Approved by the Board of KSB CB CJSC
Protocol No.38 dated April 30, 2026

Public offer of "Commercial Bank KSB" Closed Joint-Stock Company regarding the Agreement on the issuance and maintenance of a banking payment card

1. General conditions

1.1. This document is an official proposal (public offer) of the "KSB Commercial Bank" Closed Joint-Stock Company (hereinafter referred to as the Bank), addressed to interested individuals and legal entities to conclude, in accordance with paragraph 2 of Article 398 of the Civil Code of the Kyrgyz Republic, an agreement on the issue and servicing of a bank payment card, published on the official website of the Bank www.ksbc.kg, on the conditions specified below.

1.2. The agreement on the issue and servicing of a bank payment card (hereinafter referred to as the Agreement) is concluded in a special manner: by accepting this offer without signing by the parties. This offer has legal force in accordance with Article 402 of the Civil Code of the Kyrgyz Republic and is equivalent to the Agreement signed by the parties. The text of the Agreement is also provided in this offer.

1.3. This offer contains all the essential terms of the Agreement. Acceptance of this offer, as well as full and unconditional acceptance of the terms and conditions set out below, is considered to be the Cardholder's signing of the relevant paragraph in the Application for the issue of the Main Card. In case of disagreement of the client with any clause of this offer, it is proposed to conclude an Agreement with the Bank in writing.

2. Terms used in the text of the concluded Agreement

2.1. ABS of the Bank is a complex of software and hardware aimed at automating banking activities .

2.2. Authorization is the Bank’s permission to carry out a card transaction. Authorization is divided into Voice (using telephone communication) and Automated (using an electronic system).

2.3. Card cancellation is the recognition of a card as invalid and its withdrawal from circulation.

2.4. Banking day – a day on which the Bank is open to serve clients and corresponds to days other than weekends and official holidays in force in the Kyrgyz Republic.

2.5. An ATM is an electronic device for automated dispensing of cash using a card.

2.6. Card blocking is a complete or temporary ban on card transactions initiated by the Bank or the Cardholder using one of the methods established by the Payment System. In the event of a complete ban, the card is confiscated upon presentation for servicing.

2.7. Chargeback is a refusal by the Bank to make a payment for a transaction, which is expressed in debiting the acquirer's account (for the amount of the transaction considered by the Bank as having been made in violation of the rules of the Payment System). The acquirer is sent a message containing the reasons and justifications for which the chargeback was made.

2.8. Cardholder – a client of the Bank, an individual, including one authorized by a legal entity/individual entrepreneur who is the account owner, who has the right to use the Primary and/or Additional Card in accordance with this Agreement.

2.9. Additional statement – a statement on a card account generated by the Bank at the request of the Cardholder or the Holder of an additional card, and reflecting all card transactions made on this card account for the requested period.

2.10. Additional card - a payment card issued on the basis of an application from the Main Card Holder in addition to the main card. An additional card may be issued in the name of the Main

Card Holder or other individuals. The spending limit on funds from the card account by Holders of Additional Cards is set by the Main Card Holder.
2.11. Monthly statement – a monthly statement on the card account is generated by the Bank at the request of the Cardholder and reflects the card transactions made on the card account during the past calendar month. The monthly statement reflects a brief description of the card transactions, payments and write-offs, including those on the instructions of the Cardholder, the balance of funds on the card account or the amount of debt at the beginning and end of the past calendar month.
2.12. Debt – the Cardholder's debt to the Bank in accordance with the Agreement (including the amount of the Technical Overdraft, as well as the remuneration accrued on the specified amounts, legal costs and other losses caused to the Bank).
2.13. Application – an application to open a Card account, receive a Card, and also connect to additional services on the Card.
2.14. Card - a payment card of the International Payment System "Visa International" or the "Elkart" National Payment Card System, a means of access to card account management via electronic terminals or other devices that contain information that allows card transactions. The card is valid until the end of the month and year indicated on it. Card transactions are not performed on expired cards and cards whose validity period has not yet arrived. The card may be Primary or Additional, jointly referred to in the text of this Agreement as the "Card", or, respectively, the "Primary Card" and "Additional Card". The card provides its Holder with the opportunity to make payments within the amount of funds available on the card account.
2.15. Card transaction - payments, transfers, payment for goods and services, receipt of cash and other transactions performed using a card.
2.16. Card account - a bank account opened by the Bank in the name of the Cardholder to carry out card transactions, as well as other transactions provided for by the legislation of the Kyrgyz Republic. The card account is opened in Kyrgyz soms, US dollars or Euros.
2.17. Code word – a letter, number or letter-number combination selected by the Cardholder and specified in the application upon receipt of the Card or in other written documents provided by the Cardholder to the Bank, used by the Bank to identify the Cardholder by telephone and other channels.
2.18. Unauthorized payment - a payment made in violation of the requirements of an authorized payment. Unauthorized payments are also payments made using counterfeit cards.
2.19. Primary Card – a payment card issued to the Cardholder in accordance with the terms of this Agreement.
2.20. PIN code – Personal Identification Number, a four-digit digital secret code assigned to the Holder of the Primary and/or Additional Card, intended for his/her identification when conducting card transactions.
2.21. Payment system – a set of software and hardware, documentation and organizational and technical measures that ensure the implementation of payments using payment cards in accordance with the internal rules of this system. Establishes the rules of operation and carries out clearing settlements on card transactions between participants in the payment system.
2.22. Rules – rules for using the card, established for the holder of the Primary and/or Additional card, specified in Appendix No. 1 and constituting an integral part of this document.
2.23. A processing center is a legal entity or a structural division of a Bank that is a participant in the payment system, which collects, sorts, processes and transmits information generated during the execution of card transactions.
2.24. The transaction register is a document received by the Bank in electronic form from the Processing Center and containing information on card transactions for a certain period of time.

2.25. Authorized payment – a payment made using a card, if at the time of making the payment the card was not blocked, its validity period had not expired, and the card was used to make the payment by its true Holder.

2.26. Card expiration date – month and year of expiration of the Card, indicated on the front side of the Card in the "mm/yy" format. The last day of the card's validity period is the last day of the month indicated on the card. After the card's expiration date, card transactions become unavailable.

2.27. Stop List - a list of card numbers that are not accepted for service. Lost or stolen cards are entered into the Stop List, which eliminates the possibility of their unauthorized or malicious use.

2.28. Tariffs – a list of services established by the Bank and the amount of remuneration charged for the services.

2.29. Technical Overdraft – the amount of money spent in excess of the balance of funds on the card account. Technical Overdraft must be repaid no later than the deadline specified in this Agreement. Technical Overdraft may be formed when the Bank takes into account the remuneration according to the tariffs.

2.30. Authorization Center is a structural subdivision of the Processing Center that performs Voice Authorization and blocks the card on behalf of the Cardholder or at the initiative of the Bank. Authorization Centers operate 24 hours a day, 7 days a week.

2.31. Acquirer - a bank that has received permission to carry out acquiring, the owner of a network of peripheral devices, providing the ability to carry out authorizations or transactions through its peripheral devices in accordance with the technology and regulations of the relevant payment systems, the provisions and rules of the National Bank of the Kyrgyz Republic, as well as the current legislation of the Kyrgyz Republic.

2.32. Acquiring is the activity of an acquirer, which includes contractual relations with retail outlets for the installation of peripheral devices and the acceptance of cards as a means of payment for goods, works, services sold, ensuring settlements with retail outlets and/or issuing cash to cardholders.

2.33. Issuer – a bank that issues cards in accordance with the technology and regulations, provisions and rules of the National Bank of the Kyrgyz Republic, as well as the current legislation of the Kyrgyz Republic.

2.34. CVV – a three-digit card verification code , indicated on the back of the card next to the signature strip, is used as a security element for conducting card transactions via the Internet and any other transactions without physical use of the card.

2.35. Tokenization in a payment system is a banking card data protection technology in which the actual card number is replaced by a special digital code—a token.

2.36. An electronic wallet is a digital service or application that allows for the storage of money and payment for goods and services via the internet or a smartphone.

3. General conditions

3.1. The subject of the Agreement is the legal relationship that exists between the Bank and the Cardholder in connection with the opening and servicing of a card account, as well as the issuance and servicing of a card as a means of payment and the receipt of cash.

3.2. The Bank issues and the Cardholder accepts for use the card, which is used to conduct card transactions in all places where the Payment System logos are present.

3.3. The relationship between the Bank and the Cardholder is regulated by this Agreement, the rules of the payment system, the internal regulatory documents of the Bank, including Tariffs.

4. Opening and servicing of a Card and Card account

4.1. Opening a Card Account, using the Card and the procedure for performing Card transactions are regulated by the legislation of the Kyrgyz Republic, regulatory legal acts of the National Bank of the Kyrgyz Republic, instructions and rules of the Payment System, Internal regulatory documents of the Bank and this Agreement.

4.2. The Card may be issued with a security deposit or a minimum balance on the Card Account, if this is provided for by the Bank's Tariffs. The Card may be issued without a security deposit/minimum balance by decision of the authorized body of the Bank, or if the security deposit/minimum balance is not provided for by the Tariffs in effect on the day of issue of the Card. The funds on the Card, which are blocked and are inaccessible for the duration of the Card, are accepted as a security deposit/minimum balance. If the Card is cancelled, the security deposit/minimum balance is returned to the Cardholder.

4.3. The card is the property of the Bank, which, on the basis of the Agreement, is issued to the Cardholder for a specified period to receive cash and pay for services rendered and goods purchased.

4.4. The card is issued in the name of the Cardholder and is intended for use exclusively by the Cardholder. The transfer/sale of the card, as well as logins and passwords for accessing the card to third parties, is prohibited.

4.5. The card is intended for the following card transactions:

- crediting funds to the Card in cash and non-cash form in the currency of the Card account;
- debiting funds from the Card account to pay for Card transactions;
- debiting funds from the Card Account to pay the Bank remuneration under this Agreement;
- debiting funds from the Card Account to pay off the debt of the Holder of the Primary and/or Additional Card to the Bank arising from this Agreement.

4.6. The transaction register and other documents received by the Bank from the Processing Center and/or the Payment System are official documents confirming the card transactions and the Bank's expenses incurred in connection with the execution of card transactions.

4.7. Documents confirming the fact of card transactions or Bank expenses are documents printed from the Bank's ABS, certified by the employee's signature and the department stamp.

4.8. The Bank's remuneration for services rendered on card transactions to the Holder of the Primary and/or Additional Card is charged at the rates established on the date of rendering the services.

4.9. The PIN code is equivalent to the personal signature of the Cardholder when performing a transaction and is confidential information. Transactions using the PIN code are considered to be performed by the Cardholder and are not subject to challenge.

4.10. When conducting a transaction with the Card, the Holder must receive a payment receipt, which must include the amount and currency of the transaction.

4.11. An application for reissue (replacement) of a card may be submitted by the cardholder by completing the form in the Bank's mobile application.

5. Rights and obligations of the Cardholder

5.1. The cardholder has the right to:

5.1.1. Perform Card transactions within the limits of the balance of funds on the Card account.

5.1.2. Credit funds to the Card Account in cash or non-cash form in the currency of the Card Account.

5.1.3. Contact the Bank with an Application to Block/Unblock the Card.

5.1.4. Receive a monthly statement on the card in person or through an authorized person acting on the basis of a Power of Attorney issued by the Cardholder, or by e-mail, mobile banking under the conditions determined by the Bank.

5.1.5. Issue and/or cancel Additional cards by providing the Bank with the relevant documents.

5.1.6. Set/change established restrictions and limits on the Primary/Additional cards upon an application submitted to the Bank, no less than 3 (three) banking days prior to changing the established restrictions and limits.

5.1.7. Send a claim to the Bank regarding the disputed transaction (complaint) within 45 (forty-five) calendar days from the date of the card transaction. Otherwise, the completed transaction on the card is considered confirmed, and subsequent claims will not be accepted by the Bank. In the event of a proven claim, the funds will be restored by the Bank to the card. Until the received claim is settled, previously debited (written off) funds from the card will not be restored.

5.1.8. Submit an Application for reissue of the Primary and/or Additional Card due to its loss, theft and/or unauthorized use, damage, loss of PIN code, or demagnetization of the magnetic strip.

5.1.9. If the card is retained by the Bank's ATM, contact the Bank with an application to issue the card retained by the ATM.

5.1.10. Provide the Bank with prior written permission (instruction) to withdraw funds from the card, valid for a specified period of time and/or within a specified amount of funds.

5.1.11. Provide the Code Word at your discretion to any person whom the Bank considers to be the legal representative of the Cardholder, who has the right to receive information on his cards.

5.1.12. At any time, receive information regarding the current Tariffs/Rules of the Bank by reviewing them in the Bank's premises/operating room, its branches and on the website: www.ksbc.kg.

5.1.13. Terminate this Agreement by notifying the Bank thereof in writing 45 (forty-five) calendar days prior to the expected date of termination of this Agreement.

The cardholder is obliged to:

5.2.1. On the day of conclusion of this Agreement, provide the Bank with the documents stipulated by the legislation of the Kyrgyz Republic and the internal regulatory documents of the Bank, necessary for opening a card account and issuing a card.

5.2.2. To properly comply with the terms of this Agreement and the Rules.

5.2.3. To pay the Bank fees in a timely manner in accordance with the Tariffs and to repay any outstanding debt to the Bank for any obligations.

5.2.4. To bear in full all expenses (costs) for card transactions.

5.2.5. To credit the card account with funds necessary to pay for card transactions and repay the Debt to the Bank arising from this Agreement no later than 5 (five) banking days from the date of receipt of notification from the Bank about the formation of the Debt to the Bank.

5.2.6. If you discover that funds have been erroneously withdrawn or credited from/to your card, immediately inform the Bank about this.

5.2.7. Not to interfere with the unauthorized withdrawal of funds from card accounts and other bank accounts on the grounds provided for by this Agreement and the legislation of the Kyrgyz Republic.

5.2.8. In the event of absence or insufficiency of erroneously credited funds on the card, return the funds to the Bank within 5 (five) banking days from the date of receipt of the corresponding written notification from the Bank.

5.2.9. Do not allow a Technical Overdraft to occur, regularly monitor the status of your card account and check that the actual transactions made correspond to the received report.

5.2.10. Do not use the card after its expiration date, or if it is included in the Stop List or the Bank has instructed you to stop using the card.

5.2.11. Do not use the card account and card for illegal activities, including money laundering and terrorist financing.

5.2.12. Provide, at the request of the Bank, within 3 (three) banking days, information and documents related to the activities of the Cardholder and the banking operations carried out by him in accordance with the requirements of the current legislation of the Kyrgyz Republic regulating issues of combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds.

5.2.13. Update the Individual's Questionnaire at the Bank's request no later than 3 (three) banking days from the date of receipt of the request.

5.2.14. In case of loss, theft, unauthorized use of the card, disclosure of the PIN code or disclosure of the card number, card expiration date and CVV, immediately contact the Bank with a written request to block the card in the manner prescribed by the Bank Rules and this Agreement.

5.2.15. Ensure the safety of the card issued under this Agreement, store the card as cash, checks and other securities, not allowing the card to be transferred to third parties, take all possible security measures to prevent possible losses and prevent illegal use of the card; protect the card from exposure to low temperatures, electromagnetic fields and mechanical damage; keep the PIN code secret, do not disclose it to third parties, including not storing it near the card, and do not transfer the card expiration date and CVV to third parties, except in cases of payment via the Internet. Transfer of the card to third parties is grounds for withdrawal of the card, unilateral termination of this Agreement by the Bank and grounds for recovery (withholding) from the Cardholder of all losses (expenses) caused to the Bank.

5.2.16. At least 30 calendar days before the expiration of the card, contact the Bank to extend the card for a new term and fill out an Application for card reissue. If the Cardholder does not submit an Application for card reissue, the card is automatically cancelled, and subsequently a new card is issued based on the Cardholder's Application.

5.2.17. Notify the Bank in writing of any changes to the Cardholder's personal data no later than 5 (five) banking days from the date of the relevant changes.

5.2.18. When confirming a transaction with your signature on the receipt (when paying for a product or service) or PIN code, make sure that the amount matches the actual transaction amount; if necessary, present an identity document.

5.2.19. When canceling the card, pay off the debt under this Agreement to the Bank.

5.2.20. In the event of termination of this Agreement, transfer to the Bank the card issued for the card account in accordance with the terms of this Agreement no later than 5 (five) banking days.

5.2.21. Within 45 (forty-five) calendar days from the date of card cancellation, in the event of receipt from the Payment System, in accordance with the Transactions Register, of a demand to pay the amount of a card transaction conducted prior to the cancellation of the Card, pay the amount in the amount of this card transaction, taking into account the Bank's commissions in accordance with the current Tariffs.

6. Rights and obligations of the Bank

6.1. The Bank has the right to:

6.1.1. Refuse to issue a card. In case of refusal, the Bank reserves the right not to explain the reason for the refusal.

6.1.2. If the Cardholder fails to appear at the Bank to receive the card within 6 months from the date of filing the application for the card issue, cancel the card and do not return the previously paid commission fee to the Bank for annual servicing and/or issue, reissue of the card.

6.1.3. Unilaterally change and supplement the terms of this document, the terms of issue and servicing of the Card, the Rules and Tariffs, by posting information about the changes made in the Bank's operating room or on the Bank's official website*: www.ksbc.kg*, not less than 10 (ten) banking days before the said changes and/or additions come into force.

6.1.4. Without the consent (acceptance) of the Cardholder, write off funds from the card:

- in the amount of the card transaction specified in the transaction register;
- to pay for the cost of the Bank's services in accordance with the Bank's Tariffs;
- when executing orders from third parties to withdraw funds from the Cardholder on the grounds provided for by the current legislation of the Kyrgyz Republic;
- to pay off the debt on the card to the Bank that arose in connection with the execution of this Agreement, as well as any other debt of the Cardholder to the Bank;

- funds mistakenly credited to the card that do not belong to the Cardholder;
- in the amount of the annual card maintenance cost if the Cardholder has not submitted an Application for cancellation of the bank card 1 month before the expiration of the card;
- on the grounds provided for in the agreements concluded between the Bank and the Cardholder;
- upon prior written permission (instruction) to withdraw funds from a card account, valid for a certain period of time and (or) within a certain amount of funds;

6.1.5. In order to reduce the risk of unauthorized card transactions, set restrictions and limits on card transactions. The amount of restrictions and limits, as well as the conditions, terms and procedure for establishing and changing them, are determined by the Bank independently.

6.1.6. Do not accept for consideration a claim regarding a card transaction submitted by the Cardholder after 45 (forty-five) calendar days from the date of its execution.

6.1.7. Block funds on the card account in the amount of the Authorization for the completed card transaction until the documents confirming the fact of the card transaction are received from the Processing Center. If the supporting documents are not received within 30 (thirty) calendar days, the blocked amount is subject to unblocking.

6.1.8. Block the card with subsequent cancellation at its own discretion and require the Cardholder to return the Card within 5 (five) Banking Days in the following cases if:

- during the use of the card it becomes known that the Bank was provided with false information or suspicions arose that it was not true;
- in case of violation of the terms of repayment of the Debt, in case of repeated occurrence of cases of Technical Overdraft;
- failure of the Cardholder to fulfill obligations under this Agreement;
- upon receipt of an Application from the Cardholder to cancel the card and terminate this Agreement;
- in case of suspension of expenditure transactions on the card on the grounds stipulated by the legislation of the Kyrgyz Republic;
- upon receipt from the Cardholder of an Application to block the card due to loss, theft and/or unauthorized use of the card;
- on other grounds determined by the Bank.
- Blocking of a card on the grounds specified in this clause of the Agreement shall be carried out within the timeframes independently determined by the Bank.

6.1.9. Unilaterally close the Cardholder's card account and terminate this Agreement, notifying the Cardholder thereof in writing 45 (forty-five) calendar days prior to the intended closure of the Card Account and the date of termination of this Agreement in the following cases:

- The cardholder has not submitted the relevant documents required to meet the requirements for his identification or for carrying out transactions on accounts;
- The cardholder has submitted false (forged, counterfeit, etc. documents) or invalid documents;
- regarding the Cardholder regarding participation in the financing of terrorist activities and the legalization (laundering) of criminal proceeds, obtained in accordance with the legislation of the Kyrgyz Republic.
- In the event of no transactions on the Cardholder’s account for 1 (one) year.

6.1.10. Write off the total amount of the Debt in an uncontested (without acceptance) manner from any bank accounts of the Cardholder in the Bank as funds are received in the bank accounts of the Cardholder if it is not repaid within 5 (Five) Banking Days from the moment the Bank notifies the Cardholder of the formation of the Debt.

6.1.11. In the event of the Cardholder's insolvency, file a claim in court for reimbursement of the Cardholder's Card Debt and provide information on the Cardholder's financial violations to the competent authorities in accordance with the current legislation of the Kyrgyz Republic.

6.1.12. Based on the Cardholder's Application, set restrictions and limits on the Primary and Additional Cards within the limits and restrictions established by the Bank itself.

6.1.13. Cancel Additional cards issued on the card in case of cancellation of the Primary card and do not return the withheld annual service fee.

6.1.14. When making transactions using the card, write off a commission, the amount of which is determined in accordance with the Bank's Tariffs.

6.1.15. In case of suspicion of fraudulent/uncharacteristic actions on the card, the Bank is authorized/has the right to block the card until the Cardholder's participation in the suspicious/uncharacteristic transaction is clarified/confirmed, and, if necessary, reissue a new card.

6.1.16. Request and receive from third parties, as well as receive from publicly available registers, from personal data processing systems of state or local government institutions and from other publicly available sources, information about the Account Holder/Card Holder in order to verify the information previously provided or to supplement the information already available to the Bank.

6.1.17. Unilaterally issue/reissue a payment card, subject to the client providing an Application for the issue/reissue of the card within 30 calendar days after the issue/reissue of the card. In case of failure to provide an Application for the issue/reissue of the card, the Bank reserves the right to cancel the issued/reissued card.

6.1.18. On your own initiative, reissue (replace) the card if the reissue (replacement) is necessary to ensure the safe, continuous and high-quality provision of banking services to the cardholder.

6.2. The Bank is obliged to:

6.2.1. Provide servicing of the Card in accordance with the terms of this Agreement and the Rules.

6.2.2. Conduct transactions on the Card Account specified in this Agreement.

6.2.3. Credit funds to the Card no later than the Banking Day following the day of receipt by the Bank of confirming payment documents, in accordance with the current legislation of the Kyrgyz Republic.

6.2.4. Notify the Cardholder from the moment the Technical Overdraft is created about the need to repay the resulting Debt on the card.

6.2.5. Upon receipt of an Application from the Cardholder to block/unblock the card, block/unblock the card.

6.2.6. When contacted by the Cardholder, please provide the reason for blocking the card.

6.2.7. Anoucne on changes *in* Tariffs and the terms of this Agreement by posting information about changes in Tariffs in the Bank's operating room or on the Bank's official website*: www.ksbc.kg, at* least 10 days in advance (ten) banking days before the said changes and/or additions come into force.

6.2.8. Notify the Cardholder in writing in the event of blocking the card at the initiative of the Bank within 5 (five) banking days, indicating the reason.

6.2.9. Upon receipt of a prior written permission (instruction) from the Cardholder to withdraw funds from the card account, withdraw funds from the card account within the timeframes and under the conditions stipulated by such permission. In the event of absence or insufficiency of funds in the card account on the date of payment or transfer of funds to execute the Cardholder's prior permission to withdraw funds, the Cardholder's instruction will not be executed.

6.2.10. Provide information on the balance and movement of funds in the Cardholder's accounts based on a telephone request after the Cardholder has communicated the "code word" or has completed the identification procedure.

7. Responsibility of the Parties

7.1. The Bank is responsible for :

7.1.1. Disclosure of banking secrecy in accordance with the current legislation of the Kyrgyz Republic;

7.1.2. An erroneously executed transaction on a card account due to the Bank's fault. The Bank's liability in this case is limited to cancellation of the erroneously executed transaction on the card account.

7.1.3. The Client shall be held liable for the transfer or sale of the card to third parties, including for the execution of financial transactions using the card at the direction of and in the interests of third parties for the purpose of committing unlawful acts.

7.2. The Bank shall not be liable for:

7.2.1. Third party refusal to service the card;

7.2.2. The quality of goods and services purchased using the card;

7.2.3. Limits, restrictions and additional rewards (interests) on the card established by a third party that may affect the interests of the Cardholder;

7.2.4. Consequences of the Cardholder’s untimely request to the Bank to block a lost/stolen card;

7.2.5. Any damage or loss caused to the Cardholder, directly or indirectly related to failures in the operation of electronic systems that ensure the reception, processing and transmission of data on card transactions;

7.2.6. Potential negative consequences of access to any transactions via the Internet and Mobile Banking, including, but not limited to, the risk of unauthorized transactions by third parties using a bank payment card via the Internet and Mobile Banking.

7.2.7. Settlement of disputes and disagreements between the Cardholder and the Additional Cardholder;

7.2.8. Actions and/or inactions of third parties – counterparties of the Bank, who prevented the Bank from fulfilling the terms of this Agreement, if the Bank, on its part, took all necessary measures to fulfill the terms of this Agreement;

7.2.9. Consequences of the Cardholder’s failure to comply with this Agreement and the Bank’s Rules.

7.2.10. Transactions made on the card during the period from the moment the card was lost/stolen until the moment the Bank received notification of the loss/stolen card;

7.2.11. Unauthorized transactions with the Card by entering the PIN code, carried out by third parties, as well as unauthorized transactions with the Card carried out via the Internet, by entering the card number, card expiration date and CVV;

7.2.12. Losses resulting from fraudulent actions using a card in devices registered in high-risk countries;

7.2.13. Withholding the annual service fee from the card account if the Cardholder fails to promptly submit an Application to the Bank to cancel the card;

7.2.14. For the consequences arising from the Cardholder’s failure to notify about the change of personal data specified in this Agreement.

7.3. The cardholder is responsible for:

7.3.1. Control over the balance of funds on the Card account;

7.3.2. Failure to promptly contact the Bank with a request to block a lost/stolen card;

7.3.3. Failure to return to the Bank funds erroneously credited to the card account in accordance with the current legislation of the Kyrgyz Republic and this Agreement;

7.3.4. An unauthorized payment by a third party in the amount taking into account the Bank's remuneration for making the payment, established by the Tariffs, if the Cardholder has transferred the card and/or disclosed the PIN code to a third party, as well as in cases of transfer of the Card's expiration date and CVV;

7.3.5. Completed card transactions, including those completed by third parties using cards and/or card details;

7.3.6. Violation of the terms of this Agreement by the Cardholder;

7.3.7. Any damage or loss caused to third parties or the Bank in connection with the Cardholder's refusal to return to the Bank funds erroneously credited to the card, in accordance with the current legislation of the Kyrgyz Republic and this Agreement.

7.3.8. The Parties shall be released from liability for partial or complete failure to fulfill obligations if it was a consequence of force majeure circumstances: fire, flood, earthquake, other circumstances beyond the control of the Parties, equipment failure, software failure, power supply and data transmission system, as well as in cases of decisions, decrees, rulings by the National Bank of the Kyrgyz Republic, authorized bodies of the Kyrgyz Republic in relation to the Parties, in connection with which it will be impossible to fulfill the obligations under this Agreement in a timely manner and on time, provided that the Party that was thus prevented from fulfilling the obligations of this Agreement has made reasonable efforts to mitigate the impact of these circumstances and will continue to make every effort to fulfill the terms of this Agreement as fully as possible.

8. Dispute resolution procedure

8.1. All disputes and disagreements arising during the execution of this Agreement shall, if possible, be resolved through negotiations between the Parties. Disputes on which no agreement has been reached shall be resolved in the courts of the Kyrgyz Republic in accordance with the current legislation of the Kyrgyz Republic.

8.2. The parties agree to recognize data on card transactions on electronic media as evidence in dispute resolution.

9. The term of this Agreement and the procedure for its termination

9.1. This Agreement shall enter into force upon acceptance by the Cardholder and shall remain in effect until the expiration of the card or until its termination at the initiative of either Party. If the card is extended for a new term, the Agreement shall be automatically extended for the new term of the extended card. If the card is reissued due to its loss, theft and/or unauthorized use and/or loss of the PIN code, damage and/or demagnetization of the magnetic strip, the term of the Agreement shall remain the same.

9.2. The Bank has the right to unilaterally close the Card Account of the Cardholder and terminate this Agreement, notify the Cardholder in writing 45 (forty-five) calendar days prior to the expected date of closure of the Card Account and termination of this Agreement, in the following cases:

- The cardholder has not submitted the relevant documents required to meet the requirements for his identification or for conducting transactions on the card account.
- The cardholder has submitted false (forged, counterfeit, etc. documents) or invalid documents.
- There is information regarding the Cardholder regarding participation in the financing of terrorist activities and the legalization (laundering) of criminal proceeds, obtained in accordance with the legislation of the Kyrgyz Republic.
- In the event of no transactions on the Cardholder's card account for 1 (one) year.

9.3. The date of written notice to the Cardholder of termination of this Agreement shall be deemed to be the date of receipt by the Cardholder of this notification.

9.4. In case of termination of this Agreement by any of the Parties, the annual card servicing fee will not be refunded by the Bank. The remaining funds on the card account will be transferred to another bank account or issued in cash.

9.5. The Bank shall close the card account after 45 (forty-five) calendar days from the date of termination of this Agreement and the Cardholder's repayment of all existing debt to the Bank.

9.6. This Agreement shall be deemed terminated and shall cease to be in effect upon full completion of mutual settlements between the Parties.

10. Additional terms

10.1. The Bank, in accordance with the regulatory acts of the Kyrgyz Republic, maintains confidentiality with respect to all information at its disposal about the Holder of the Primary/Additional Card and his/her transactions.

10.2. The requirement to maintain confidentiality does not apply to the following cases:

10.2.1. To disseminate publicly available information;

10.2.2. In cases, volume and procedure stipulated by the legislation of the Kyrgyz Republic, the Bank has the right to provide information about the Holder of the Primary/Additional Card and their completed transactions;

10.2.3. If the Bank provides information to its business partners, whom the Bank has entrusted to perform functions or provide services that are necessary to ensure the servicing of a card account and cards, in the amount that is necessary for the business partner to provide the relevant service and perform its functions in accordance with the requirements of the regulatory acts of its residence;

10.3. The Cardholder, by accepting this Agreement, agrees to the collection, use and processing of all personal data, including those known to the Bank and/or which will become known to the Bank in the future, by any means not prohibited by the legislation of the Kyrgyz Republic, including, but not limited to: request and receipt from third parties, provision and transfer to third parties, accumulation, storage, updating, reproduction, electronic copying, depersonalization, blocking, destruction, for the purpose of, including, but not limited to:

10.3.1. Conclusion of contracts and agreements with the Bank on the provision of banking services;

10.3.2. And the execution of contracts and agreements concluded between the Bank and the Cardholder;

10.3.3. Implementation by the Bank of functions related to servicing contracts and agreements concluded by the Cardholder;

10.3.4. Creation of information systems, personal data of the Bank;

10.3.5. Requests from law enforcement agencies for information on the Cardholder’s criminal liability;

10.3.6. Offers to the Cardholder information on new products and services of the Bank, as well as for any other purposes directly or indirectly related to the provision of banking services to the Cardholder.

10.4. In addition, the Cardholder gives unconditional, unlimited consent for the Bank to receive a credit report about him/herself from the Credit Information Bureau, for the Bank to provide credit information about the Cardholder to the Credit Information Bureau and other legal entities and individuals, as well as to exchange data with the Credit Information Bureau for the formation and receipt of detailed information about the credit history, for the purpose of making decisions on the provision of banking services to the Cardholder.

10.5. By signing this Agreement, the Cardholder confirms that he/she has read the Tariffs and Rules for using the card.

10.6. The Cardholder agrees to receive SMS notifications and e-mail notifications upon the execution of transactions using the card, sent to the telephone number and e-mail address specified in the Application for opening a bank account and card issuance.

10.7. In all other respects not specified by this Agreement and the Rules for using the card, the Parties shall be guided by the current legislation of the Kyrgyz Republic.

10.8. All amendments and additions to this Agreement shall be valid if made in writing and signed by both Parties, with the exception of amendments and additions made by the Bank unilaterally, in accordance with the terms of this Agreement.

10.9. Written notices shall be deemed to have been received by the other Party if they are delivered to it against signature or sent by registered mail to the address specified in the application for the issue of the Card.

10.10. The Cardholder hereby confirms that:

10.10.1. He is not deprived of legal capacity, is familiar with and agrees with all the terms of the Agreement, understands the essence of this Agreement, there are no circumstances forcing him to conclude this Agreement on extremely unfavorable terms for himself.

10.10.2. Client data required to complete the procedure for adding a card to electronic wallets (tokenization) may be transferred to third parties (Payment system, the service provider, and others) involved in ensuring the functioning and provision of the corresponding service, in the volume necessary to carry out said procedure.

10.11. The Cardholder provides the Bank with their unconditional and irrevocable consent to receive SMS notifications and e-mail notifications regarding the card's readiness for collection, as well as the approaching expiration date of the card (no later than 45 (forty-five) calendar days prior to the expiration date). Said notifications shall be sent to the telephone number and e-mail address specified by the Cardholder in the Application for opening a bank account and card issuance.

10.12. The Cardholder provides the Bank with their unconditional and irrevocable consent to receive SMS notifications and e-mail notifications in the event of interest accrual on a card opened within the framework of a previously operating processing system. Said notifications shall be sent to the telephone number and e-mail address specified by the Cardholder in the Application for opening a bank account and card issuance.

Appendix No. 1 to the Public Offer of the "KSB Commercial Bank" Closed Joint-Stock Company to the Agreement on the issue and servicing of a bank payment card of an individual

RULES FOR USING THE CARD

1. General Provisions

1.1. The card is a means of paying for goods (works and services) and receiving cash at the expense of the Cardholder's funds.

1.2. The card expires on the last day of the month and year indicated on the card.

1.3. The cardholder has the right to receive statements on the card account from the Bank in accordance with this Agreement.

1.4. The monthly statement is considered correct and confirmed by the Cardholder if no later than 5 (five) calendar days from the date of receipt of the Monthly Statement by the Cardholder the Bank has received no claims in writing.

1.5. Funds are deposited into the card account in cash or non-cash form:

1.6. To credit funds in Kyrgyz soms and other currencies in non-cash form, use the details indicated on the Bank's official website: https://www.ksbc.kg.

2. Using the card

2.1. When making a transaction to pay for goods (works and services) or receive cash at a cash point, a receipt is printed. The cardholder must ensure that all fields are filled in and that the amounts indicated on the specified documents correspond to the amounts of the actual purchase (service) or the amounts of cash received, after which the cardholder is issued a copy of the POS terminal receipt.

2.2. It is prohibited to sign a POS terminal receipt that does not indicate the purchase (service) amount. When making purchases (especially in a restaurant), do not allow the cashier (waiter) to take the card out of your sight.

2.3. Do not allow the cashier to perform the same transaction on your card twice.

2.4. If your card is rejected and you make a cash purchase, always keep your receipts. If your card payment is rejected due to poor connection, you can repeat the payment procedure in a few minutes (of course, if you are absolutely sure that you have the required amount of money on your card).

2.5. Keep the first copies of receipts from POS terminals, use them to calculate the balance of funds (payment limit) on your card.

2.6. Please note that when paying for a car rental, hotel or any other service, the cost of the service may be blocked on your card account, and you will not be able to use this amount until it is unblocked.

2.7. Commission fees for transactions carried out using the card are reflected in the Monthly and Additional statements.

2.8. The Cardholder must be aware that the organization accepting cards for servicing has the right to require presentation of an identity card or other official document certifying the identity of the Cardholder.

2.9. The documents confirming the fact of the transaction using the card are: a POS terminal receipt, an ATM receipt, as well as another document received at the request of the Bank from the Processing Center.

2.10. In the event of a discrepancy in the data in the specified documents, the document received by the Bank from the Processing Center will be the final and only document confirming the fact of the transaction using the card.

3. ATM Usage Rules

3.1. With the help of the card, the Cardholder can get cash from the ATM. To do this, place the card in the ATM reader and carefully read the commands that appear on the screen. You can select the necessary commands to get cash.

3.2. When entering your PIN code, do not allow others to see it. ATTENTION! You are given only two attempts to enter an incorrect PIN code. After the third attempt, the card is blocked and retained by the ATM.

3.3. Be careful when the command "TAKE YOUR CARD" appears on the screen - take your card immediately, otherwise it will be detained by the ATM (after 20 seconds).

3.4. When cash appears in the dispenser, immediately take it, otherwise it will be detained by the ATM in 20 seconds, then get a receipt for the amount of cash issued to you.

3.5. If your card or funds are detained by an ATM, please contact the Bank that issued the card.

3.6. Carry out transactions using ATMs installed in safe places. If you need to use an unfamiliar ATM, choose one that is well lit and installed in a convenient place or in bank branches.

3.7. Do not use devices that require entering the Card's PIN code to access the premises where the ATM is located. If you find a device for accessing the premises that requires entering a PIN code, do not use it. If the PIN has already been entered in such a device, it is recommended that you immediately block the Card and inform the Bank of the address where the ATM with the device for accessing the premises that requires entering a PIN code is installed.

3.8. If there are strangers near the ATM, you should choose a more suitable time to use the ATM or use another ATM.

3.9. Before using the ATM, inspect it for additional devices that do not correspond to its design and are located in the PIN entry area and in the card reader area (for example, the presence of an unevenly installed PIN entry keyboard). In this case, refrain from using such an ATM.

3.10. If the keyboard or the ATM Card acceptance area is equipped with additional devices that do not correspond to its design, refrain from using the Card in this ATM and report your suspicions to the Bank by phone at the number indicated on the ATM.

3.11. Before carrying out a transaction with your Card at an ATM, make sure that the ATM has the logo of the payment system corresponding to your Card, as well as information about the Bank servicing the ATM (name, address, telephone number).

3.12. Do not use physical force to insert the Card into the ATM. If the Card does not fit, refrain from using such an ATM. When accepting and returning the Card by the ATM, do not push or pull the Card until its intermittent movement in the card receiver has stopped. The uneven movement of the Card is not a malfunction and is necessary to protect your Card from illegal copying of the information recorded on it.

3.13. If the ATM does not work correctly (for example, it is in standby mode for a long time, or reboots spontaneously), you should stop using such an ATM, cancel the current transaction by pressing the “Cancel” button on the keyboard, and wait for the Card to be returned.

3.14. You should keep the receipts printed by the ATM for subsequent verification of the amounts indicated in them with the Account statement.

3.15. Do not listen to advice from third parties, and do not accept their help when conducting transactions with the Card at ATMs, even if your Card is stuck or there are problems with the transaction. Do not enter the PIN code in front of the "assistant", do not allow yourself to be distracted, because at this moment the fraudsters can take your Card or the issued funds from the ATM.

3.16. If the ATM does not return the Card during operations, you should call the credit institution at the phone number indicated on the ATM and explain the circumstances of the incident, and also contact the Bank and then follow the instructions of the responsible Bank employee.

4. Security measures when handling the card

4.1. Remember - your card and PIN code are the “key” to your card account.

4.2. The PIN code must not be known to other persons. It is best to remember the PIN code. If this is difficult to do, write it down in a place inaccessible to third parties. Do not write the PIN code on the card. Transactions using the PIN code are considered to be made by the Cardholder and are not subject to challenge.

4.3. Keep your card in a safe place. Avoid leaving it in places where someone can take it and copy the card number and your signature sample.

4.4. Protect the card from mechanical damage and exposure to electromagnetic fields (car alarms, mobile phones, computers, checkpoints at airports, banks, stores, etc.) to avoid damage to the magnetic strip and chip.

4.5. Never, under any circumstances, give the Card to third parties, including relatives, for use. If the Card contains the last name and first name of an individual, then only this individual has the right to use the Card.

4.6. In order to prevent illegal actions to withdraw the entire amount of funds from the Card, it is advisable to set a daily limit on the amount of transactions on the Card. In the event of an increase in the daily limit on the Card due to the need to conduct transactions for large amounts, it is recommended to reduce the daily limit after completing large purchases or large cash withdrawals.

4.7. If you receive a request, including from a Bank employee, to provide personal data or information about the Card (including PIN), do not provide them. Call the Bank back and inform them of this fact.

4.8. If you receive any messages on behalf of the Bank or another person (including representative offices or service centers of the payment system) via telephone or mail, television or radio broadcasting or other means, with a request to confirm/update the confidential data of your Card (including the PIN number), never respond to such letters/advertisements and do not disclose the confidential data of your Card to anyone. If you receive a telephone call from an automated caller or a Bank employee, and you doubt that it is a Bank employee calling, end the conversation, be sure to call the Bank back and find out the fact of receipt and the purpose of the call.

4.9. For the purposes of information interaction with the Bank, it is recommended to use only the official details of communication means (landline telephones, interactive web sites/portals, e-mail, etc.), which are indicated in the documents received directly from the Bank.

4.10. Please remember that if your PIN or personal data is disclosed or your Card is lost, there is a risk of third parties committing illegal actions with the funds on your Card. If there is a suspicion of disclosure of your PIN or personal data that allows illegal actions with your Card, or if your Card has been lost, you must immediately block your Card in Internet banking or Mobile banking or contact the Bank. Until you contact the Bank's branch, you bear the risk associated with unauthorized withdrawal of funds from your Card. Funds debited from the Card as a result of unauthorized use of the Card before it is blocked or the Bank is notified of this will not be reimbursed.

4.11. Carry out transactions in trade and service enterprises, banking institutions and ATMs that display the emblems (logos) of the corresponding payment system.

4.12. Keep documents on transactions made with the card in order to resolve issues on transactions made using cards.

4.13. In case of loss, theft or unauthorized use of the card, immediately inform the Bank by phone: (+996)312543424, on banking days from 9:00 to 18:00 (Bishkek time), or the User Support Center by phone: (+996)312664325, (+996)312637696. Be sure to duplicate your message by phone: (+996)312543424 on banking days from 9:00 to 18:00 (Bishkek time). Any oral request by the Cardholder must be confirmed by a written statement, which must be submitted to the Bank

at the following address: 720005, Kyrgyz Republic, Bishkek, Baitik Baatyr Street 68, or sent by e-mail: bank@ksbc.kg within 5 (five) banking days after the oral request.

4.14. In case of loss of the card, new cards will be issued to the Cardholder on the basis of a written application from the Cardholder after payment of the cost of replacing the cards in accordance with the Tariffs.

4.15. The cardholder is responsible for the consequences of failure to promptly contact the Bank and the User Support Center with a request to block the card.

4.16. If a card previously reported as lost, stolen, or illegally used is found, the Cardholder is obliged to immediately notify the Bank by phone: (+996) 312543424 on banking days from 9:00 to 18:00 (Bishkek time), and then deliver it to the address: 720005, Kyrgyz Republic, Bishkek, Baitik Baatyr Street 68, no later than 5 (five) banking days from the date the card was found.

5. Currency conversion rules when performing transactions in a currency different from the card account currency

Payment system	Card account currency	Transaction currency	Calculation of the amount upon final completion of the transaction
Elkart National payment card system	KGS	Any foreign currency that can be used for transactions involving Elkart cards	1. When performing a Card transaction, conversion from the transaction currency to KGS currency is performed at the rate of the Payment System, current at the time of performing the Card transaction. Blocking of the Card transaction amount on the Card account is performed in KGS currency. 2. When performing the final write-off/credit for a previously performed Card transaction, the conversion from the transaction currency to the KGS currency is performed at the rate of the Payment System, current at the time of closing the authorization day. The final write-off/credit of the amount is performed in the KGS currency. 3. In the event of a discrepancy between the exchange rate at the time of the Card Transaction and at the close of the day of the Card Transaction, the amount of the final debit/credit may differ from the amount blocked on the Card Account at the time of the Card Transaction.
Visa	KGS	USD	1. When performing a Card transaction, conversion from USD to KGS is performed at the rate of the Processing Center, current at the time of performing the Card transaction. Blocking of the Card transaction amount on the Card account is performed in KGS. 2. When performing the final write-off/credit for a previously performed Card transaction, the conversion from USD to KGS is performed at the rate of the Processing Center, current at the time of the final write-

			off/credit. The final write-off/credit of the amount is performed in KGS. 3. In the event of a discrepancy between the exchange rate of the Processing Center at the time of the Card transaction and at the time of the final debit/credit, the amount of the final debit/credit may differ from the amount blocked on the Card account at the time of the Card transaction.
		Other currencies	1. When performing a Card transaction, conversion from the transaction currency to USD is performed at the rate of the Payment System, current at the time of the Card transaction. Conversion from USD to KGS is performed at the rate of the Processing Center, current at the time of the Card transaction. Blocking of the Card transaction amount on the Card account is performed in KGS. 2. When performing the final write-off/credit for a previously performed Card transaction, the conversion from USD to KGS is performed at the rate of the Processing Center, current at the time of the final write-off/credit. The final write-off/credit of the amount is performed in KGS. 3. In the event of a discrepancy between the exchange rate of the Processing Center at the time of the Card transaction and at the time of the final debit/credit, the amount of the final debit/credit may differ from the amount blocked on the Card account at the time of the Card transaction.
	USD	KGS	1. When performing a Card transaction, the conversion from KGS currency to USD currency is performed at the rate of the Processing Center, current at the time of performing the Card transaction. Blocking of the Card transaction amount on the Card account is performed in USD currency. 2. When performing the final write-off/credit for a previously performed Card transaction, the conversion is performed at the rate of the Processing Center, current at the time of the final write-off/credit. The final write-off/credit of the amount is performed in USD. 3. In the event of a discrepancy between the exchange rate of the Processing Center at the time of the Card transaction and at the time of the final debit/credit, the amount of the final debit/credit may differ from the amount blocked on the Card account at the time of the Card transaction.
		Other currencies	1. When performing a Card transaction, the conversion from the transaction currency to USD

			currency is performed at the rate of the Payment System, current at the time of the Card transaction. The amount of the Card transaction on the Card account is blocked in USD currency. 2. When performing the final write-off/credit for a previously performed Card transaction, the conversion is performed at the rate of the Payment System, current at the time of the Card transaction. The amount of the final write-off/credit is equal to the amount blocked on the Card account at the time of the Card transaction.