

AGREEMENT No. __
on the Arrangement of Settlements through Electronic Payment Documents in the
“Corporate Internet Banking” System

Tashkent

" _____ " 20__

"ASIA ALLIANCE BANK" JSCB hereinafter referred to as the "Bank", represented by _____, acting on the basis of _____ on the one hand, and, _____ hereinafter referred to as the "Customer", represented by _____, acting on the basis of _____, on the other hand, have entered into this agreement as follows:

1. DEFINITIONS AND INTERPRETATIONS

The following definitions shall be used in this Agreement and shall be interpreted in accordance with their definitions below:

- 1.1. **The system for remote support of Customers' bank accounts through the "Corporate Internet Banking" service** (hereinafter referred to as the "Corporate Internet Banking System") is a set of software and hardware, including digital signature tools, designed to automate the relationship between the bank and its Customer and ensuring the efficiency of cash management and high-quality registration of banking transactions of Customers - legal entities via the global Internet. This system includes a functional module - "Alliance Mobile" banking
- 1.2. **"Corporate Internet Banking" service** is a service for remote management of the Customer's bank account, provided by the Bank through "Corporate Internet Banking" System.
- 1.3. **"Alliance Mobile" banking** is a functional module designed for remote receipt of banking services by bank Customers - legal entities via mobile communication devices.
- 1.4. **Electronic payment document (EPD)** is an electronic document (monetary settlement document), which is created on the basis of primary settlement documents, is their exact analogue, certified by the Customer's electronic digital signature and has the force of an original.
- 1.5. **Salary Register (Register)** means electronic statements for crediting funds - wages and equivalent payments to the plastic cards of the Customer's employees;
- 1.6. **Electronic Digital Signature (EDS)** is a requisite of an electronic document intended to protect this Electronic Document from forgery, obtained as a result of cryptographic transformation of information using the Private EDS Key and allowing to identify the Owner of the EDS Key Certificate, as well as to establish the absence of distortion of information in the EDS/Register;
- 1.7. **EDS facilities** are hardware and (or) software that implement the following functions: creation of an Electronic Digital Signature in an Electronic Document using the Private EDS Key, confirmation using the Public EDS Key of the authenticity of the Electronic Digital Signature contained in the Electronic Document, creation of EDS Keys;
- 1.8. **EDS private key** is a unique sequence of characters known to the Owner of the EDS Key Certificate and intended to be created by it in the EDS/EDS Register using EDS Tools;

- 1.9. **EDS Public Key** is a unique sequence of characters corresponding to the EDS Private Key, available to any user of the Corporate Internet Banking System, intended to confirm the authenticity of the EDS in the EDS using EDS Tools;
- 1.10. **EDS Key Certificate** is a paper document or EPD with the EDS of an authorized person of the Certification Centre, identifying the Owner of the EDS Key Certificate, including the Public EDS Key and issued by the Certification Centre to the user of the Corporate Internet Banking System to ensure the possibility of Confirming the authenticity of the EDS in the EDS/Register;
- 1.11. **Confirmation of EDS authenticity in the EDS/Register** is a positive result of confirmation by a certified EDS Tool using the EDS Key Certificate that the Electronic Digital Signature contained in the Electronic Document belongs to its Owner and the absence of distortion and forgery of the Electronic Payment Document signed with this Electronic Digital Signature;
- 1.12. **Key information** is a generalized concept of information containing any types of EDS Keys used for digital signature authentication;
- 1.13. **Compromise of key information** is a situation in which the Private EDS key has become available to an outsider, regardless of whether damage was caused to at least one of the Parties or not. Compromise of key information means the following events:
- loss of key device;
 - loss of a mobile communication device connected to Alliance Mobile Banking;
 - malfunction of the key device;
 - loss (including theft) of key device with its subsequent discovery;
 - dismissal of any employees who have access to key information;
 - loss of the keys to the safe while the key device is in it;
 - suspicion of leakage of key information or its distortion;
 - negative result when checking the digital signature;
 - unauthorized copying of key device or suspected copying;
 - other events that suggest the possibility of disclosure of key information, any other circumstances in which it is not known for certain what happened to the carrier of Key Information, other circumstances that directly or indirectly indicate the possibility of access to the key of third parties.
- 1.14. **Bank Certification Centre** (hereinafter referred to as the Certification Centre) is an authorized division of the Bank, acting on the basis of the approved Regulations and granted powers, producing EDS Key Certificates and performing other functions related to the use and Cancellation of EDS Key Certificates;
- 1.15. **EDS keys** (hereinafter referred to as Keys) - Public and Private EDS keys;
- 1.16. **Cancellation of the EDS Key Certificate** - exclusion of the EDS Key Certificate from the Corporate Internet Banking System upon the application of the Owner of the EDS Key Certificate about the impossibility of using the EDS Key Certificate due to Compromise of key information.

2. SUBJECT OF THE AGREEMENT

- 2.1. The Bank and the Customer agree to exchange information through the “Corporate Internet Banking” system, receive from the Customer in electronic form, process and execute documents signed with an electronic digital signature (hereinafter referred to as EDS), to carry out settlement and other transactions on the account(s), as well as the receipt by the Customer of information in electronic form:
- on current balances in all its accounts;
 - on all stages of processing of its payment documents by the Bank;

- on current or past exchange rates;
 - on the accounts located on Card Index 1,2;
 - on deposit agreements;
 - on loans;
 - on export-import contracts;
 - blocked accounts;
 - reporting information (statements, account statements, etc.).
- 2.2. The parties acknowledge that documents certified with digital signature, prepared and submitted by the Customer to the Bank using the “Corporate Internet Banking” system, shall be equivalent (equal) to paper documents and have legal force on par with documents signed by the Customer’s officials and sealed, taking into account the requirements of the current legislation of the Republic of Uzbekistan.
- 2.3. Each EPD/Register must be signed (certified) with the EDS of the Owner of the EDS Key Certificate, which belongs to the Customer’s Authorized Persons who have the right of “first” and “second” signature of the Customer’s monetary documents by title and/or on the basis of a power of attorney (order), in this case, the EDS Key Certificate shall be assigned to the Customer’s Manager or a person authorized by the appropriate power of attorney.
- 2.4. The Parties hereby confirm and agree that:
- 2.4.1. The Bank that received an EPD/Register from the Customer using the Corporate Internet Banking System is not responsible for the correctness of the content and/or execution of such EPD/Register;
- 2.4.2. Authorized persons of the Customer (hereinafter and throughout the text - Authorized Persons) have the right to act as persons who have the legal authority to sign financial and settlement documents specified in clause 2.1 hereof, on behalf of the Customer.
- 2.5. The Customer acknowledges that EPDs sent to the Bank via the Corporate Internet Banking System may be presented by the Bank as evidence in court in the event of a dispute arising because of the use of the Corporate Internet Banking System.
- 2.6. The “Corporate Internet Banking” system is an additional information channel of communication between the Bank and the Customer, which does not exclude the traditional support of the Customer at the Bank. The form of support in each specific case shall be selected by the Customer, unless otherwise agreed between the Parties.

3. OBLIGATIONS OF THE PARTIES

3.1. The Customer shall:

- 3.1.1. Be guided by the norms of the current legislation of the Republic of Uzbekistan, regulations of the Central Bank of the Republic of Uzbekistan, including those relating to the rules for conducting non-cash payments in the Republic of Uzbekistan, the Bank Account Agreement, and this Agreement.
- 3.1.2. At its own expense, maintain in working order its technical facilities and equipment used for the operation of the Corporate Internet Banking System.
- 3.1.3. Comply with information confidentiality measures.
- 3.1.4. Comply with the terms and conditions of this Agreement in a timely and conscientious manner.
- 3.1.5. If key information is compromised, immediately report this to the Bank by telephone with the obligatory subsequent duplication of such a message on paper no later than the next business day from the date of notification of this to the Bank. A paper

message about Compromise of key information must be signed by the Customer's Authorized Person and certified by its seal.

Strictly comply with the operation rules of the “Corporate Internet Banking” System set out in this Agreement and in the User Guide (Instructions) of the system posted on the Bank’s website: www.aab.uz;

- 3.1.6. Timely take the necessary measures to replace (before the expiration of the EDS Key Certificate) or cancel the EDS Key Certificate.
 - 3.1.7. During the system operation, comply with the requirements and take into account the recommendations set forth by the Bank.
 - 3.1.8. Maintain and ensure the confidentiality of information regarding keys and passwords used in the Corporate Internet Banking System and other information transmitted and received through the System.
 - 3.1.9. If the “Corporate Internet Banking” System is installed by Bank specialists, ensure their unhindered passage to the installation site, having previously agreed on all technical operating conditions with the technical services and the Customer’s security service.
 - 3.1.10. Pay for the services provided by the Bank under this Agreement on a timely basis in accordance with the Tariffs in force at the Bank, for which purpose maintain a sufficient amount of funds in its account(s).
 - 3.1.11. Follow the procedure for transferring EPD/Registers and ensure the transfer of only properly executed documents. If the Customer is unable to independently correct errors in the payment document, the Customer shall notify the Bank about this.
 - 3.1.12. Before installing the “Corporate Internet Banking” System, prepare its software and hardware, namely: have a personal computer in good condition with a USB port and an operating system of at least Windows 7, an Internet Explorer web browser of at least version 8, printing facilities. To use the Corporate Internet Banking System on a mobile device, the customer must have a mobile communication device with an operating system no lower than Android 2.2 or iOS 6.
 - 3.1.13. At the first request of the Bank, within 2 (Two) business days from the date of receipt of such a request, provide printed and executed copies of documents certified by the signatures and seal of the Customer (including those posted to the Customer’s accounts) or provide the originals of these documents.
 - 3.1.14. In the event of changes during the validity of the Agreement in the documents and information necessary to establish the powers of persons who are granted the right to dispose of funds in the account using an electronic digital signature and their identification, provide the specified information to the Bank and take all necessary measures to re-issue the keys EDS no later than 10 (Ten) working days from the date of occurrence of these changes.
 - 3.1.15. Upon termination of this Agreement, return the EDS keys to the Bank according to the Acceptance and Transfer Certificate in the form of Annex No. 2 to this Agreement.
 - 3.1.16. Get acquainted with changes in the Bank's Tariffs, User's Guide (Instructions), other documents posted on information boards, website on the Internet, etc.
- 3.2. The Customer shall be entitled to:**
- 3.2.1. Receive the necessary information on the implementation of the terms and conditions of this Agreement from Bank employees.

- 3.2.2. Send the EPD/Register to the Bank using the Corporate Internet Banking System in accordance with this Agreement.
- 3.2.3. View and print information received from the Bank through the “Corporate Internet Banking” system.
- 3.2.4. If the Customer has entered into an Agreement with the Bank for supporting the company within the framework of a salary project, the Customer has the opportunity to send the register to the Bank electronically through the Corporate Internet Banking System.

3.3. The bank shall:

- 3.3.1. Accept for execution EPDs received through the Corporate Internet Banking System, executed and certified in accordance with this Agreement.
- 3.3.2. Consult the Customer's personnel on service issues in the Corporate Internet Banking System.
- 3.3.3. Immediately stop accepting for execution all EPDs/Registers from the Customer if there is information about the Compromise of key information.
- 3.3.4. Assist the Customer in restoring the functionality of the Corporate Internet Banking System.
- 3.3.5. Funds shall be debited from the Customer's account based on the EPD during the business day until 15:30.

3.4. The bank shall be entitled to:

- 3.4.1. Without the Customer's order, write off funds from the Customer's account(s) to pay for the Bank's services under this Agreement in accordance with the current Tariffs of the Bank.
- 3.4.2. Unilaterally, without notifying the Customer, suspend the acceptance of EPD if the Customer fails to comply with the current legislation of the Republic of Uzbekistan and in cases provided for by the current legislation of the Republic of Uzbekistan, until the Customer provides a written explanation of the legality of the transaction.
- 3.4.3. Suspend supporting the Customer using the Corporate Internet Banking System with prior notification to the Customer:
 - if the Customer fails to comply with the Agreement and/or the System User Guide (Instructions);
 - during controversial situations;
 - for performing urgent emergency and routine work related to the maintenance of “Corporate Internet Banking” system, notifying the Customer about the duration of these works.
- 3.4.4. Request the Customer to submit the documents necessary for the Bank to carry out its functions in accordance with the current legislation of the Republic of Uzbekistan on combating money laundering and financing of terrorism.
- 3.4.5. Refuse to provide the service:
 - in case of detection of suspicious transactions carried out by the Customer using the “Corporate Internet Banking” System;
 - in other cases provided for by the current legislation of the Republic of Uzbekistan, internal bank rules and this Agreement.
- 3.4.6. Carry out a study of the Customer at the location (mailing address) or the address specified in this Agreement, including study of the process for carrying out

transaction directly by the Authorized Person, if there are doubts about the conduct of suspicious transactions using remote services.

- 3.4.7. Block the Customer's key if there is any suspicion that the key has been compromised.
- 3.4.8. Refuse the Customer to revoke the EPD if it is impossible to revoke it.
- 3.4.9. Refuse to accept EPDs received from the Customer for execution if they are not properly executed in accordance with the requirements of the law and the Bank or if there is obvious doubt about the authenticity of the EPD. The Bank shall inform the Customer of the refusal to accept the EPD within 1 (One) business day from the date the Bank receives such documents, specifying the reason for refusal.
- 3.4.10. Terminate unilaterally without prior notice this Agreement if there is reasonable suspicion that the Customer is using such services for the purpose of money laundering and terrorist financing.
- 3.4.11. Unilaterally establish and change:
 - Bank tariffs for the Customer's use of the "Corporate Internet Banking" System;
 - procedure for supporting the Customer, including the work schedule and operating hours of the Bank.

Information about these changes shall be brought to the attention of the Customer 10 (ten) banking days before the start date of using these changes by:

- placement on information stands in the Bank's premises;
- posting relevant information on the Internet on the Bank's website: www.aab.uz;
- by any other means at the discretion of the Bank.

3.5. The parties shall comply with the following conditions:

- 3.5.1. Not to carry out actions that cause damage to the other Party due to the use of the System.
- 3.5.2. Ensure the integrity and safety of software, EPD, protection of EDS secret keys, access passwords and other information transmitted and received via the Corporate Internet Banking System.
- 3.5.3. All information received from Customers shall be archived and stored daily in accordance with the requirements of the Instructions on the procedure for maintaining electronic archives in banks of the Republic of Uzbekistan (reg. N 1685 dated 06/02/2007).
- 3.5.4. At its own expense, maintain in working order and, if necessary, independently upgrade its premises and technical means to ensure the operability of computer equipment, communications, and an automated workstation from which they work with the Corporate Internet Banking System.

4. PAYMENT PROCEDURE

- 4.1. The provision of services by the Bank to the Customer under this agreement shall be paid by the Customer in the cases, amounts and within the time limits provided for in the Tariffs (hereinafter referred to as the Tariffs).
- 4.2. If no transactions are carried out on the Customer's deposit accounts opened with the Bank during a calendar month, the subscription fee shall be not charged.
- 4.3. If the Customer has a primary or secondary demand deposit account with the Bank in the national currency of the Republic of Uzbekistan and if there are funds in the account, the Bank shall charge a subscription fee from the Customer monthly on the last working (banking) day of the calendar month for which payment is made, without the Customer's

order (without acceptance) by the Bank debiting the corresponding amount from the Customer's account through a debit memo.

- 4.4. By signing this Agreement, the Customer grants the Bank the right to directly debit funds from its accounts with the Bank to pay the subscription fee under this Agreement, as well as in cases where the Customer becomes liable in accordance with clause 6.5 hereof.
- 4.5. If the Customer's main account is located in another bank, and there are no funds in the Customer's secondary account(s) opened with the Bank or there are not enough funds to pay the subscription fee, the Customer shall ensure the availability of funds in the secondary account by the end of the month by transferring funds from its accounts opened in other banks.
- 4.6. In case of failure by the Customer to fulfil the obligation in accordance with clause 4.5 hereof and the occurrence of delay in payment of the subscription fee, as well as in cases of liability of the Customer in accordance with clause 6.5 hereof, the Bank has the right, without the Customer's request (without acceptance), to write off funds from the main on-demand deposit account of the Customer in another bank. In order to exercise this right of the Bank, the Customer shall, within 10 calendar days after signing this Agreement, provide the Bank with a copy of the agreement on direct debit of funds entered into with the bank maintaining its main on-demand deposit account in the form specified in Annex No. 3 to this Agreement.

5. CONDITIONS AND OPERATING PROCEDURES

- 5.1. The parties acknowledge that the telecommunications, processing and storage system used under this Agreement is sufficient to ensure reliable and efficient operation of the receipt, transmission, processing and storage of information, and the information security system provides access control, encryption, integrity control and electronic digital signature, is sufficient to protect against unauthorized access, confirm the authorship and authenticity of information contained in received electronic documents, and to resolve disputes.
- 5.2. An electronic payment document (EPD) gives rise to the obligations of the Parties under this Agreement if it is properly executed by the Customer, certified with an electronic signature and submitted for processing, and accepted for execution by the Bank. Evidence that the EPD accepted by the Bank is the receipt of the "Entered" status in the status field in the EPD. Any EPD transmitted by the Customer in the Corporate Internet Banking System must be certified by the Customer's digital signature.
- 5.3. Connection to the "Corporate Internet Banking" service shall be made by the Bank if the following conditions are satisfied:
 - a Bank Account Agreement has been entered into between the Bank and the Customer and the Bank has opened a bank account(s) for the Customer;
 - this Agreement has been entered into between the Bank and the Customer;
 - The Customer submitted an application to the Bank for connection to the "Corporate Internet Banking" service in the form established by the Bank;
 - The Customer provided the Bank with information about persons authorized to manage funds in the Customer's account using an electronic digital signature.
- 5.4. The Customer, by submitting an application to connect to the "Corporate Internet Banking" service, thereby confirms compliance with the requirements for the software and hardware of the Customer's automated workstation.
- 5.5. Transfer of the key carrier to the Customer shall be executed by signing Delivery and Acceptance Certificate (Annex No. 1 to this Agreement).
- 5.6. Within the framework of this Agreement, the Bank shall perform the following functions:

- 5.6.1. Receipt from the Customer via electronic communication channels of duly executed EPDs/Registers with control of its integrity and authorship.
 - 5.6.2. Acceptance of EPD/Registers only with the correct electronic digital signature of authorized persons (EDS), whose public key corresponds to the data specified in the Customer's Signature Key Certificate in the "Corporate Internet Banking" system stored in the Bank.
 - 5.6.3. Processing and execution of the Customer's received EPDs in strict accordance with established standards, technical requirements, instructions of the Central Bank of the Republic of Uzbekistan.
 - 5.6.4. Preparation and provision to the Customer, based on the results of processing and execution of the Customer's EPD, as well as other transactions performed on the account, within the next banking day after the transaction, as well as upon written requests from the Customer, an account statement indicating the main details of the payment document, based on which account transaction was performed.
 - 5.6.5. Timely informing the Customer about changes in the procedure for processing EPD and other information on the "Corporate Internet Banking" service. Providing consulting services to the Customer on issues necessary for the proper operation of the Corporate Internet Banking System and by the Customer, such as, operation of the System "Corporate Internet Banking", the use of security measures and information processing technology.
 - 5.6.6. Carrying out the necessary modernization of the software of the Corporate Internet Banking System with notification of the Customer about the upcoming modernization at least 5 (Five) working days in the manner established by clause 3.4.9 hereof.
 - 5.6.7. Notifying the Customer about unexpected failures in the operation of the Corporate Internet Banking System so that he can take measures to timely deliver the paper document to the Bank.
- 5.7. The grounds for the Bank's refusal to execute the EPD shall be:
- negative result of digital signature verification;
 - lack of funds to carry out transactions on the Customer's account;
 - discrepancy between the date of the document and the requirements of the current legislation of the Republic of Uzbekistan;
 - incorrectly specified details of the sender or recipient of the payment;
 - non-compliance of the EPD with the requirements of the legislation of the Republic of Uzbekistan;
 - other cases provided for by the current legislation of the Republic of Uzbekistan.

6. LIABILITIES OF THE PARTIES

- 6.1. For failure or improper fulfilment of their obligations under this Agreement, the Parties shall be liable in accordance with the current legislation of the Republic of Uzbekistan.
- 6.2. Compliance with the provisions of this Agreement is mandatory for the Bank and the Customer.
- 6.3. **The Bank shall be not liable:**
 - for debiting funds from the Account(s) on the basis of financial and settlement documents received through "Corporate Internet Banking" service, if such debiting occurred as a result of Compromise of key information, about which the Bank was not notified in accordance with the terms and conditions of this Agreement ;

- for negative consequences for the Customer (including losses caused to him) in case of non-compliance by the Customer with the requirements provided for in this Agreement, incl. due to transmission, incl. unauthorized EDS Key Certificate to third parties, gaining access to the EDS by a person who is not the holder of the EDS Key Certificate;
 - for damage caused to the Customer in the event of loss, theft, use of access keys and login/password data to the “Corporate Internet Banking” system by third parties, untimely replacement by the Customer of access keys, login/password data in accordance with this Agreement;
 - for possible technical interference in the operation of communication lines, leading to the impossibility of transmission (reception) by the Customer of EPD/Registers in accordance with the Agreement.
- 6.4. The Customer shall be liable for the loss of access keys and login/password data to the Corporate Internet Banking System, for all operations performed by third parties with or without the Customer’s knowledge using the Corporate Internet Banking system.
- 6.5. For loss of access keys, the Customer shall pay a fine to the Bank in accordance with the Bank's Tariffs.
- 6.6. The Bank and the Customer shall be not liable for partial or complete failure to comply with the terms of the Agreement on the organization of settlements through electronic payment documents by “Corporate Internet Banking” system, if such failure is caused by force majeure circumstances. Force majeure circumstances shall include floods, fires, earthquakes and other types of natural disasters, wars, epidemics, failures in the communication server, equipment failure, failure of software, power supply and data transmission systems that arose not through the fault of the parties, but affect fulfilment by the parties of their obligations. Force majeure circumstances shall be considered as force majeure if they are confirmed in the manner prescribed by law by authorized bodies.
- 6.7. A Party for which it is impossible to fulfil its obligations under this Agreement due to the circumstances specified in clause 6.6 hereof, must notify the other Party in writing without delay and, at the request of the other Party, provide evidence confirming the occurrence and/or termination of force majeure circumstances. Written documents issued by the authorized body serve as proof of the occurrence and duration of these circumstances.
- 6.8. In the event of force majeure circumstances, the deadline for fulfilling obligations under this Agreement shall be extended in proportion to the time during which such circumstances and its consequences apply.
- 6.9. If force majeure circumstances continue for more than 60 consecutive days, each party has the right to terminate the Agreement.

7. DISPUTE RESOLUTION PROCEDURE

- 7.1. The Parties will strive to resolve all disputes and disagreements arising during the execution of the Agreement through negotiations. While the dispute is being resolved, the Parties have the right to suspend the Agreement by notifying the other Party in writing. This notice must be signed by an Authorized Person and certified by the seal of the relevant party.
- 7.2. If agreement is not reached between the parties, disagreements shall be resolved in the Economic Court of Tashkent in the manner prescribed by law.

8. VALIDITY OF THE AGREEMENT. PROCEDURE FOR TERMINATION OF THE AGREEMENT.

- 8.1. This Agreement shall come into force upon signing by the Parties and shall be valid for an indefinite period.

- 8.2. The Agreement may be terminated by agreement of the Parties or unilaterally (out of court) with written notification to the other Party no less than 5 (Five) calendar days before the expected date of termination of the Agreement, subject to mutual settlements.
- 8.3. To terminate the Agreement, the Customer shall submit a free form Application for Termination of the Agreement, which must be signed and certified by the Customer's seal.
- 8.4. Together with the Application for Termination of the Agreement, the Customer shall return, according to the Delivery and Acceptance Certificate (Annex No. 2), the key carrier previously given to him by the Bank for working in the System.
- 8.5. The bank shall destroy key information from the key carrier on the day the key carrier received.
- 8.6. Service in the System shall be terminated on the next business day after the day of receipt of the Application for termination of the Agreement with the Bank.
- 8.7. This Agreement may be amended or supplemented by written agreement of the Parties.

9. ANNEXES

- 9.1. The following Annexes shall be attached to this Agreement and shall be an integral part thereof:
 - Annex No. 1 – Delivery and Acceptance Certificate of key carrier;
 - Annex No. 2 - Delivery and Acceptance of key carrier (return to the Bank);
 - Annex No. 3 - Agreement on direct debit of funds.

10. ADDITIONAL PROVISIONS

- 10.1. Issues not regulated by this Agreement shall be regulated by the legislation of the Republic of Uzbekistan, the rules of non-cash payments in the Republic of Uzbekistan and other regulations, as well as internal documents of the Bank.
- 10.2. This Agreement is executed in Russian in two copies having equal legal force. One copy of the Agreement remains with the Bank, the other - with the Customer.
- 10.3. The Corporate Internet Banking system is the property of the Bank. All information relating to and related to supporting the Customer through the "Corporate Internet Banking" system shall be considered confidential, and the Customer shall be liable for the disclosure of confidential information in accordance with the current legislation of the Republic of Uzbekistan.
- 10.4. Mutual claims regarding the Customer's settlements with other persons shall be considered by them without the participation of the Bank.

11. ADDRESSES, BANK DETAILS AND SIGNATURES OF THE PARTIES

BANK

Address: _____

Tel.: _____

Account

No. _____

CUSTOMER

Address: _____

Tel.: _____

Account

No. _____

MFO: _____

MFO: _____

TIN: _____

TIN: _____

Manager:
Full
Name: _____
Seal:

Manager:
Full
Name: _____
Seal:

Chief Accountant:
Full
Name: _____
Seal:

Annex No. 1
to the Agreement No. dated “___” 20___ on
the arrangement of settlements through
electronic payment documents in the
“Corporate Internet Banking” system

DELIVERY AND ACCEPTANCE CERTIFICATE
of key carries

Tashkent _____ 20___

We, the undersigned _____ and a representative of _____
_____ organization based on the Agreement No. ____, dated 20__ on the arrangement of settlements
through electronic payment documents in the “Corporate Internet Banking” system, we executed this
Certificate stating that the following key carries were delivered for temporary use:

No.	Name of equipment	Quantity (pieces)	Note
1.	I-Key		
	Total		

“Corporate Internet Banking” system is activated on _____ 20___.

Delivered by:

Accepted by:

Annex No. 2
to the Agreement No. dated “___” 20___ on
the arrangement of settlements through
electronic payment documents in the
“Corporate Internet Banking” system

**DELIVERY AND ACCEPTANCE CERTIFICATE
of key carries**

Tashkent _____ 20___

We, the undersigned _____ and a representative of _____
_____ organization based on the Agreement No. ____, dated 20__ on the arrangement of settlements
through electronic payment documents in the “Corporate Internet Banking” system, we executed this
Certificate stating that the following key carries were returned back to the Bank:

No.	Name of equipment	Quantity (pieces)	Note
1.	I-Key		
	Total		

“Corporate Internet Banking” system is inactivated on _____ 20___.

Delivered by:

Accepted by:

Annex No. 3
to the Agreement No. dated "____" 20__ on
the arrangement of settlements through
electronic payment documents in the
"Corporate Internet Banking" system

**AGREEMENT
on the direct debit of funds**

Tashkent

" _____ " 20__

_____, hereinafter referred to as the "Customer", represented by _____, acting based on the Articles, on the one hand, and _____, hereinafter referred to as the "Bank", represented by _____, acting on the basis _____, on the other hand, have entered into this agreement as follows:

1. The Customer agrees to the direct debiting from his main on-demand deposit account opened in _____, funds for payment subscription fee, as well as for compensation for damage and payment of penalties for payment requests issued by "**ASIA ALLIANCE BANK" JSCB (hereinafter referred to as the Recoverer)**", in accordance with Agreement No. dated " _____ " 20__, on the arrangement of settlements through electronic payment documents in the "Corporate Internet Banking" system (hereinafter referred to as the Agreement), executed between the Customer and the Creditor.
2. The Bank accepts the Customer's consent to the direct debiting of funds from the main on-deposit account until the Customer's demand for execution and will pay the payment demands of the Creditor issued in pursuance of the Agreement without acceptance. The Recoverer's payment requests must specify purpose of payment, date, number of the Agreement under which the recovery is made.
3. Payment of the Recoverer's payment claims shall be made by the Bank in accordance with current legislation, in the calendar order of receipt of payment claims by the Bank. If there are no funds in the main on-demand deposit account of the Customer, payment requests shall be placed in the card-file No. 2.
4. The Bank shall be not liable for the correctness and validity of the Recoverer's issuance payment requests under the Agreement.
5. The Bank does not consider the merits of the Customer's objections regarding the write-off of funds without acceptance. The Customer can present his objections to the direct debiting of funds from his on-demand deposit account with the Bank only by directly contacting the Creditor in writing.
6. By this agreement, the Customer agrees to the Bank providing the Creditor with information about the movement of funds in the main on-demand deposit account of the Customer with the Bank based on the written request of the Creditor.
7. This agreement shall come into force from the date it is signed and shall be valid for the duration of the Agreement or until the Creditor notifies the Bank in writing on the termination of the Agreement.
8. Any changes and amendments to this agreement shall be valid only with the written consent of the Recoverer to these changes and Amendments.
9. In all other respects that are not provided for in this agreement, the parties shall be guided by the current legislation of the Republic of Uzbekistan.
10. Disputes under this agreement shall be resolved in the Economic Court of Tashkent.

This agreement is an integral part of the Bank Account Agreement, on the basis of which the Customer opened on-demand deposit account with the Bank. This agreement is made in three copies, one of which remains with the Bank, the second is transferred to the Customer, and the third to the Recoverer.

Attachment: - Copy of the Agreement No. ____ dated " ____ " _____ 20__ on the arrangement of settlements through electronic payment documents in the "Corporate Internet Banking" system

LEGAL ADDRESSES AND DETAILS OF THE PARTIES