

SERVICING PROCEDURE
for
Internet Bank-Client system

I. ADDITIONAL TERMS AND DEFINITIONS:

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

Internet Bank-Client (IBC) means a system of remote banking services that enables a Client to carry out financial transactions on a deposit account without participation of the Bank's authorized employee, through an application which is preliminary installed on a personal computer;

Procedure means this procedure of IBC system servicing. This Procedure is posted on the Bank's Website;

Operating instruction means the rules of remote banking services provision to legal entities in Kapitalbank JSCB using Internet Bank-Client system, posted on the Website, which is enclosed hereto as Attachment 1, and its integral part, and determine the Client and Bank relationship in respect of electronic document flow, by means of the IBC service provided by the Bank through the Internet public access network;

Payment order means a settlement document providing for the Client's order to the Bank to transfer an amount specified in the order, from its account to the account of funds recipient;

Acceptance and handover certificate for electronic digital signature (EDS) unit for the IBC system means a document signed between the Parties in paper form confirming handover of EDS unit for using the IBC system;

Return certificate of EDS unit for using the IBC system means a document signed between the Parties in paper form confirming the return of EDS unit for using the IBC system;

Application for connection/change of a user in the IBC system (Application) means a document signed between the Parties in paper form, on the basis of which the Client is granted access to operation of the IBC system.

Mobile phone number means a mobile phone number specified by the Client in the application for connection/change of a user in the IBC system. The mobile phone number can be changed by the Client by signing the application for connection/change of a user in the IBC system subject to appearance in person in the Bank. Under the Complex Banking Services Agreement, the Client may have only one mobile phone number at a time.

E-mail address means an e-mail address specified by the Client in the application for connection/change of a user in the IBC system. E-mail address can be changed by the Client by signing the application for connection/change of a user in the IBC system subject to appearance in person in the Bank. Under the Complex Banking Services Agreement, the Client may have only one e-mail address at a time.

1.2. Terms and definitions used in the text of this Procedure are given in the Operating Instruction.

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

II. GENERAL PROVISIONS

2.1. This Procedure shall become binding on the Parties (become effective) on the basis of an Application, personally signed and submitted by the Client, under which the Client hereby engages the Bank and the latter undertakes to electronically maintain the Client's accounts using IBC system, in accordance with the organization rules for payment systems using public telecommunication networks, registered by the Ministry of justice of the Republic of Uzbekistan No. 1767 dd. 13.02.2008.

2.2. This Procedure, Agreement, the Bank's Tariffs, as well as the Application, in the aggregate constitute the Contract entered into between the Client and the Bank, in respect of servicing the Internet Bank-Client system (hereinafter – the "Contract").

2.3. When making payments under the IBC system, the Client may transfer a Payment order only as an electronic settlement document. Settlement service of the Client's deposit account using other types of settlement documents, for which a regular procedure is applied (with submission of original copies of documents to the Bank in paper form), shall be provided by the Bank on the basis of the Agreement of Bank Account in national and foreign currencies concluded between the Parties.

2.4. The Tashkent time zone shall be a single time scale for the system operation. The control time is the time of real-time clock of Uzbekistan's Central Bank hardware.

2.5. The Parties are aware that in accordance with the law of RUz "On electronic document workflow", an electronic document is equivalent to a document in paper form and has the same legal force.

2.6. The Application submitted by the Client for connection to the Internet Bank-Client system shall confirm that the Client have read and understood the Operating Instruction.

III. OBLIGATIONS OF THE PARTIES

3.1. The Bank shall:

3.1.1. accept and execute payment orders which are compliant with all encryption and decryption requirements, certified with electronic digital signatures and transmitted by the Client via communication channels, to transfer funds from one of its accounts to another, and to accounts of other persons. Payment of electronic Payment orders of the Client shall be made within the limits of funds available in the Client's account;

3.1.2. connect the Client to the IBC system with provision of the Client's EDS on the electronic encryption key (or keys), required for transmission of information through the IBC system. The electronic key (keys) shall be issued on the basis of the acceptance and handover certificate for EDS unit for using the IBC system, signed by both parties and constituting an integral part of this Procedure (Attachment 2 hereto), and solely to the person having the right of the first or second signatory on bank documents in accordance with signature card and seal impression;

3.1.3. upon receipt of Payment orders from the Client, which are compliant with the requirements in place, make payments within the terms specified in clause 3.1.4. of this Procedure. In case of their non-compliance with the requirements in place, or in case of their rejection by the main center of Informatization of the Central Bank of RUz (GCI), or in case that there are no funds on the account required for the document entry, the Bank shall notify the Client through communication channels of non-execution of the received orders. Thereby, the Bank is not responsible for non-execution of the Client's orders;

3.1.4. accept settlement documents from the Client through communication channels daily from 9:00 till the end of operational banking day, except for day-offs and public holidays (non-working days);

3.1.5. carry out the required transactions on the Client's account upon receipt of payments or confirmations of initial (from the Client) payments received for the benefit of the Client from the GCI and SWIFT international system;

3.1.6. upon request of the Client, transmitted by it through the IBC system, send information to it in electronic form, on outgoing (from the Client) and incoming (to the Client's account) payments made during the day. In addition, statements from the Client's personal account with attachments for the period, are set as a separate menu item;

3.1.7. provide technical and software support to the Client on the use of the IBC system and other issues directly related to its settlement service;

3.1.8. ensure safety of the funds entrusted to it. Upon receipt of the official written communication from the Client about the loss of the EDS or unauthorized access to it by unauthorized persons, the Bank shall undertake to suspend transactions with payment orders, which are signed by this digital signature, and to report on such submitted documents to the Client's officers having this signature.

3.2. The Client shall:

3.2.1 comply with requirements of the law of RUz "On foreign economic activity", the law of RUz "On currency regulation", Organization Rules for payment systems using public telecommunication networks, registered by the Ministry of justice of the Republic of Uzbekistan No. 1767 dd. 13.02.2008, Regulation on clearing settlements in the Republic of Uzbekistan, registered by the Ministry of justice of the Republic of Uzbekistan No. 2465 dd. 03.06.2013, and other acts of legislation of the Republic of Uzbekistan on currency regulations, Agreements and requirements of Operating instructions;

3.2.2. comply with the operating technology established in the system, order of entry, transfer of payment documents and security mode, as well as comply with requirements for protection of information, when making payments using the IBC system;

3.2.3. use electronic encryption keys received from the Bank for temporary and free use, when transferring information through the IBC system;

3.2.4. ensure timely payment of services rendered by the Bank according to the Bank's Tariffs;

3.2.5. properly use electronic encryption keys received from the Bank, storing the client's EDS, and return them upon termination or expiration of the Contract within 3 (three) working days from the date of termination or expiration of the Contract in accordance with the Certificate of return (Attachment 5 hereto), as well as not to transfer them for using by third parties; use, observing the operation rules of such devices and preventive measures to prevent theft, physical and electronic damage and failure;

3.2.6. not to provide access to operate the IBC system to any persons other than employees of the Client who have access to this system in accordance with their official duties, documented by a relevant order, and specified in the application for connection/change of the user in the IBC system (Attachment 3 hereto);

3.2.7. when entering payment orders to the IBC system for debiting from the account, to send, if necessary, as well as upon the request of the Bank, additional information and documents of the transaction;

3.2.8. the head and chief accountant of the Client shall be directly responsible for familiarization with Operating Instructions and their observance by the Client's employees having access to this system, as well as for compliance with statutory documents regulating these relations of the Parties;

3.2.9. provide documents in case of detection of suspicious (doubtful) transactions carried out by the Client using the IBC system, or a written explanation of legality of transactions carried out at its location (postal address) or the address specified in the Contract;

3.2.10. in case of debiting of penalty for loss/damage/non-return of the key from the special account in accordance with paragraph 3.2.11. hereof, a new electronic encryption key shall be issued to the Client upon replenishment of the special account to the minimum irreducible balance specified in paragraph 3.11. of this Procedure;

3.2.11. in order to ensure proper performance of contractual obligations, the Client reserves as prepaid funds for payment for services under the IBC system, the funds amounting to at least the minimum irreducible balance in the amount provided for in the Bank's Tariff, on a special account No. 22896_____800, open in the Bank. The funds of this account will be debited without acceptance in the first crediting of funds to the deposit on-demand account in national currency, or to a special account, as specified in this subparagraph of the Contract, and will be debited without acceptance upon actual delivery of services, in the amounts exceeding the minimum irreducible balance. The minimum irreducible balance can also be used only in case of loss, significant damage to electronic encryption key due to the fault of the Client, or in case of termination or expiration of the Contract, to which the Client gives its irrevocable and indisputable right. In these cases, the Bank shall have the right to debit without acceptance (on an extrajudicial basis) the amount of the minimum irreducible balance of funds in the form of a penalty for loss/damage/non-return of the electronic encryption key. Upon termination of the Contract, subject to absence of debt for the penalty, the minimum irreducible balance of funds can also be used by the Bank without acceptance (on an extrajudicial basis) to repay the debt for service fees for services provided through the IBC system. Upon termination of the Contract, subject to absence of debt for service fees, the balance on the special account shall be returned to the Client's deposit on-demand account no later than 3 (three) working days. In accordance with Article 783 of the Civil Code of the Republic of Uzbekistan, the Client hereby confirms the right of the Bank to debit funds held in the above account in cases specified in this Procedure, without further acceptance (recognition). Thus, the Parties have agreed that this paragraph of the Procedure is the additional agreement to the Agreement of Bank Account in national currency;

3.2.12. use the IBC service personally, transfer of EDS and rights under the Contract to a third party is not allowed. Transactions carried out through the IBC system are considered to be carried out by the Client personally and the Client is solely responsible for any actions and transactions performed through the IBC;

3.2.13. exclude possibility of other persons using mobile phone number and email address, and if there are any reasons to believe that the mobile phone number and email address can be unfairly used by other persons, to promptly notify the Bank of loss/theft, change of mobile phone number and/or e-mail, by personal visit to the Bank. Until the Bank receives an application of changing the mobile phone number and e-mail address, the Client shall be responsible for the actions performed using the mobile phone number and e-mail address provided to the Bank.

3.3. The Parties shall maintain confidentiality and not to disseminate information without the written consent of the other party, except as provided by the legislation of the Republic of Uzbekistan.

3.4. The Parties may have other obligations under the legislation of the Republic of Uzbekistan and the Contract.

IV. RIGHTS OF THE PARTIES

4.1. The Bank shall have the right to:

4.1.1. deprive the Client of the right to use the IBC system if the Client violates rules of the system operation and data protection or legislative acts of the Republic of Uzbekistan, as well as if the Client does not comply with Operating Instruction and requirements of this Procedure and the Contract;

4.1.2. unilaterally amend Operating Instruction. The Bank shall notify the client within 5 (five) banking days prior to amending Operating Instruction by all means: by posting an announcement in the Bank's building, a written appeal, announcement on the Bank's website or via mass media and/or other means as may be selected by the Bank;

4.1.3. unilaterally restrict or suspend the Client's access to the IBC system due to maintenance works related to support of hardware and software and communication equipment, in the event the Client has carried out transactions related to violation of the legislation of the Republic of Uzbekistan and Operating Instruction, as well as due to non-payment, delay in payment of subscription fee for using the IBC system specified in the Bank's Tariffs;

4.1.4. unilaterally disconnect the Client from the IBC system, if the Client has changed the person who signed the acceptance and handover certificate for EDS device for the IBC system, until the electronic key (key) is re-registered to a new person who has the right of the first or second signatory for bank documents, in accordance with the signature card and seal impression;

4.1.5. in case of detection of suspicious (doubtful) transactions carried out by the Client using the IBC service, unilaterally terminate the Contract (to abandon its performance) on the same day or temporarily suspend provision of the IBC service until the client explains in writing the legality of the transactions;

4.1.6. study the Client using the IBC system, in the event of suspicious (doubtful) operations at its address (postal address) or the address specified in the Contract, and inspect the execution of settlement documents, their certification with signature of authorized persons (director, chief accountant), transmit under these documents only after confirmation of the EDS by a person directly entitled to the EDS and storage of these documents;

4.1.7. unilaterally and indefinitely suspend provision of the IBC service, used by the Client for suspicious (doubtful) transactions;

4.1.8. unilaterally terminate the Contract (abandon its performance), in case of reasonable suspicion of using the IBC service for legalization of proceeds from criminal activities and financing of terrorism;

4.1.9. unilaterally disconnect the Client from the IBC system in the following cases:

- distress of funds held in the account or suspension of account transactions in cases provided for by the legislation of the Republic of Uzbekistan;

- subject to presence of Card File No. 2 for more than 30 days;

- in case of non-performance within 1 (one) month and simultaneous absence of funds on the demand deposit account;

- if the Client has a debt to the Bank for payment of service fees for 1 (one) month or more;

- freezing and / or suspension of transactions with monetary funds or other property (except for operations of monetary funds crediting) by the Bank in cases when, in accordance with the current legislation, persons fall into the List;

4.1.10. unilaterally terminate the Contract (abandon its performance) in the following cases:

- if the Client carried out suspicious (doubtful) operations;

- freezing and / or suspension of transactions with cash or other property (except for operations on crediting of funds) by the Bank.

4.2. The Client shall have the right to:

4.2.1. independently dispose of funds on its accounts, unless otherwise provided by the current legislation of the Republic of Uzbekistan, the Contract and this Procedure;

4.2.2. give the Bank legal orders to transfer funds from its account;

4.2.3. receive information about the account transactions;

4.2.4. receive information from the Bank about the Operating Instruction and changes made to this Instruction.

4.3. The Parties may have other rights provided by the legislation of the Republic of Uzbekistan and the Contract.

V. AMOUNT AND PROCEDURE OF SERVICE FEE PAYMENT

5.1. Payment of service fees for acceptance of Payment orders in the IBC system shall be made according to the Bank's Tariffs.

5.2. The funds shall be debited from the Client's account for payment of service fees for acceptance of Payment orders in the IBC system, on a monthly basis, on the 1st day of the current month without acceptance, on the basis of Art. 783 of the Civil code of the Republic of Uzbekistan, regardless of performance of the Client's account, and the Client shall give its irrevocable and indisputable right for such debiting. Thus, the Parties agreed that this paragraph of the Procedure is the additional agreement to the Agreement of Bank Account in national currency.

5.3. In case of absence or insufficiency of funds on the Client's account to cover the debt for the services rendered by the Bank, the outstanding part of the debt shall be placed in the Client's Card File No. 2, by issuing a payment request, which shall be executed in accordance with the established procedure. The specified payment request is considered to be accepted by the Client, without any additional confirmation.

VI. LIABILITY OF THE PARTIES

6.1. The Parties shall be liable for non-performance or improper performance of their obligations under the Contract in accordance with the current legislation of the Republic of Uzbekistan, the Contract and this Procedure.

6.2. The Bank shall be responsible for correct recognition of transactions on the Client's account and timely transmission of information through electronic payment system. The Client's orders received and decrypted by the Bank shall be binding, except for the cases listed in paragraph 3.1.3. hereof, as well as orders sent after the deadline. In case Bank violates the terms of electronic payments, established by law, the Client must pay the Client a penalty of 0.1% per cent of overdue payments per each day of delay but not exceeding 10% of the overdue payments.

6.3. The Bank shall not be liable for losses incurred by the Client and any other adverse consequences in case of failure by the Client to perform obligations provided for in the Rules, as well as in case of unauthorized use, loss, compromise, forgery of the Client's EDS key;

6.4. The Client shall be responsible for legality of transactions on the deposit account through the IBC system.

6.5. The Client shall be responsible for safety of the EDS and its protection from unauthorized access, the Client shall be the entirely responsible for losses incurred by the Client resulting from the unauthorized use of the EDS.

6.6. The Client shall be responsible for correct formation of electronic settlement documents, encryption and transfer them to the Bank via communication channels. The Bank shall not be liable for damages incurred by the Client as a result of incorrect formation of electronic settlement documents, their encryption in the process of transmission to the Bank via communication channels.

VII. FINAL PROVISIONS

7.1. The Contract shall be effective from the moment of submission of the Application by the Client and shall be valid until the date of closure of the Client's deposit on-demand account in national and foreign currency.

7.2. The Contract may be terminated unilaterally upon written notice or application of the Client at any time, provided that the Client has no debt to the Bank. Thereby, the Client shall notify the Bank of its intention to terminate the Contract 7 (seven) banking days prior to the intended date of termination.

7.3. The Bank shall have the right to unilaterally terminate the Contract (abandon the performance of the Contract) in cases specified in the Contract and this Procedure.

7.4. Notice of unilateral termination of the Contract shall be sent by the Bank to the Client in hard copy. The Contract shall be deemed terminated after 5 (five) working days from the date of notification of the Client. The date of notification of the Client is considered the date of delivery of the envelope with the notice to the courier of the Republican center of special communication and/or express delivery of the letter to the Client and/or sending a letter by post.

7.5. Upon termination or expiration of the Contract, fee payments according to the Bank's Tariffs, shall not be returned to the Client.

7.6. Disputes related to the Contract shall be settled by the parties through negotiations. If it is impossible to resolve disputes through negotiations, disputes shall be resolved in the manner stipulated by the Contract.

7.7. Relations between the Bank and the Client not provided for in this Procedure shall be governed by the current legislation of the Republic of Uzbekistan and the Contract.

**Rules of provision of
remote banking services to legal entities in Kapitalbank JSCB using the Internet Bank-Client system (hereinafter –
“ iBC”)**

1. General Provisions

1.1. These Rules establish procedure for provision of services to legal entities using the iBC system and define the rights, obligations and responsibilities of the Parties arising from the service.

1.2. The following terms and definitions are used in these Rules:

Bank means Kapitalbank Joint-Stock Commercial Bank.

Clients means legal entities, their branches, other separate units assigned to a separate balance sheet, state authority and management bodies, which are consumers of the Bank's services.

System means the iBC system designed for operational interaction between the Client and the Bank using Internet global computer network (hereinafter – the “Internet”) at the address: www.bank24.uz, and providing receipt of information, formation, transfer, registration and execution of the Client's Orders.

Contract means an agreement on provision of services in the iBC system.

Order means a request of the Client, formed in the System, to the Bank to provide information, and (or) an instruction to the Bank to perform certain actions (payment order).

Deferred Order means an Order registered by the Bank, and executed by the Bank after performance of certain conditions, the list of which is established by the Bank.

Electronic Digital Signature (EDS) means a property of an electronic document enabling to identify absence of distortion of information in an electronic document from the moment of the EDS formation and verify that signature belongs to the holder of the EDS key certificate. The value of the property is obtained as a result of cryptographic transformation of information using the EDS private key.

Authorization of Orders means a procedure based on the use of the EDS, the aim of which is additional Client's Authentication at registration of Orders and control of authenticity, invariance and integrity of the Order, and confirmation of authorship of the Client in relation to the Order, at its registration, and receipt of legally relevant evidence for the Client authorship by the Bank.

User means the Client's employee authorized by the Client to perform actions in the System, except for Authorization of Orders.

User-Operator (Operator) means the User authorized by the Client to register the EDS on his/her passport data, and accordingly, Authorization of Orders using the EDS.

Authentication means authentication of the User and / or Operator using registration and secret data.

Authentication parameters means User Name, Password and Electronic key.

Electronic key means an EDS storage Device in the form of a protected USB-flash drive. Together with the corresponding software add-in it is used for Authorization of Orders.

Plug-in means a software add-in for Internet browser interacting with electronic key for authorization of the EDS orders.

User name (Login) means a unique name determined by the User to access the System.

Password means a sequence of symbols used to authenticate the User together with the user name. The password is used repeatedly.

Compromise of confirmation means loss of confidence that the means of confirmation (Password or Electronic key) cannot be used by unauthorized persons.

Publication of information means placement of information in places and by ways providing opportunity to get acquainted with this information of Clients, established by these Rules. Publication of information does not necessarily mean its dissemination through the media.

1.2. The Bank shall reserve the right to unilaterally change the content of these Rules.

1.3. The Bank shall have the right to make changes to the System.

1.4. These changes are subject to publication.

2. Operating conditions and access to the System

2.1. Condition of the System operation is the User's use of the computer, Microsoft Internet Explorer program of at least version 7.0, and availability of Internet access.

2.2. The Bank provides access to the System on the Bank's website.

- 2.3. Access to the System is provided to Users on the basis of an Agreement concluded between the Client and the Bank.
- 2.4. The Client shall independently appoint one or more of its employees as Operators by signing and affixing a seal to respective application, indicating the full name and other passport data of an employee appointed by the Operator. The application is submitted together with a copy of the passport of the relevant employee.
- 2.5. To obtain the Electronic key, the authorized employee of the Client, specified in the application for appointment as the system Operator, shall apply to the Information Technology Department of the relevant branch with the original passport.
- 2.6. To authorize orders, the Operator shall download from the web site of the System and install the installation package of software add-in on its computer. The installation package can also be recorded to any carrier provided by the Operator upon receipt of the Electronic key.
- 2.7. For initial access, the system User shall be sent an automatically generated password in the form of an SMS message to its mobile phone number specified during registration. The specified password can be changed by the User after the first connection.
- 2.8. The Bank shall provide an access to the System upon authentication of the User. The User shall have access to the System within the rights established for it by the authorized employee of the Bank during registration.
- 2.9. If there is a need to change the Operator of the Client p. 2. 4. and 2.5. of these Rules shall be carried out, with provision of the Electronic key of the existing Operator. When changing the User-Operator of the Client, access to the previous Operator is blocked by the System.
- 2.10. The system provides for possibility of assigning the function of authorization of orders of one Client to one Operator in different branches of the Bank. For that end, the respective Client shall make application according to p. 2. 4. specifying the existing Operator.
- 2.11. The system provides for possibility of the User-Client relationship according to "many-to-one" scheme. One Client may have an unlimited number of Users and/or Operators. One User or Operator may have relevant access to the data of one Client in one or more branches of the Bank.
- 2.12. **Conditions of orders execution**
- 2.13. Initiator of transactions and receipt of information in the System on behalf of the Client is the User, for which end it shall compile relevant Orders, in response to which the Bank shall provide the requested information, accept Orders for execution, or reject them.
- 2.14. Acceptance of the User's Orders for execution is carried out in accordance with the banking day established for servicing clients-legal entities.
- 2.15. User's orders, depending on the content and type of the Order, may require:
assurances of EDS Operator;
transfer of additional electronic or paper documents to the Bank;
confirmation with the return phone call.

3. Security conditions

- 3.1. The Client and the Bank when using the System via the Internet shall interact on the Bank's website www.bank24.uz.
- 3.2. The system provides information through open means of communication. SSL (Secure Sockets Layer) is used to ensure security of data transmission.
- 3.3. When The User logs in, an additional code is used to protect against automatic registrations.
- 3.4. The Client's Orders are additionally certified by the Operator's EDS.
- 3.5. The User shall keep secret and not to transfer its Authentication Parameters to third parties.
- 3.6. The Bank shall have the right to suspend or restrict the User's access to the System if the Bank has sufficient grounds to believe that there is a potential risk of unauthorized access on behalf of the User.

4. Client connection

- 4.1. The Client shall upload templates of the Contract for provision of services in the system and Application for the User's registration on the website of the Bank (www.kapitalbank.uz or www.bank24.uz), and print, fill in and certify its details with signature of the head and the seal.
- 4.2. Alternatively, the Client can obtain the documents required for registration in the System at any branch of the Bank.
- 4.3. The Client shall apply to the relevant branch of the Bank, which provides cash and settlement services to the Client's accounts, to sign the contract and perform the procedures necessary for registration and connection of the User and/or Operator.
- 4.4. With the application for registration of the User or Operator, signed and certified on both sides (with the Operator's passport copy), the User shall approach to the authorized employee of Information Technology Department, for registration in the System.
- 4.5. Employee of Information Technology Department shall register the User, based on the data specified in the application for registration. The User shall choose the Login independently, and the password is generated automatically and sent to the User in the form of SMS message to the mobile phone specified at registration.
- 4.6. When registering the User-Operator, employee of Information Technology Department shall generate the EDS in the private part of electronic key. To obtain electronic key, the User-Operator must show the passport.

5. Change of User-Operator

- 5.1. Where there is a need to change the User-Operator, the Client shall fill in a new application for registration of the User-Operator, indicating that the EDS holder is being replaced.
- 5.2. Where there is a need to make adjustments to the level of access in the System for replacement Operator, these shall also be indicated in the application.
- 5.3. The application shall be accompanied with a copy of the new Operator's passport.
- 5.4. Employee of the Client, determined as the User-Operator, shall apply to the authorized employee of Information Technology Department with the application signed by both parties, with the passport, and the Electronic key of the replaced Operator, to regenerate the keys in to his/her name.
- 5.5. Access to the system of the previous Operator shall be blocked.

6. Password Reset

- 6.1. Where there is a need to reset the User's password (forgotten, compromised, etc.), the User shall contact the Bank in person or call the authorized employee of user support service to provide his/her details and request password reset.
- 6.2. The authorized user support officer will generate a new password, which will be sent as SMS message to the User to the number specified at registration.

7. Change of mobile phone number, e-mail, access level, accounts and other details

- 7.1. Where there is a need to change the details defined at registration of the User, such as a phone number, e-mail, access level, available accounts, passport details of the Operator and other data, the change of which is not within the competence of the User, the Client shall fill in a new application for registration of the User-Operator, indicating that adjustments are being made.
- 7.2. The application shall specify the User's identification data and details required for adjustment.
- 7.3. The User shall contact authorized employee of Information Technology Department with the application for adjustment of details signed by the head and sealed by the Client.
- 7.4. Adjustments shall be entered into the system strictly in accordance with the data specified in the application.

8. Lock and unlock of System access

- 8.1. Where there is a need to lock the shared all users' access to the System, the head shall execute an application for general lock of access to the System.
- 8.2. In accordance with the application, authorized employee of the Bank shall lock access to the System for all users of the respective Client.
- 8.3. To unlock the shared access, the head of the organization shall execute an application to unlock the shared access. When the shared access is unlocked, access locks shall be released for all users of the respective Client.

9. Termination of services in the System

- 9.1. Upon termination of the Contract, the Client service in the System shall be terminated, and authorized employee of the Bank shall lock operation of the Client's Users in the System.

Annex No.2
to Servicing Procedure for Internet Bank-Client

Application for connection/change of a user in the IBC System

☐

Connection

☐

Adjustment

☐

Disconnection

Client's Name:

Client's Code:

MFO:

Electronical Digital Signature 1

Electronical Digital Signature 2

Name:

Name:

Position:

Position:

Mobile phone: +998

Mobile phone: + 998

e-mail:

e-mail:

read and understood Operating Instruction of the IBC system
(Attachment No. 1 Servicing Procedure of the IBC System)

☐

read and understood Operating Instruction of the IBC system
(Attachment No. 1 Servicing Procedure of the IBC System)

☐

Access to:

☐

Review (EDS Key not required)

☐

Review (EDS Key not required)

☐

Sending documents * (issue EDS key)
(*- User's passport copy must be attached)

☐

Sending documents * (issue EDS key)
(*- User's passport copy must be attached)

☐

Sending documents (connect to existing EDS key)

☐

Sending documents (connect to existing
EDS key)

Branch's MFO * _____ S/N of the key _____

Branch's MFO * _____ S/N of the key _____

(*-branch, which issued the key)

(*-branch, which issued the key)

☐

Activate the IBC service (*-"Internet Bank-Client" service will activate upon opening of an account with the Bank)

☐

Activate the IBC service under the letter * (*-"Internet Bank-Client" service will activate after receipt of a letter from the Bank' client)

Date:

Signatures of the Parties:

Bank

Client

(signature, surname, full name)

Place seal

(signature, surname, full name)

Place seal

to Servicing Procedure for Internet Bank-Client

Acceptance and handover certificate for EDS device for the IBC system

Tashkent _____ 201__.

Kapitalbank JSCB, represented by _____ (the “Bank”), acting on the basis of _____, on the one part, and _____, hereinafter referred to as a “Client”, represented by _____, acting on the basis of _____ on the other part, executed this Certificate of the following:

1. The Bank transferred to the Client, and the Client accepted the EDS _____ .SN _____ device,

2. The Bank's obligations to the Client have been performed in strict compliance with the rules of electronic document flow, the Client has no claims.

The Key issued by: _____ The Key accepted by: 

_____	_____	_____	_____
<i>Full name</i>	<i>Signature</i>	<i>Full name</i>	<i>Signature</i>

Signatures of the Parties:

BANK

CLIENT 

(signature, surname, full name)

(signature, surname, full name)

Place seal

Place seal

Annex No.4
to Servicing Procedure for Internet Bank-Client

Return certificate for EDS device for the IBC system

Tashkent _____ 201__.

Kapitalbank JSCB, represented by _____ (the "Bank"), acting on the basis of _____, on the one part, and _____, hereinafter referred to as a "Client", represented by _____, acting on the basis of _____ on the other part, executed this Certificate of the following:

1. The Bank transferred to the Client, and the Client accepted the EDS _____ .SN_____ device,

2. The Bank's obligations to the Client have been performed in strict compliance with the rules of electronic document flow, the Client has no claims.

The Key issued by: _____

The Key accepted by: _____

Full name

Signature

Full name

Signature

Signatures of the Parties:

BANK

CLIENT

(signature, surname, full name)

(signature, surname, full name)

Place seal

Place seal