohibited to split the payment amount for the purchase of goods/services into several Receipts;

4.3.9. to indicate on each Check/Voucher the amount and date of the Transaction, the name of the Holder, the Card number, the validity period of the Card, the Client's data with the signature of the Holder on the Check/Voucher;

4.3.10. to Receive an authorization code from the Bank's PC when performing a Transaction using the Equipment. The authorization code is considered received through the Bank if it is simultaneously contained in the computer code registries of the Bank's PC, in the Visa International authorization center and on the Check. In case of refusal of authorization, the Bank does not inform the Client of the reason;

4.3.11. adequately to display in each of its premises where Bank terminals are installed, advertising signs or other materials supplied by the Bank and use names or images approved by the Bank solely to indicate that the Cards are accepted by the Client as a means of payment;

4.3.12. to agree on any advertising material regarding the terms of the Agreement with the Bank and take its written consent;

4.3.13. When servicing Cardholders, strictly adhere to the execution of the Instructions transmitted by the Bank to the Client;

4.3.14. to Keep copies of Checks/Vouchers for completed transactions for 3 years from the date of their execution and, upon the first request of the Bank, submit them to the Bank within 3 days;

4.3.15. For each Transaction that does not require Authorization, if the Bank and the Issuer assign a Maximum Limit, check whether the presented Card is on the Stop List;

4.3.16. to Hold by all available legal means the Card presented as payment if the corresponding command is received from the Bank or from the Issuer during Authorization;

4.3.17. to use only the Equipment transferred by the Bank to conduct Transactions;

4.3.18. Upon the first written request of the Bank, return the Equipment and unused consumables to it within 3 banking days;

4.3.19. to hand over to the Holder one completed copy of the Receipt/Voucher at the time of service;

4.3.20. to Indicate the exact date and time of the Transaction on each Receipt/Voucher;

4.3.21. be fully responsible for identifying the Holder in accordance with the Bank's Instructions;

4.3.22. within 5 banking days after notification by the Bank, return to the Bank the amount for any Transaction that the Bank has the right to demand from the Client in the event that Visa International does not recognize Checks/Vouchers incorrectly issued by the Client;

4.3.23. to Protect the Bank from losses, expenses, fines, payments and liabilities that arise from:

a) Any violation of the Agreement leading to additional costs for the Bank;

b) Improper handling of the Equipment, advertising and other means transferred by the Bank to the Client in accordance with the Agreement;

4.3.24. Within 3 days from the date of receipt of a written request from the Bank, provide the Bank with all documents at the Client's disposal to conduct an investigation into the Transactions and reject the Holder's claim against the Bank;

4.3.25. to Provide the Bank with reasonable, in the opinion of both Parties, assistance, periodically requested by the Bank, to prevent and detect fraud from the use of invalid Cards;

4.3.26. Immediately to notify the Bank in writing of all changes related to the Client's address and bank details;

4.3.27. to Pay the Bank all amounts for Chargebacks in accordance with the Contract within 5 banking days;

4.3.28. upon expiration of this Contract or in case of its early termination, return the Equipment to the Bank within 2 (two) banking days. The fact of transfer of Equipment to the Bank is confirmed and formalized by the Certificate of Acceptance and Transfer of Equipment (Appendix No. 5);

4.3.29. in case of loss or damage to the Bank's Equipment beyond repair, pay the Bank compensation and a fine in accordance with the Bank's Tariffs, within 5 calendar days from the date of drawing up the Loss Report (Appendix No. 4) or the Damage/Breakage Report (Appendix No. 3);

4.3.30. Timely and in full pay the Bank the commission established by the terms of the Agreement and the Bank's Tariffs;

4.3.31. No later than 2 (two) banking days from the date of written notification to the Bank, replenish the amount of the advance payment to the amount specified in 5.2 of this Procedure (for the Client who does not have a primary / secondary demand account with the Bank, opened in national currency);

4.3.32. notify the Bank in advance in writing about planned events at the Client's point of sale (repair of the premises, inventory, re-registration, inspection by authorized government bodies, etc.), which will not allow transactions to be made using Card Holders for more than one month.

4.4. The client has the right:

4.4.1. to Request in writing from the Bank statements of transactions performed;

4.4.2. to Request the Bank in writing to conduct additional training for the Company's employees on the rules for using the Bank's equipment.

4.5. The client has no right:

a) to Issue cash upon Refund, i.e. upon refusal of a product or service by the Holder. In this case, the Client must fill out the Voucher and then submit it to the Bank along with other Card Transactions;

b) to Accept as a means of payment Cards that are on the Stop List or that contradict the Visa International standards given in the Instructions;

c) to divide the cost of a unit of goods or one service into portioned payments and issue them with several Checks, or accept alternative payment by other means of payment in order to avoid requesting a confirmation code;

d) to Use Equipment and Receipts/Vouchers not related to the Client;

e) to Transfer Equipment, consumables, experience and information about Transactions to other persons and organizations, with the exception of organizations that have control functions in accordance with the current legislation of the Republic of Uzbekistan;

f) to Re-submit data on the same Transaction in any form.

4.5. The parties may have other rights and obligations provided for by the legislation of the Republic of Uzbekistan and the Agreement.

V. PROCEDURE FOR COMMISSION CHARGING AND SETTLEMENTS

5.1. If there is a main / secondary demand account opened in national currency, the deduction of commission for servicing terminals with the Enterprise is carried out by the Bank in accordance with the current Tariff of the Bank without acceptance. The Bank's commission is charged to the Enterprise in full, regardless of the date of the Certificate of Acceptance and Transfer of Equipment.

5.2. If the Enterprise does not have a primary / secondary demand account with the Bank, opened in national currency, then the Enterprise makes an advance payment of the commission for servicing terminals by transferring funds to account 22896..., opened with the Bank within 1 (one) banking day from the moment of conclusion of this agreement. The initial amount of the advance payment is separately agreed upon by the Parties. From the amount of the advance payment, the Bank withholds a monthly commission for servicing terminals without acceptance. The Client must maintain an amount of funds in this account, the amount of which is separately agreed upon by the Parties. If the amount of the advance payment is insufficient for the Bank to charge a commission, the Client must replenish the amount of the advance payment to the required amount no later than 2 (two) banking days from the date of written notification to the Bank.

5.3. The Bank withholds from the Enterprise, without acceptance, on the day of signing the Certificate of Acceptance and Transfer of Equipment, the full or partial amount of the commission for servicing the terminals in accordance with the Bank's Tariffs.

5.4. In the event of termination of the Contract, the Bank withholds from the Client, without acceptance, on the day of termination of the Contract, the full or partial amount of the commission for servicing the terminals, regardless of the date of termination of the Contract.

5.5. The Bank charges a commission from the Client for processing transactions in accordance with the Bank's Tariffs. The commission is withheld by the Bank without acceptance at the time of transfer of funds for processed transactions, minus the Bank's commission, to the Client's bank account.

VI. RESPONSIBILITY OF THE PARTIES

6.1. The parties are responsible for failure to fulfill or improper fulfillment of their obligations under the Contract in accordance with the current legislation of the Republic of Uzbekistan, the Agreement and this Procedure.

6.2. Failure to fulfill the obligations stipulated by the Contract and the Bank's Instructions gives rise to termination of the Contract, and the moment of termination is agreed upon separately between the parties.

6.3. If one party causes any damage related to the subject of the Agreement to the other party, the guilty party shall compensate for the damage and pay a fine in the amount of 50% of the amount of damage caused.

6.4. Checks are accepted by the Bank only if they are issued in accordance with the Instructions. Responsibility for the correct execution of Checks and Vouchers rests with the Client.

6.5. The Bank is responsible for timely payment in accordance with clause 4.1.3 of this Order. In case of late payment, the Bank pays the Client a penalty in the amount of 0.01% for each day of delay of the amount of the overdue payment, but not more than 10% of such payment.

6.6. The Bank is not responsible:

To ensure payments for Transactions that do not comply with or contradict the terms of the Agreement;

For a delay in completing a transaction for the reasons specified in clause 4.2.2 of this Order.

6.7. The client is responsible:

- For the correct execution of Checks and Vouchers, in accordance with the requirements of the Instructions, for the correctness of any information provided to the Bank;

- For the correct translation of the purchase amount into US dollars when making a Transaction;

- For strict compliance with the rules set out in the Rules for servicing Visa plastic card holders at the Trade and Service Enterprise;

- For damage caused to the Client if he violates the requirements of this Procedure, the Instructions and the Rules for servicing Visa plastic card holders at the Company;

- For servicing a card that is on the stop list due to untimely updating of the stop list on the part of the Client;
- For the safety and operability of the Bank's equipment transferred to the Client;
- For each case of violation of the rules for issuing Checks, Vouchers, "Rules for servicing Visa plastic card holders in a Trade and Service Enterprise", the Client is subject to a fine in favor of the Bank in the amount of 25% of the minimum wage established in the Republic of Uzbekistan on the day of the corresponding violation ;
- Of a material nature in the event that the Bank detects a Transaction authorized by manually entering the Card number, which, as a consequence, may lead to a controversial situation;
- For each case of failure to fulfill other obligations assigned to the Client in accordance with the Agreement, the Rules of the international payment system Visa relating to the subject of the Agreement, the Client shall pay to the Bank a fine in the amount of 1 (one) minimum wage established in the Republic of Uzbekistan on the day of the relevant violations.

6.8. If one of the Parties, when fulfilling the terms of this agreement, violates the current legislation of the Republic of Uzbekistan, then the second Party is not responsible for this.

VII. FINAL TERMS

7.1. The Contract is concluded for an indefinite period and is valid until one of the Parties notifies in writing of its intention to terminate the Agreement no less than 45 calendar days before the expected date of termination of the Agreement (provided that all Equipment, consumables and other funds previously issued by the Bank returned back to the Bank) or unilateral refusal of the agreement to the Banks in the case and manner specified in this Procedure.

7.2. Instructions are developed and amended by the Bank unilaterally in accordance with the provisions and Rules of Visa International and are sent to the Client for guidance and execution.

7.3. The Client hereby grants the Bank an irrevocable, unconditional, direct and valid right during the entire term of the Agreement and, additionally 6 (six) calendar months after its termination, the right/order to write off in an indisputable manner from any of his accounts opened both with the Bank and in any other bank, in any currency, funds due to the Bank, in accordance with the terms of the Agreement, as well as funds to be returned to Cardholders, in cases specified in the current legislation, in the Agreement, the Rules of the international payment system "Visa" relating to the subject of the Agreement .

7.4. Disputes related to the Agreement are resolved by the Parties through negotiations between themselves. If it is impossible to resolve disputes through negotiations, disputes are resolved in the manner specified in the Agreement.

7.5. Relations between the Bank and the Client not provided for by this Procedure are governed by the current legislation of the Republic of Uzbekistan, the Agreement and Instructions.

To the Procedure for servicing VISA card holders**ENTERPRISE QUESTIONNAIRE**

Business name _____

Legal address: _____

Actual address: _____

Reference point: _____

Full name of manager: _____

Manager's contact phone number: _____

Full name of an accountant: _____

Accountant's contact phone number: _____

Bank account details to which proceeds received from plastic cards are credited _____

Field of activity: _____

If the Company has several points of sale of goods/services and equipment installation sites are located in different parts of the city/district, please provide contact information about the points of sale:

| <i>Name of outlet</i> | <i>Contact Information</i> |
|------------------------------|--------------------------------------|
| _____ | Address: _____ |
| _____ | Reference point: _____ |
| _____ | Contact phone numbers: _____ |
| | Full name of a contact person: _____ |
| _____ | Address: _____ |
| _____ | Reference point: _____ |
| _____ | Contact phone numbers: _____ |
| | Full name of a contact person: _____ |
| _____ | Address: _____ |
| _____ | Reference point:: _____ |
| _____ | Contact phone numbers: _____ |
| | Full name of a contact person: _____ |
| _____ | Address: _____ |
| _____ | Reference point:: _____ |
| _____ | Contact phone numbers: _____ |
| | Full name of a contact person: _____ |

Manager: _____
(Signature)

I confirm the accuracy of the above information and appoint the above-mentioned employees responsible for servicing plastic card holders.
With the "Rules for servicing Visa plastic card holders at the Trade and Service Enterprise" I have read and agree

(Seal)

From JSCB "Kapitalbank"

Conducted instructions and training for company personnel

Annex No. 2
to the Procedure for servicing "VISA" card holders

Certificate of acceptance and transfer of equipment

Tashkent

« ____ » « ____ » « ____ » year

Representatives of JSCB "Kapitalbank" consisting of:

Manager: _____

Head/Head of department/sector of plastic
cards: _____

And Client's representative

Supervisor/ Head _____

Have drawn up this ACT stating that the following equipment was TRANSFERRED by Representatives of JSCB "Kapitalbank", and the following equipment was RECEIVED by the Client's Representative:

| № | Equipment name, model | Number of units | Serial number | Inventory number |
|---|--|--------------------|------------------|---------------------|
| 1 | Trading terminal (complete with power adapter and power cable) _____ _____ | | | |
| 2 | | | | |
| | Total | | | |

The property is in good condition at the time of transfer.

Conclusion of the representatives on the nature and causes of the identified deficiencies: no deficiencies were found.
Стороны предупреждены об ответственности за подписание акта, содержащего данные, не соответствующие действительности.

The bank transferred:

The client received:

Manager

(Seal)

Head/Head of department/sector of plastic
cards

Full name of supervisor/ head:

Signature

(Seal)

ACT OF DAMAGE/ FAILURE

City: _____ "____" _____ 20____ year.
We, the undersigned Manager _____ department/branch of
"Kapitalbank" _____, and Head

_____, represented by
_____, have drawn up this Report on damage/damage to the Equipment transferred by
the Bank to the Client for servicing Cardholders:

Terminal model: _____

Serial number: _____

External condition: _____

(Indicate the nature of external damage)

Nature of the malfunction: _____

(Indicate how the malfunction is expressed)

Reason for failure: _____

(Indicate the cause of damage/damage and which clauses of the Agreement were violated as a result)

The ACT was drawn up in two identical copies

SIGNATURES OF THE PARTIES:

From the Bank:

(Full name, position)

(Signature, date)

From the Client:

(Full name of head)

(Signature, date)

(Seal)

ACT OF LOSS

City: _____ "_____" _____ 20____ year

We, the undersigned Manager _____ department/branch of
"Kapitalbank" _____, and Head
_____ represented by
_____, have drawn up this Report on the fact of the loss of the Bank to the Equipment
transferred by the Bank to the Client for servicing Cardholders:

Terminal model: _____

Serial number: _____

Reason of loss: _____

(Indicate the reason for the loss and which clauses of the Agreement were violated as a result)

The ACT was drawn up in two identical copies

SIGNATURES OF THE PARTIES:

From the Bank:

(Full name, position)

(Signature, date)

From the Client:

(Full name of head)

(Signature, date)

(Seal)

Annex No. 5
To the Procedure for servicing “VISA” card holders

Certificate of acceptance and transfer of equipment

City: _____ “ _____ ” _____ 20 ____ year

This act is drawn up to the effect that representatives of JSCB "Kapitalbank" as part of the Managing Branch _____ JSCB "Kapitalbank" _____ and the Head/Head of the department/sector of plastic cards _____ RECEIVED and _____ TRANSFERRED the following equipment:

| № | Name of equipment | Number of units | Serial (inventory) number | Inventory number |
|---|--|-----------------|---------------------------|------------------|
| 1 | Trading terminal (complete with power adapter and power cable) _____ | | | |
| | Total | | | |

The property at the time of transfer is in _____.

Conclusion of the representatives on the nature and causes of the identified deficiencies:

The parties are warned of responsibility for signing an act containing data that does not correspond to reality.

The Bank received:

Transferred to the Client:

Manager _____

(Seal)

Head/Head of department/sector of plastic cards _____

Full name of head

Signature

(Seal)

To the Procedure for servicing “VISA” card holders

Certificate of training

Personnel of the Enterprise and its retail outlets

Completed training on servicing Visa Cardholders.

I have studied the rules for working with the Trading Terminal and servicing Cardholders.

I have received the Bank's instructions and I undertake to strictly follow its instructions.

1. _____
(Full name, position) (Signature, date of training)
2. _____
(Full name, position) (Signature, date of training)
3. _____
(Full name, position) (Signature, date of training)
4. _____
(Full name, position) (Signature, date of training)
5. _____
(Full name, position) (Signature, date of training)

Client Manager

(Full name, signature)
(Seal)

I confirm the accuracy of the above information and appoint the above employees responsible for working with the Trading Terminal and servicing Cardholders, I received instructions

Bank Representative

(Full name, signature)
(Seal)

Conducted training for the Company's personnel in working with the Trading Terminal and servicing Cardholders, and handed over the Instructions to the Head of the Company