Approved
by the Management Board of EcoIslamicBank CJSC
dated February 19, 2026, Protocol №13

Public offer for
the conclusion of a CARD AGREEMENT
(demand deposit account of an individual)

Bishkek city Date of publication on the website: February 23, 2026

This Public Offer (hereinafter referred to as the "Offer"), in accordance with paragraph 2 of Article 398, Part 2 of Article 393, Part 1 of Article 394, Articles 386, 395, 399 and 402 of the Civil Code of the Kyrgyz Republic, is deemed to be public and constitutes an offer by EcoIslamicBank CJSC (hereinafter referred to as the "Bank") to any individual possessing legal capacity to enter into a "Card" agreement – a demand deposit account of an individual (hereinafter referred to as the "Agreement") – on the terms set out in this Offer.

The agreement shall be deemed to have been executed, and this Offer accepted upon signing the Customer's application/consent by an individual (hereinafter referred to as the "Customer") in the prescribed form (which constitutes offer acceptance) in accordance with Article 399 of the Civil Code of the Kyrgyz Republic. This Offer to enter into the Agreement has been approved by the Bank in a standard form, which is uniform for all Customers and may not be amended by the Customer; it sets out the procedure for formalizing, governs the relationship between the Bank and the Customer arising out of the performance of obligations under the Agreement, and the terms of the Agreement and its annexes are available on the official website of the Bank: https://eib.kg/static/documents.html (hereinafter referred to as the "website of the Bank"), and the Bank provides the Customer with all necessary information by publishing it on the website of the Bank: https://eib.kg/static/documents.html.

By accepting this Offer, the Customer confirms that he:

- has read and understood the terms and conditions set out in this Offer and its annexes, fully agrees to them and undertakes to comply with them;
- is not subject to any restrictions on civil legal capacity or capacity to act, is not under guardianship, trusteeship, custody or patronage, for health reasons he can independently exercise and protect his rights and perform duties, does not suffer from diseases that prevent him from realizing the essence of the entered Agreement and the circumstances of its conclusion;
- guarantees the accuracy, completeness and relevance of all information provided to the Bank, and grants the Bank the right to collect, process, store and transfer the personal data provided, solely for the purpose of receiving banking services.

PLEASE NOTE: ANY PERSON WHO DOES NOT AGREE WITH THE TERMS OF THIS OFFER AND/OR ITS ANNEXES IN FULL OR IN PART, AND/OR WHO IS UNCLEAR ABOUT ANY PROVISION OF THIS OFFER OR ITS ANNEXES, MUST NOT ACCEPT THIS OFFER, THAT IS, MUST NOT AGREE TO IT.

Otherwise, the Bank will not accept any claims from the Customer and will incur liabilities arising out of the acceptance of this Offer.

This Offer remains valid until it is declared to null and void, or until a new Offer is published on the website of the Bank: https://eib.kg/static/documents.html at least 10 (ten) banking days before the specified changes come into effect.

1. Subject of the Agreement

1.1. The Customer instructs, and the Bank undertakes, to open and provide banking services for an interest-free **Card** demand deposit account of an individual managed via a bank payment card or without a card (hereinafter referred to as the "account") intended for the storage and accumulation of funds, as well as for cash flows and transactions carried out using Elkart bank payment systems, **with a guarantee that the Bank will use the Customer's funds solely in accordance with Shari'ah.**

1.2. In addition to personal cash deposits, the following may be credited to the Customer's account by bank transfer: salaries, royalties, pensions, alimonies, social security benefits, funds from another individual's account, payments relating to inheritance, proceeds from the sale of the Customer's personal property, and other receipts, as well as one-off payments that do not form part of the Customer's commercial and/or other similar activities.

1.3. Under the terms of the agreement, subject to the Bank offering the relevant service, the following services may be provided to the Customer:

- opening and maintenance of one or more accounts/account cards;
- issue and maintenance of payment cards and/or services not requiring the use of bank cards;

1.4. The minimum deposit amount is determined by the Bank's tariffs.

1.5. A transaction or operation involving funds, or several related transactions or operations, is subject to mandatory control in the cases provided for by the legislation of the Kyrgyz Republic.

2. General Provisions

2.1. This Offer sets out the procedure for opening an account/card account, and governs the relationship between the Bank and the Customer arising out of the performance of obligations under this Offer, which, upon acceptance, becomes an Agreement.

2.2. The Agreement shall be deemed to have been executed between the Parties upon the Customer's acceptance of this Offer. Acceptance shall be deemed to be the actions of the Customer specified in this Offer, indicating full and unconditional agreement with its terms and conditions. Acceptance shall be made by completing and signing the Application/Consent in the prescribed form (which constitutes acceptance of this Offer).

2.3. The Bank shall not accrue or pay interest on funds held in demand deposit accounts or card accounts, unless otherwise provided for in separate contracts/agreements between the Parties.

2.4. The Bank is a member of the deposit protection system and the funds in the account are subject to the protection of deposits of individuals, according to the Law of the Kyrgyz Republic "On the Protection of Bank Deposits". In accordance with the above-mentioned law, the Bank guarantees payment of compensation to the Customer (depositor) by the Deposit Protection Agency of the Kyrgyz Republic in accordance with the procedure, amounts and conditions stipulated by the above-mentioned law.

2.5. The Bank provides the Customer with all necessary information by publishing it on the website of the Bank: https://eib.kg/static/documents.html.

2.6. The acceptance of this Offer by the Customer constitutes full and unconditional agreement to this Offer, including the annexes and the terms and conditions governing the collection, processing, storage and transfer of the Customer's personal data.

2.7. The processing of the Customer's personal data shall be carried out by any lawful means, including the use of personal data information systems, whether or not automated, for the duration of the agreement and after its termination – within the limits established by the legislation of the Kyrgyz Republic.

3. Terms and definitions

Bank payment card of Elkart system (hereinafter referred to as the "card") – a payment instrument providing the Customer with access to manage his bank account. Using the card, the Customer may carry out transactions to purchase goods and services, exchange currency or withdraw cash via electronic terminals, ATMs or other devices (depending on the type of card). The card may be:

- A magnetic card – a card that uses a magnetic stripe to store information, enabling the withdrawal of cash from an account at the Bank's ATMs and terminals (no other card transactions are possible). The service life of a magnetic card ranges from 1 to 3 years, depending on the conditions under which the card is stored and used.
- Smart card (chip card) – a card containing an NFC chip (the card may take the form of a ring, a sticker, a wristband), enabling all account transactions (purchases of goods, services, etc.) to be

carried out using contactless payment technology, as well as withdrawing cash from the account at ATMs and terminals within the system (other card transactions may also be possible). The service life of a smart card is up to 8 years, depending on the conditions in which the card is stored and used.

- Elkart NFC (Near Field Communication) is a contactless technology that allows you to pay for purchases as quickly as possible without handing your card to a third party. To make an instant payment, a bank card supporting NFC technology is held close to the payment terminal at the till without entering a PIN-code. The limit for transactions carried out without entering a PIN-code is set and governed by the current tariffs of the Bank. The seller will then print a payment receipt for the cardholder.

ATM – a hardware and software system for withdrawal and acceptance of cash. Depending on the software, an ATM may perform additional functions: accepting cash (deposits), changing PIN codes, extending card validity, viewing account balances and other account information, carrying out cashless payments, and issuing receipt checks for all types of transactions carried out.

Card blocking – the suspension by the Bank of transactions on the account using the card, provided by refusing to confirm the cardholder's authority to conduct transactions on the account and entering the card details in the stop list. The Bank shall block the Card if the Customer applies to the Bank with a corresponding written application, or if the Customer violates the requirements of the legislation of the Kyrgyz Republic, the terms of the Agreement or the "Rules for Using the Card". If the PIN-code is entered incorrectly three times in a row, the card is automatically blocked for security reasons until the customer contacts the Bank to request that the card be unblocked.

An account statement – a document issued by the Bank containing information on transactions carried out on the account over a specific period (amounts, dates), as well as the balance (amount owed) on the account.

Card check – a paper document generated by a terminal, cash machine or other device when a transaction is carried out, serving as confirmation that the transaction has taken place.

Customer – an individual who has accepted this Offer.

Code word – a word (alphabetic code) which is set up for an account and is provided by the Customer when contacting the Bank orally (including by telephone) to confirm that he is indeed the account holder (customer identification) and are entitled to receive information about the account.

Personal Identification Number (hereinafter referred to as the "PIN") – a secret numeric code assigned to the Customer and intended to identify the cardholder when he carries out a transaction.

Cash point (hereinafter referred to as the "CP") – a point established at the Bank, its branches and savings banks, as well as at retail outlets, for carrying out transactions involving the acceptance and/or withdrawal of cash using cards.

Card Unblocking – the Bank's resumption of any account transactions using the card, achieved by verifying the cardholder's authorization to carry out account transactions and removing the card details from the stop list.

Spending limit (hereinafter referred to as the "limit") – a restriction on card transactions or online banking, which is recorded on the card in order to provide additional protection for the Customer's funds. The limit may be changed at the request of the Customer.

A card-based accounting system (hereinafter referred to as the "system") – a set of norms, standards, rules, institutions and software and technical resources for cashless payments using cards of Elkart system.

Transaction waiting period – the period during which card transactions are processed, after which the amount is debited from the card and credited to the account. The transaction waiting period within the system is 10 (ten) banking days from the date the Bank receives the Customer's request to block the card or close the account. The transaction waiting period applies only in the event of a card being blocked or an account being closed.

Stop list – a list of cards that the Bank prohibits from being accepted as a means of payment.

Electronic terminal (hereinafter referred to as the "terminal") – a device that enables information to be read from a card, to form, sent and received messages on transactions with the card to/from the system, as well as to initiate the operation of such a system. Terminals may be installed at the Bank, its branches and savings banks, as well as at retail outlets (retail terminals, point-of-sale terminals, top-up terminals) for the withdrawal and deposit of cash, carrying out non-cash transactions for the purchase of goods and services using cards, transferring funds, loading funds onto a card, viewing the balance and other account information, and issuing a transaction check.

Transaction – an individual operation carried out using a card when purchasing goods or services, exchanging currency or withdrawing cash, as a result of which the Customer's account is debited or credited by the amount of the transaction. A transaction may also be deemed to be the Bank's service of checking the Customer's balance, provided that the Bank charges a commission fee for this service.

Bank Services – services provided to the Customer under the Agreement, including account services, execution of transactions and transfer operations on the account, account maintenance, the issue, replacement and renewal of cards, as well as other services provided by the Bank via the system and specified in the Bank's tariffs.

4. Rights and obligations of the parties

4.1. **The Bank is obliged:**

4.1.1. Upon receipt by the Bank of funds paid into the account by the Customer or by third parties on the Customer's behalf, as well as upon presentation of the documents required by the internal regulations of the Bank to verify the Customer's identity and payment for the Bank's services, the Bank shall, on the basis of the Customer's application, to open an account for the Customer (in the national currency) and/or (in the foreign currency) and issue a card. The Bank may issue the Customer with several additional cards (upon the Customer's request). The card remains the property of the Bank and is provided to the Customer for temporary use in accordance with the terms of the Agreement.

4.1.2. Upon the Customer's first request, based on the written application, to provide the Customer with information in writing on the movement and balance of funds in his account (account statements) as soon as possible, to execute the Customer's orders on transfers and payments of funds, setting and amendment of limit, as well as extension the validity period of the card.

4.1.3. On the basis of an oral request (provided that the code word is communicated to the Bank) from the Customer (including by telephone), to inform the Customer (orally) of information about the remaining funds in his account.

4.1.4. In accordance with the requirements of the internal regulatory documents of the Bank, to provide, at the Customer's request, banking services for the account and to carry out all transactions on it as provided for by the current legislation of the Kyrgyz Republic for demand deposit accounts held by individuals.

4.1.5. To ensure the protection of information relating to the Customer's account which constitutes banking secrecy, except where such information is disclosed in the circumstances provided for by the legislation of the Kyrgyz Republic.

4.1.6. To advise the Customer on matters directly relating to the conduct of account transactions and the use of the card.
4.1.7. Where a Customer submits a written request to the Bank to block a card (provided that a valid identity document is presented), the Bank shall block the card and add its details to the stop list from the date such a request is received.
4.1.8. Where the Bank blocks a card as a result of the Customer's breach of the legislation of the Kyrgyz Republic, the terms of the Agreement or the "Card Terms and Conditions", the Bank shall, within 7 (seven) days, send the Customer a written notification or SMS to the telephone numbers provided by the Customer.
4.1.9. In the event of a change to the cost of the services provided by the Bank or to the tariffs, the Bank shall inform the Customer by displaying the information on the Bank's notice boards and on the website of the Bank: https://eib.kg/static/documents.html at least 10 (ten) banking days before such changes come into effect.
4.1.10. In the event of loss (theft, misplacement, etc.), damage (malfunction) or expiry of the card's validity period, as well as in the event of termination of the Agreement, the Bank shall, on the basis of a written application from the Customer, to issue him the remaining funds in the account after the expiration of the waiting period for transactions
4.1.11. To provide services of the Customer on the basis of duly executed documents, during the strictly defined hours established by the working hours of the Bank (excluding weekends and public holidays).
4.1.12. Withdrawal of funds from the Customer's account shall be made by his instruction or with his consent following receipt by the Bank of the relevant payment documents. Payment documents shall be deemed valid for presentation only on the date of issue. The Bank may withdraw funds from his account in cases specifically provided for by the legislation of the Kyrgyz Republic without the Customer's consent.
4.1.13. To accept cash in accordance with the established cash handling procedures of the Bank.

4.2. **The Bank has the right:**
4.2.1. To amend or supplement the terms of the Agreement and its annexes, as well as the tariffs unilaterally, by notifying the Customer of such changes via notification displayed on the information board of the Bank and on the website of the Bank: https://eib.kg/static/documents.html, at least 10 (ten) banking days before such changes come into effect.
4.2.2. To refuse the Customer to execute transactions on the account if the Customer fails to provide the relevant documents required to fulfill the requirements for opening the account and conducting transactions on it, for the identification and verification of the Customer, or if inaccurate documents are provided, as well as in the event of other circumstances indicating a violation of the current legislation of the Kyrgyz Republic by the Customer (including banking rules), terms of the Agreement, annexes to the Agreement, or the "Card Terms and Conditions" and the "Internet Banking Terms and Conditions".
4.2.3. To amend the cost of the services provided by the Bank and the tariffs.
4.2.4. To determine the procedure, as well as the terms and conditions governing the validity and replacement of the card.
4.2.5. To withdraw funds from the Customer's account without further authorization to pay for the Bank's services provided under the Agreement, funds payable by the Customer to the Bank towards the settlement of the Customer's outstanding debt to the Bank under other agreements, and funds erroneously credited to the Customer's account.
4.2.6. To suspend transactions on the Customer's account or to terminate the Agreement and cancel the card in the cases provided for by the legislation of the Kyrgyz Republic.
4.2.7. In the event of a breach by the Customer of the requirements of the legislation of the Kyrgyz Republic, the terms of the Agreement, the annexes to the Agreement or the "Card Terms and Conditions", or in the absence of a bank card, to block the account and/or withdraw the Customer's card.
4.2.8. The Bank has the right to terminate the Agreement and cancel the card unilaterally, subject to mandatory notification of the Customer 30 days prior to the closure of the account, in the following cases:

- failure to provide the relevant documents required to fulfil identification requirements or to carry out account transactions by the Customer;
- the Customer submits unreliable documents;
- the Customer fails to submit the relevant documents required to carry out account transactions, confirming the economic purpose of the transaction and the validity of the actual economic activity of the Customer;
- absence and/or movement of funds in the account for 6 (six) months;
- in other cases, stipulated by the legislation of the Kyrgyz Republic.

4.2.9. In the event of detection of signs indicating a fraudulent of the transaction, the Bank has the right to suspend such transaction for a period of up to 30 (thirty) days.

4.2.10. The Bank is obliged to notify the Customer of the possibility of imposing a temporary restriction of up to 24 hours on cash withdrawal transactions via peripheral devices, specifying the maximum amount, in cases where a transaction is deemed suspicious and shows signs of possible fraud, as well as of the methods used to inform the customer (SMS notifications, e-mail) regarding the detection of suspicious activity and/or transactions.

4.2.11. The Bank has the right to send notifications and messages to the contact numbers provided by Customers regarding changes to the Bank's services, tariffs and promotions.

4.3. **The Customer is obliged:**

4.3.1. Upon acceptance of this Offer, to deposit cash or non-cash funds into the account in an amount equal to or exceeding the initial deposit specified in clause 1.4 of this Offer

4.3.2. To open an account or to carry out a transaction, the Customer shall provide the full set of documents required by the legislation of the Kyrgyz Republic and the regulatory documents of the Bank.

4.3.3. To use the account for the keeping and accumulation of cash assets, as well as for cash flows and card transactions, and <u>not to carry out settlements by commercial and/or similar activities</u> with third parties.

4.3.4. To carry out account transactions within the established limit, in accordance with the requirements of the legislation of the Kyrgyz Republic using the card (including banking regulations), the Agreement and the "Card Terms and Conditions". Payments made using the card are irrevocable from the date they are processed by the system. A transaction carried out using the card is deemed to have been confirmed if the Customer has not contacted the Bank to dispute such a transaction within 3 days of it being carried out.

4.3.5. The Customer is obliged to pay for the Bank's services in accordance with the terms of this Offer and the current tariffs of the Bank, and to independently monitor any changes to the terms of this Offer, the Rules and Tariffs of the Bank, published on the official website of the Bank: https://eib.kg/static/documents.html.

4.3.6. The Customer is the holder of a bank payment card **is obliged** to ensure the safety and confidentiality of the access devices; it is **strictly forbidden** to sell, transfer, assign, lend or otherwise permit the use of the bank payment card, card details, usernames, passwords and other means of authentication to third parties; The Customer **is obliged to** prevent any unauthorized access to the card and account; **he is obliged** not to disclose PIN-code, code word or any other information required to manage the account and carry out transactions, and **bears full responsibility** in accordance with the legislation of the Kyrgyz Republic for any transactions carried out using the card at the instruction of and in the interests of third parties for the purpose of committing unlawful acts.

4.3.7. In the event of loss (theft, etc.), damage (malfunction) or expiry of the card's validity period, as well as in the event of unauthorized access to the card by unauthorized persons or the disclosure of information (username, password, PIN, code word, etc.) necessary for account management and when making card transactions, to notify the Bank immediately (as soon as possible) in writing. At the same time, the Customer is fully liable for the timeliness of such notification.

4.3.8. In the event of termination of the Agreement, as well as at the first request of the Bank, if the Customer violate the current legislation of the Kyrgyz Republic, the terms of the Agreement or the "Card Terms and Conditions", the Customer must return the card to the

Bank.

4.3.9. To familiarize in order to understand and strictly comply with the “Card Terms and Conditions”.

4.3.10. Where the Customer uses the account for the payroll accounting and other payments as part of the Customer’s and his employer’s participation in the Bank’s payroll scheme, in the event of the termination of the employment agreement concluded between the Customer and his employer, the Customer is obliged to return the card to the Bank for its re-personalization within 3 (three) days from the date of dismissal.

4.3.11. In the event of any changes to the documents/information, including addresses, telephone numbers, email address, contained in the application form, the Customer shall provide the Bank with updated documents and information no later than 5 working days from the date on which the changes occurred.

4.3.12. To comply with the legislation of the Kyrgyz Republic on Combating the Financing of Terrorist Activities and Legalization of Criminal Proceeds, and to provide supporting documents for transactions carried out at the Bank’s request.

4.4. **The Customer has the right:**

4.4.1. To manage funds held in the account at his own discretion, to deposit cash or non-cash funds into the account (top up the account), to withdraw cash from the account (cash out), to pay for goods and services, to transfer funds by non-cash means from the account to another bank account and/or to withdraw cash from an ATM or point-of-sale terminal, and to carry out other transactions in accordance with the legislation of the Kyrgyz Republic and the rules of the Bank (depending on the type of card).

4.4.2. To set and change the PIN code and spending limit, and to extend the card’s validity period, either by submitting a written application or via an ATM. Upon expiration of the card, the Customer may extend its validity (if the Customer has not extended the card’s validity upon expiry, the card may be extended at any time at the Customer’s discretion) or terminate the Agreement by returning the card to the Bank and receiving a refund of any remaining balance on the account.

4.4.3. To set and change the code word and limit on the basis of a written application.

4.4.4. In the event of loss (theft, misplacement, etc.), damage (malfunction) or expiry of the card’s validity period, to obtain a new card, provided that the procedure for notifying the Bank as set out in the Agreement is followed and the relevant Bank charges are paid.

4.4.5. Upon the first request, and on the basis of a written application, to obtain information from the Bank regarding account transactions and the account balance in writing (an account statement).

4.4.6. Upon oral request (provided that a code word is communicated to the Bank) of the Customer (including by telephone), to receive (orally) information regarding the account balance.

4.4.7. At any time, to submit a written request to the Bank to block the card.

4.4.8. To receive advice on matters relating to account transactions using the card.

5. Amount and payment procedures for the Bank’s services

5.1. The Customer shall pay for the Bank’s services provided under the Agreement in accordance with the Bank’s approved tariffs as in effect when performing transaction or payment for the service. The Bank’s tariffs are set and approved by the internal regulations of the Bank and may be amended by the Bank unilaterally.

5.2. In each case, the Bank shall collect the fee after the specific transaction has been carried out or the service has been provided, on a non-negotiable basis, either by debiting funds from the Customer’s account or by depositing the relevant amount of cash at the Bank’s cash desk.

5.3. Where the Customer uses an account for the payroll accounting and other payments as part of participation of the Customer and his employer in the Bank’s payroll scheme, in the event of the termination of the employment agreement between the Customer and his employer, the amount payable by the Customer for the Bank’s services shall be adjusted in accordance with the Bank’s current tariffs.

5.4. The Customer hereby gives irrevocable consent to the direct withdrawal of funds from his account in the cases specified in clauses 4.2.5. and 5.2. of this Offer.

6. Liability of the Parties

6.1. The Bank is liable for the timely and correct execution of account transactions of the Customer in accordance with the legislation of the Kyrgyz Republic.

6.2. The Customer assumes full liability for the transfer of the card or unauthorized access to it by unauthorized persons, as well as for the disclosure of information (PIN, code word, etc.) required to manage the account and carry out card transactions.

6.3. Liability for account transactions carried out by the cardholder rests with the Customer. The Bank is not be liable for any loss arising out of the Customer's breach of the laws of the Kyrgyz Republic, the terms of the Agreement or the Card Terms and Conditions.

6.4. The Bank is released from liability for any losses, loss of profit or moral harm caused to the Customer by lawful fulfillment of the obligation provided for by the legislation of the Kyrgyz Republic to provide information on suspicious operations and transactions in accordance with the established procedure, as well as by suspending transactions on the Customer's account in cases provided for by the legislation of the Kyrgyz Republic.

6.5. The suspension of account transactions, refusal to execute transactions, termination of the Agreement and closure of the Customer's account in the circumstances provided for by the legislation of the Kyrgyz Republic shall not be cause for any civil or other liability on the part of the Bank.

6.6. Neither Party shall be liable for the total or partial non-performance of its obligations under the Agreement if such non-performance was the result of circumstances of force majeure arising after the execution of the Agreement, including, but not limited to: floods, fires, earthquakes and other natural disasters, embargoes, coups d'état, strikes, civil unrest, war or acts of war, as well as the introduction of sanctions, restrictive or prohibitive measures by the Government of the Kyrgyz Republic and/or the National Bank of the Kyrgyz Republic.

6.7. Responsibilities of the Parties are not provided for in the Agreement shall be applied in accordance with the legislation of the Kyrgyz Republic.

7. Duration of the Agreement

7.1. This Offer shall be deemed to have been concluded from the date of the Customer's acceptance of this Offer and shall remain in force until it is terminated in accordance with the terms of this Offer.

7.2. The Bank may terminate the Agreement unilaterally, subject to notification of the Customer 30 days before the closure of the account, in cases set out in clause 4.2.8 of this Offer.

7.3. The Customer may terminate the Agreement in the event of disagreement with changes made by the Bank, prior to the date on which such changes come into force, by submitting a corresponding application to the Bank.

8. Final Provisions

8.1. By accepting this Offer, the Customer confirms that, prior to acceptance, he has familiarized with the terms and conditions of this Offer, all annexes to the Offer, the Bank's Tariffs and Rules, the Instructions for the Use of Services of EcoIslamicBank CJSC and the Privacy Policy of EcoIslamicBank CJSC, published on the website of the Bank: https://eib.kg/static/documents.html. The Customer expresses hid full and unconditional agreement to the terms and conditions, and undertakes to monitor changes to the aforementioned documents independently, including the terms and conditions of this Offer, all annexes to the Offer and the Bank's Tariffs.

8.2. By accepting this Offer, the Customer confirms that he has received an explanation of and understand the status of the deposit protection system, in particular:

8.2.1. In the event of a warrantable situation in accordance with the Law of the Kyrgyz Republic "On the Protection of Bank Deposits", each depositor shall be paid compensation not exceeding 1,000,000 (one million) KGS 00 tyiyn in total;

8.2.2. In the event of a warrantable situation involving several participating banks, microloan provider-companies or house-savings credit companies in which a depositor holds a deposit, the depositor has the right to receive compensation from each bank, microfinance company and housing-savings credit company separately;

8.2.3. The Deposit Protection Agency of the Kyrgyz Republic provides the operation of the deposit protection scheme in the Kyrgyz Republic and manages the assets of the Deposit Protection

Fund; it pays depositors the amounts of their deposits and the interest thereon in the event of a claim, in accordance with the Law of the Kyrgyz Republic “On the Protection of Bank Deposits (deposits)”;

8.2.4. The financial provision of the deposit protection system is provided by the Deposit Protection Fund, managed by the Deposit Protection Agency of the Kyrgyz Republic;

8.2.5. Further information on the deposit protection system can be obtained from the Deposit Protection Agency of the Kyrgyz Republic at the following address: 190 Moscovskaya str., Bishkek city. Contact details: phone: (0312) 456-456, 455-527. Email: deposit@deposit.kg; Official website: www.deposit.kg.

8.3. The Parties recognize all transactions carried out using a card as transactions carried out by the Customer.

8.4. In the event of any disputes arising between the Parties regarding the performance of the Agreement, the Parties shall take all measures to resolve them through mutual negotiations.

8.5. In the case of impossibility to resolve disputes through negotiation, the Parties shall resolve them through the courts, in accordance with the legislation of the Kyrgyz Republic.

8.6. In the event of relations between the Bank and the Customer not provided for in the Agreement, the Parties shall be governed by the applicable legislation of the Kyrgyz Republic.

8.7. The Offer and all annexes thereto are published and valid in electronic form. In the event of any discrepancies, the version published on the website of the Bank https://eib.kg/static/documents.html and currently in force shall prevail.

8.8. In the event of a warrantable situation in accordance with the Law of the Kyrgyz Republic “On the Protection of Bank Deposits”, the Deposit Protection Agency of the Kyrgyz Republic guarantees compensation in the manner, amounts and on the terms provided for by the Law.

The following deposits of individuals are not subject to compensation in accordance with the requirements of the Law:

1) deposits held by persons connected with the Bank;
2) deposits held by persons who, over the last 3 years, have acted as foreign consultants or external auditors for the Bank;
3) deposits held by persons on behalf of (under a power of attorney from) a legal entity;
4) deposits subject to restrictions or attachment in accordance with the laws of the Kyrgyz Republic;
5) deposits held at branches of a resident bank located outside the Kyrgyz Republic.

8.9. All annexes to this Offer form an integral part of the Agreement and are available on the website of the Bank: https://eib.kg/static/documents.html.

The Bank:
EcoIslamicBank CJSC
17 Geologicheskiy side-street, Bishkek city
720005, Kyrgyz Republic

Annex №1 to the Public Offer for the conclusion of a Card Agreement
(a demand deposit account for an individual)

consent of the personal data subject to the collection and processing of his personal data

I, ____

PIN, assigned in the Kyrgyz Republic: ___________________________

Identification document: PASSPORT OF THE CITIZEN OF KYRGYZSTAN, KG ID ______________

SRS ______________________ dated __________________;

Residence address: ____

Registration address: ____

Contact phone number: _________________________

give my consent to ECOISLAMICBANK CJSC

☐ to process my personal data (collection, recording, storage, updating (renewal, amendment), and grouping of personal data);

☐ to the transfer of my personal data to third parties in accordance with the Law of the Kyrgyz Republic “On Personal Data” and other regulatory legal acts in the field of personal data, including to Interbank Processing Centre CJSC;

☐ to the transfer of my personal data to credit reference agencies in accordance with the Law of the Kyrgyz Republic “On the Exchange of Credit Information” for subsequent processing (collection, recording, storage, updating (renewal, amendment) and grouping of personal data.

in accordance with the following list of personal data and details of any changes thereto: type of national passport, PIN, full name, date of birth, document number, name of the issuing authority and its code, date of issue, period of validity, gender, digital image of the face, place of residence, marital status.

The collection and processing of personal data is carried out solely for the purpose of obtaining banking services.

This consent is given until the expiry of the retention periods for personal data or documents containing the above information, as determined in accordance with the legislation of the Kyrgyz Republic.

Consent to the processing of personal data may be withdrawn by the data subject by means of a written statement in any form. In the event of the withdrawal of this consent, the processing of personal data may continue, in whole or in part, in accordance with Articles 5 and 15 of the Law of the Kyrgyz Republic “On Personal Data”.

The data subject has the right, upon written request, to receive information concerning the processing of their personal data (in accordance with Article 10 of the Law of the Kyrgyz Republic “On Personal Data”).

I confirm that I am familiar with the provisions of the Law of the Kyrgyz Republic “On Personal Data”, the Procedure for Obtaining the Consent of Data Subjects to the Collection and Processing of my Personal Data, and the procedure and form for notifying data subjects of the transfer of their personal data to third parties, as approved by Decree №759 of the Government of the Kyrgyz Republic dated November 21, 2017.

My rights and obligations regarding the protection of personal data have been explained to me

Date: ________________2026 ____

(month, day, year) Full name Signature

Annex №2 to the Public Offer for the conclusion of a Card Agreement (a demand deposit account for an individual)

APPLICATION/QUESTIONNAIRE for banking services of individual № (customer number)

☐ **Primary** ☐ **Updated**

Identification information

Surname, first name and middle name	
Date and place of residence (if available in the document)	
Gender	
Ethnicity (if available in the document)	
PIN (for resident)	
Residency status	
Citizenship	
Identification document	
A document confirming the right of a foreign person or stateless person to stay (reside) in the Kyrgyz Republic	
Address of registration	
Address of the actual place of residence	
Marital status (according to the customer or if available in the document)	
Place of work and occupation (according to the customer)	
Contact phone numbers, fax numbers, e-mail address (if available)	

Business Profile Information

Are you a Public Official (PO)?	**Yes** ☐ **No** ☐ *If your answer is Yes, you will need to fill out the PO questionnaire.*
Do you have authorized representatives to manage the account?	**Yes** ☐ **No** ☐ *If your answer is Yes, you will need to fill out a questionnaire from an authorized representative (for each separately)*
Are you the beneficial owner?	**Yes** ☐ **No** ☐ *If your answer is Yes, you will need to fill out the questionnaire of the beneficial owner (for each separately)*
The purpose and intended nature of the business relationship with the Bank	

Additional information

Origin of funds	*If "Other" (enter manually) is selected*
Estimated monthly cash turnover in KGS equivalent	______________________________**KGS**
Do you have accounts with foreign banks?	**Yes** ☐ **No** ☐ *1. Country__________* *2. The name of the foreign bank with which the account has been opened.*

Do you have any relation to the United States of America?

**Relation to the USA means the one of the following criteria:*

1. **US citizenship, including for tax purposes (persons with a US residence permit, Green Card holders, or those who have been in the US for more than 31 days this year or more than 183 days in total over the last three years);**
2. **Place of birth?;**
3. **Do you have a registered or current residential address in the US, including a post office box?;**
4. **Do you have a telephone number (home, work/fax, mobile) in the US?;**
5. **Do you own any property or business in the US?;**
6. **Do you get profit from carrying out commercial activities within the US?;**
7. **Will you be transferring funds to accounts held at any US bank?;**
8. **Have you granted a power of attorney or signing authority to an individual residing in the US?;**
9. **Do you have a mailing address for correspondence relating to an account with "hold for collection" or "on demand" status?;**
10. **Do you have a US Individual Taxpayer Identification Number (ITIN), a Social Security Number (SSN) and an Employer Identification Number (EIN)?**

☐ **No** ☐ **Yes** *If your answer is Yes to at least one of the criteria, fill out the FATCA questionnaire.*

I, the undersigned, hereby confirm that the information provided in this Application Form is complete and accurate. I understand the terms and conditions of service and agree to the Bank's service charges and commission rates. I undertake to provide information immediately regarding any changes to the details set out in this Application Form, and I also undertake to provide copies of documents containing such information.

In accordance with the requirements of the Law of the Kyrgyz Republic "On Personal Data" № 58 dated April 14, 2008, I consent to the collection and processing of all my personal data for the purposes of complying with the legislation of the Kyrgyz Republic covering both anti-money laundering and countering the financing of terrorism.

I consent to the disclosure of information regarding my deposits and any financing I have received (including mortgage financing) from EcoIslamicBank CJSC to the competent state authorities in accordance with the legislation of the Kyrgyz Republic.

The collection and processing of personal data is carried out solely for the purpose of obtaining banking services.

Any letters, notifications or other communications from the Bank sent to the telephone number and email address specified in the application shall be deemed to have been received by me.

_____________«___», 20__ ________________________________ ______________

Full name of the Customer *Signature*

*For bank use only*____

To the Customer questionnaire – individual: ____,

_____________«___», 20__/ *made on*

Date of entry of the information provided in this questionnaire into the database 00.00.0000				
Verification of a customer – individual according to the lists dated *00.00.0000г.*:				**listed/ not listed**
Sanctions				
Individuals, groups and organizations in respect of whom there is information regarding their involvement in the money laundering.				
Persons who have served a sentence for the money laundering, terrorist or extremist activities, or for the financing of such activities				
Risk assessment	**Date**	**Justification of the risk assessment**	**Signature of the specialist**	**Signature of the verifier**
	00.00.0000			
Identification has been completed	00.00.0000		**Signature of the specialist**	
Verification has been completed	00.00.0000		**Signature of the verifier**	

Information regarding updates to the personal details of the customer – Individual: (to be completed on the completed questionary)

Date of the information update in the questionnaire	**The reason for updating the personal data**	**Signature of the specialist**	**Signature of the verifier**

Annex №3 to the Public Offer for the conclusion of a Card Agreement (a demand deposit account for an individual)

"EcoIslamicBank" CJSC

____

from ______________________________

(full name)

Application

I would like to open a Card demand deposit account.

I ask you to conclude the agreement with me in Russian language ☐ in Kyrgyz language ☐

Currency: KGS

In the name of:

Passport details:

Address

______________________________ ____________«__», 202_

(signature)

Annex №4 to the Public Offer for the conclusion of a Card Agreement (a demand deposit account for an individual)

APPLICATION №____
for issuing an Elkart bank card

To:	
Copy:	
From:	
Subject:	Regarding the issue of the Elkart bank card
Date:	__ ___.20__

№	Full name of the Customer	Branch code, customer number in the ABS and sub-account (opened card account)	Date of opening an account in ABS	Position, name of product	Code word	Name of organization	Registered address	Phone
1								

Head of Department **full name**

TO BE COMPLETED BY THE BANK

The application **was accepted** by ____

Bank department, branch, SK, GB, full name of the account manager

____/____/**20**___ _________________________________
____
(date) (signature of the account manager)

The application **was processed by** ____

__/__/**20**___ _________________________________ (data)
(signature of the relevant control department employee)

Annex №5 to the Public Offer for the conclusion of a Card Agreement (a demand deposit account for an individual)

RULES FOR THE USE OF BANK PAYMENT CARDS
at ECOISLAMICBANK CJSC

Contents

Glossary

1. Authorization – Permission granted by the Issuing Bank to carry out banking transactions using a Bank Payment Card.
2. Card cancellation – Declaring a card invalid and withdrawing it from circulation.
3. Issuing Bank – A bank that is a member of the payment system, which issues cards and is also liable for its obligations to other banks that are members of the payment system.
4. Acquiring Bank – A bank authorized to carry out acquiring activities, which owns a network of terminal devices and facilitates authorizations or transactions via its terminal devices in accordance with the technology and regulations of the relevant payment systems and the legislation of the Kyrgyz Republic.
5. Bank account (hereinafter referred to as the "card account") – An account opened by the Bank for the Cardholder to facilitate the movement of funds and the execution of transactions using the Cardholder's card.
6. ATM – A hardware and software complex for withdrawing and accepting cash, recording of funds to a card, retrieving information on transactions carried out by the cardholder, making cashless payments and issuing transaction receipts for all types of transactions carried out. An ATM is designed to enable the cardholder to carry out transactions independently using his card, without the involvement of an authorized Bank employee. It may hereinafter be referred to as an ATM – Automatic Teller Machine.
7. Card blocking – A complete or temporary prohibition on carrying out transactions using the card.
8. ATM statement – A statement for a card account generated by an ATM at the Cardholder's request. An ATM statement covers a maximum of 10 (ten) recent transactions carried out on the Cardholder's card account.
9. Bank Payment Card (hereinafter referred to as the "card") – A payment instrument intended for the payment of goods, works and services, transfers and other payments, as well as for the withdrawal of cash within the limits of the balance available on the card account. The Card is valid only for the period specified on it. No transactions may be carried out using an expired Card.
10. Cardholder – An individual entitled to use the Card in accordance with the Terms and Conditions of the Card Agreement (a demand deposit account for an individual).
11. Code word – A word (or combination of characters) specified by the Cardholder in the Card Application Form, by which the Bank can identify the Cardholder and provide information on the status of the card account and cards by the telephone.
12. Cash limit(s) – Limits set by the Bank on the maximum amount that can be transacted using the card. Limits may be set both on the amount and currency of a single transaction, and on the total amount of all transactions carried out within a specified period.
13. Interbank Processing Centre (hereinafter referred to as the IPC) – The hardware and software complex of ELKART national payment system of the Kyrgyz Republic, designed to process transactions carried out using ELKART bank payment cards, as well as cards from other systems integrated with the IPC system.
14. Fraudulent transaction – A transaction made using a bank payment card that has not been authorized or confirmed by the cardholder.
15. Permanent balance – The amount of funds determined by the Bank, which is not subject to authorization and constitutes a security deposit provided by the Cardholder to the Bank.
16. Unexpected situation – A situation which cannot be resolved by the built-in automated risk management mechanisms of a particular payment system in accordance with the system's rules and technology, and which requires specially organized action by the staff of the operator or a participant in that payment system to resolve it.
17. PIN – A personal identification number used to authenticate a user for the purpose of carrying out a transaction, i.e. a secret code assigned to each card and intended to identify the Cardholder. The PIN consists of a sequence of four digits.
18. POS terminal – An electronic payment device installed in the Bank's branches for cash withdrawals and in retail and service outlets, used when a Cardholder carries out a card transaction to pay for goods and services using a card.
19. CP – Cash point.
20. RSO – A retail and service outlet equipped with a POS terminal for accepting and processing cards.
21. Stop list – A list of cards within the Payment System that the Bank has prohibited from being accepted as a means of payment.
22. Account statement (hereinafter referred to as the "statement") – A report on the balance of funds in the Cardholder's card account, on movements of funds in the card account and on transactions carried out using the card during a specified period.
23. Transaction – An operation carried out using a card to purchase goods or services, exchange currency or withdraw cash, as a result of which the card account is debited or credited with the transaction amount.

24. Technical overdraft – A debt arising when the total amount of payments (disbursement transactions) exceeds the available balance on a card account.
25. Phishing – A type of online fraud aimed at gaining access to users' confidential data, such as usernames, passwords, personal account details and bank card details. In general, the method of sending mass emails from the Bank, well-known companies or organizations is used, containing links to fake websites that appear identical to the genuine ones but are, in fact, counterfeit. In these emails, the cardholder is politely asked to update or confirm their personal details, and issues with their data are often mentioned. The cardholder is then redirected to a fake website, which looks identical to the genuine one, where they are asked to enter their login details. If the fraudsters obtain the necessary information, this can lead to the theft of personal data or funds.
26. CVV code (card verification value 2) – a three-digit code used to verify the authenticity of the card when making online payments and other types of transactions, printed on the back of the card.
27. A card account – a unique personal bank account opened by the Bank to record the receipt, holding and expenditure of the customer's funds, to which one or more bank cards are linked. It is a tool for cashless payments, transfers, cash withdrawals and loan repayments.
28. Elkart NFC (Near Field Communication) – a contactless technology that allows you to pay for purchases as quickly as possible without handing your card to a third party. To make an instant payment, a bank card supporting NFC technology is held close to the payment terminal at the till without entering a PIN. If the amount of a single payment exceeds 2,000 (two thousand) KGS, you must enter your PIN by inserting the card into the terminal. The retailer will then print a receipt for the cardholder.
29. Payment system – a set of rules, procedures and technical infrastructure (bank cards, terminals, online services) that enables the fast and secure non-cash transfer of funds between participants. It acts as an intermediary between the payer and the payee, processing transactions, authorizing payments and ensuring data protection.

Chapter 1. General Provisions

1.1. The Rules for the Use of Bank Payment Cards (hereinafter referred to as the "Rules") set out the procedure for the issue and servicing of bank payment cards by the Bank, the procedure for carrying out transactions using the cards, and the rules for the secure use of the cards.
1.2. The legal relationship between the Cardholder and the Bank regarding the issue and servicing of cards is governed by the Terms and Conditions of the Card Agreement (a demand deposit account for an individual) (hereinafter referred to as the "Agreement").
1.3. It is prohibited to transfer the card to other persons for their use or as security. A card presented by an unauthorized person shall be subject to confiscation.
1.4. The card is the property of the Bank; upon expiry of the card's validity period, termination of the Agreement, a change in the cardholder's full name, or at the Bank's first request, the card must be returned to the Bank.
1.5. These Rules and the Bank's tariffs are published on the official website of the Bank: at www.eib.kg.
1.6. The Bank has the right to unilaterally amend these Rules by giving notice of such amendments by publishing the information on the official website of the Bank: www.eib.kg, subject to the time limit established by the applicable legislation of the Kyrgyz Republic.

Chapter 2. Card Issuance Procedure

2.1. The Bank issues the card directly to the cardholder or to a person authorized by the cardholder via a notarized power of attorney. Upon receipt of the card, the cardholder must sign the acceptance and transfer certificate or the card issue log.
2.2. The card is issued together with the PIN code in a PIN envelope.
2.3. To protect the funds in the cardholder's card account, the Bank recommends to the cardholder does not disclose the PIN code to third parties and does not keep a written record of it.
2.4. Upon receiving the card, please ensure that the cardholder's name in the Latin alphabet, as printed on the card matches the name in the Latin alphabet on the reverse side of the ID passport, letter by letter.
2.5. The Bank issues card within 5 (five) working days in Bishkek city and within 13 (thirteen) working days in the regions of the Republic, in accordance with the Bank's tariffs.
2.6. In case of an express card issue, the card is issued within 2 (two) working days in Bishkek city and 7 (seven) working days in the regions of the Republic, in accordance with the Bank's tariffs.
2.7. The Bank will not issue a card on an express basis until the express issue fee has been paid in full in accordance with the tariffs.
2.8. If a card is issued but the Cardholder fails to visit the Bank to collect it within 6 (six) months of the date of application, the Bank has the right to cancel the card and not to refund to the Cardholder any fee paid, in full or in part, for its issue and annual maintenance.
2.9. The front of the Card has:

- the Bank's logo;
- the payment systems logo;
- an embedded chip (microprocessor) – considered a more reliable means of protecting information about the Cardholder;
- a 16-digit Card number;
- the Cardholder's surname and first name (or initials of the first name and surname) (in the Latin alphabet). In the case of pre-issued cards, the surname and first name may be omitted from the card;
- the card's expiry date.

2.10. The reverse side of the Card has:
- a dark-colored magnetic strip on which the Cardholder's details are recorded;
- an area designated for the Cardholder's signature;
- the 24-hour MPC telephone number;
- a card verification value (CVV2), which is used for online transactions.

2.11. To prevent damage to the magnetic stripe, the Cardholder must observe the following rules for storing the card:
- do not leave the card near sources of open flame;
- do not place the card near household or other appliances whose electromagnetic fields may corrupt the information stored on the card's magnetic stripe;
- do not subject the card to physical impact;
- do not store the card in wallets with magnetic locks;
- do not leave the card in direct sunlight or at high temperatures above +40 for long periods, as the plastic may warp.
- do not keep the card in the cold at temperatures below –20; the plastic may crack in severe frost;
- do not keep the card near keys or change. Constant friction against metal objects may cause the card's data to be worn away;
- do not carry the card in the back pocket of your trousers; the card may be lost or washed, as you may forget to remove it from your trouser pocket;
- do not use the card to clean dirt or frost from car windscreens.

In the event of damage to the magnetic strip or to the card, the card will be reissued at the cardholder's expense.

2.12. ELKART NFC cards are issued with a contactless payment function; this function cannot be deactivated at the cardholder's request.

2.13. The replacement of a card or the issue of a new card to replace a lost one shall be carried out on the basis of a written application from the cardholder submitted to the Issuing Bank.

2.14. The Card shall also be replaced in the event of expiry, physical damage, disclosure of the PIN, or at the Cardholder's request. The replaced Card must be returned to the Issuing Bank.

Chapter 3. Use of the PIN-code

3.1. When issuing a PIN envelope to the Cardholder, it is necessary to open the PIN envelope immediately upon receipt in order to memorize the PIN code and destroy the insert and envelope.

3.2. Changing the PIN-code at an ATM is carried out in accordance with the instructions (step-by-step procedure) displayed on the ATM screen. To change the PIN at an ATM, the card and the old PIN must be available.

3.3. The combination of digits (4 digits) is chosen at the Cardholder's discretion. Avoid obvious, easily guessed number combinations, such as the last digits of a telephone number, a date of birth, a sequence of identical digits, etc.

3.4. When entering your PIN-code, the digits are not displayed on the screens of electronic devices; instead, they are replaced by a placeholder symbol. It is important to avoid making mistakes when entering your PIN-code. If an incorrect PIN-code is entered three times in a row (regardless of the time interval, and whether using the same or different electronic devices), the card will be automatically blocked and will be retained by the ATM or may be confiscated at a service point until the circumstances have been clarified.

3.5. Card transactions confirmed by entering the PIN-code are deemed to have been carried out by the Cardholder.

3.6. Do not keep your PIN-code with your card, do not write your PIN-code on the card, and do not disclose your PIN-code to third parties.

3.7. If the card is blocked due to an incorrect PIN-code entry, it will only be unblocked upon receipt of a written application from the customer at a branch of the Issuing Bank.

Chapter 4. Use of the Card

- Non-cash payments for goods and services at retail and service outlets that accept card payments.
- Withdrawing cash at bank branches and from ATMs.
- Carrying out transactions online.
- Carrying out transactions via mobile apps and online banking.
- Transferring funds from one card to another.
- Replenishment of the card account at the Bank's cash and payment terminals.

Chapter 5. Card Payment Process at Retail and Service Outlets

5.1. All card service points are equipped with signs displaying the logos of payment systems (e.g. ELKART/VISA/MasterCard/UPI/Mir) to inform cardholders that their card can be used at that location.

5.2. In order to pay for goods purchased or services rendered, the cardholder shall present his card to a member of the outlet. If the card has an NFC contactless module and the terminal supports contactless payment, it is sufficient to hold the card close to the terminal.

5.3. Cashless payments are made within the limits set for the card and the limit set on the terminal by the acquiring bank (the bank that owns the POS terminal).

5.4. All card transactions at retail and service outlets must be carried out in the presence of the cardholder. This is necessary to minimize the risk of unauthorized access to the Cardholder's personal data as shown on the card.

5.5. In some retail and service outlets, you may be asked to present proof of identity when making large purchases. Therefore, when paying for a large purchase by card, the Bank strongly recommends you to carry your passport or another form of identification.

5.6. Upon receiving the card from the cardholder, the retail outlet cashier performs authorization using the POS terminal. To do this, he inserts the card into the POS terminal's card reader, enter the transaction amount using the keypad, or read it via the contactless chip reader. The request is sent to the Bank via communication channels. When the cardholder enters the correct PIN-code and there are sufficient funds in the card account, a receipt is printed in duplicate, confirming the transaction. One copy of the receipt is given to the cardholder. It is essential to check that the details on the receipt are correct. Depending on the technology used, the printed receipt may be signed by the cardholder and the cashier. When paying by card or smartphone using contactless technology, the PIN-code may not be requested within the limit set on the device or card and in accordance with the authorized rules of the payment system.

5.7. It is prohibited to sign a receipt if it does not show the amount that will subsequently be debited from your card account with the Bank, or if other transaction details (such as the date) are missing. If you notice any inaccuracies in the information provided, you must refuse to sign and request that the transaction be cancelled. If a transaction is cancelled, you must obtain a cancellation receipt.

5.8. The Bank strongly recommends you to keep copies of receipts issued as confirmation of card payments for goods and services. Retaining these documents safeguards against any inaccuracies in the debiting of funds from your card account.

5.9. The Bank recommends you to make card payments at retail and service outlets that you trust.

Chapter 6. The Use of the Card in Internet

6.1. Payment for goods or services online using a card includes types of payment that do not require the physical presence of the card at the time of payment, but using the card details, the mandatory of which are the card number, card expiration date, and the embossed name of the cardholder (first name and surname as printed on the card). In addition, when making online payments, card details such as the CVV2 may be requested. To complete the payment, click "Pay" after entering the required details.

6.2. For cards issued under the ELKART national payment system, access to online transactions is granted on the basis of a Cardholder's Application submitted to the Issuing Bank. For ELKART NFC cards, online transactions on websites outside the Kyrgyz Republic are prohibited.

6.3. Online transactions are carried out within the limits set for the card and the limit set by the acquiring bank.

6.4. All liability for the possible consequences of such access, in particular the risk of unauthorized transactions being carried out by third parties using the bank payment card via the internet, rests with the Cardholder. In this regard, the Bank reserves the right not to accept requests for refunds and/or claims relating to such transactions.

6.5. The main issue of the security when making online payments using payment cards is the identification of the cardholder making the payment. The CVV2/CVC2 code is used to make payments at online shops or other online service providers.

6.6. The CVV2/CVC2 code is a three-digit code printed on the reverse side of the card.

6.7. The Bank recommends making purchases only on verified websites of well-known companies.

6.8. When carrying out a transaction online via a website that supports 3D Secure technology, the Cardholder will be prompted to enter a password, which is sent via SMS to the mobile phone number or by email to the address provided by the Cardholder when the card was opened. The SMS password is single-use and is valid for a single purchase only.

6.9. Before carrying out an online transaction, the Cardholder shall:

- Keep his browser updated and install security updates in a timely manner.
- Check the card expiration date in order to ensure it has not been blocked, etc.
- Ensure that the funds on the card are sufficient to make the payment.
- Refrain from carrying out transactions on automatically redirected pages or in pop-up windows.
- Make a payment and confirm an order, the Cardholder is necessary to follow the website's instructions carefully.

6.10. Potential reasons for a payment rejection:

- There are insufficient funds on the card.
- Online payments are prohibited on the card, or other restrictions are set.
- The card has expired.
- The card may be blocked.
- The bank may have imposed a ban on high-risk transactions (gambling, escort services, etc.).

In order to find out the reasons, the Cardholder shall contact the Bank.

6.11. To cancel a payment, either in full or in part, the Cardholder shall contact the online shop's customer support service to initiate a refund.

6.12. It is necessary to analyze the website address (URL) carefully to which you are being redirected. In most phishing cases, even though the website looks identical to the genuine one, the URL may differ from the original (for example, it may end in .com instead of .gov).

6.13. The Customer has the right to refuse access to making payments via the Internet; to do so, he must contact the Bank with his passport to complete an application to deactivate access to online banking.

Chapter 7. Withdrawing Cash from an ATM

7.1. Before using an ATM, you must inspect it for any devices that are not typical of the machine: a PIN pad that is not fitted level, covers over the ATM screen, and other suspicious devices. If any suspicious devices are present, you must refrain from carrying out transactions at that ATM and, where possible, report your suspicions to Bank employees by the telephone number displayed on the ATM or by calling the Contact Centre.

7.2. Withdrawals from an ATM are confirmed by a PIN-code and carried out by the cardholder on a self-service basis, in accordance with the instructions displayed on the ATM screen.

7.3. To cancel the transaction, press the "Cancel" button.

7.4. When entering your PIN-code, ensure that no one else can see it. If you enter the PIN-code incorrectly three times, the card will be blocked and may be retained by the ATM.

7.5. Do not accept assistance from third parties when carrying out transactions.

7.6. Under the Regulations "On Bank Payment Cards in the Kyrgyz Republic", the amount of a single transaction withdrawn by a cardholder via an ATM must not exceed 400 (four hundred) calculation units in the national currency or its equivalent in foreign currency. The single withdrawal limit may vary between ATMs operated by different banks.

7.7. Upon withdrawal of cash, the ATM will return your card and print a receipt.

7.8. It is recommended to keep the receipts issued by the ATM, as they are authenticated by your PIN-code and serve as confirmation of the transaction.

7.9. After the message "Please take your card" appears on the screen, take your card immediately; otherwise, it will be retained by the ATM after 20 seconds, as the ATM will assume that you have forget it.

7.10. It is necessary to collect the cash dispensed by the ATM within 20 (twenty) seconds; otherwise, the security system will be triggered and the ATM will reclaim the cash. This measure is necessary to minimize the risk of losing funds when withdrawing cash from ATMs.

7.11. If the ATM retains your card or cash, do not walk away immediately; ensure that they have indeed been retained. Otherwise, once you have moved away from the ATM, it may return your card or dispense the cash.

7.12. A card transaction for a valid card, even when the correct PIN-code is entered, may be declined for the following reasons:

- The requested amount cannot be dispensed in banknotes from the ATM's cash cassettes. You should request an amount that is a multiple of the minimum banknote denomination specified in the instructions for that ATM.
- The amount requested exceeds the single-transaction limit, which is determined by the dimensions of the ATM's cash dispenser. You will need to split the requested amount into smaller amounts and repeat the

transaction several times.

- The amount requested exceeds the cardholder's available balance. You can request a smaller amount; to check the exact amount, use the function to print out your card account balance.
- The amount requested exceeds the daily limit available to the cardholder on this machine. Please contact the branch where your account is held to withdraw the required amount at the bank counter.
- When withdrawing cash from an ATM, ensure that the ATM accepts cards from the payment system you require (ATMs usually display the logos of the payment systems they support, as per clause 6.1.).

Chapter 8. Transferring funds from card to card

8.1. You can transfer funds from one card to another using the "CardEX" money transfer service via ATMs, following the instructions displayed on the ATM screen.
Note: the ATM must support this function. Transfers can be made to any ELKART card processed by MPC CJSC.

8.2. Money transfers via mobile apps. To transfer funds via a mobile app, you must know the full card number and, in some cases, the expiry date of the recipient's card, as well as specify the transfer amount.

Chapter 9. Topping up of the Card Account

9.1. You can top up your card account in one of the following ways:

- in cash at any branch or savings office of the Bank;
- by scriptural transfer from other banks. You will need to obtain the card account details beforehand;
- at the payment terminals of the Bank;
- at the payment terminals of the Bank, as well as at terminals offering the Elkart card top-up service;
- by bank transfer via mobile apps.

Chapter 10. Circumstances Leading to Card retaining by an ATM

10.1. Reasons for a card retaining by an ATM:

- the card has been placed on a "hard" stop list (blocked) by the issuing bank;
- if the card's PIN-code is entered incorrectly more than 3 (three) times;
- the card has expired;
- a communication failure;
- a fault with the ATM.

10.2. If your card is retained by an ATM, you must follow these instructions:

- first of all, you must ensure that the card has been retained and that the ATM will not issue the card to the next customer;
- if the ATM has retained the card, you must contact the bank that installed the ATM and the Issuing Bank. The contact details of the bank that installed the ATM and its telephone numbers are usually displayed on the ATM or near the ATM's location;
- after contacting the bank that operates the ATM, explain the situation and ask for details of when and how you can receive your card;
- If you are unable to identify the bank that operates the ATM, you should call the bank that issued your card and provide the country, town, street and house number where the ATM is located. The Bank's specialists will provide the necessary advice on how to proceed;
- You must have your identity document to receive your card/

Chapter 11. Procedure for Card Loss or Theft

- In the event of a lost or theft of the card, you must immediately contact the Bank (or the Processing Centre or any branch of the Bank in your area) with a verbal or written request to block the card (a statement):
- Contact Centre of the Bank: + 0312 900 800, 0555 900 800, 0703 900 800, 0775 900 800; 0996 (312) 90 67 19 (during working hours).
- MPC Call Centre: +996 (312) 63 76 96; +996 (312) 66 43 25 (24 hours a day)

11.1. The sooner you inform the Bank of the loss or theft of your card, the less likely it is that unauthorized persons will be able to access the funds on the card.

11.2. The cardholder is liable for card transactions carried out before the card is blocked and is released from such liability from the date the card is blocked.

11.3. If a card previously reported as lost or stolen is found by the cardholder, the Bank must be notified immediately. Do not attempt to use the card, as it will be retained by the ATM. You must contact the Bank to have the card unblocked or reissued.

11.4. The Bank strongly recommends you to check your card account statement after receiving the card to ensure that no unauthorized transactions have been made on the card.

11.5. If the card has been found by an unauthorized person, or if third parties have had access to it, it is recommended that the card be reissued to prevent data compromise and unauthorized transactions.

Chapter 12. Unexpected situations in the payment system

12.1. The following unexpected situations may arise in the payment system:

- power cuts;
- communication channel failures;
- system hardware and software failures;
- force majeure events (fire, flood, earthquake, etc.).

12.2. in the event of any of these situations in the payment system, the Bank shall not be liable for the fulfilment of its obligations under the Agreement.

12.3. The Bank shall take all possible measures to ensure the uninterrupted operation of the equipment and systems involved in the provision of card transaction services.

Chapter 13. Security rules for cardholders to prevent card fraud

13.1. It is prohibited to transfer or sell a card to a third party; in case of transfer of the card or sale, the cardholder is liable in accordance with the legislation of the Kyrgyz Republic.

13.2. Do not disclose your full card number, CVV code, name on the card or PIN to unauthorized persons. This is confidential information; fraudsters could use it to gain access to your funds.

13.3. Keep your card in a safe place. Do not leave it in places where someone could take it and/or copy the card number, signature sample, CVV code, first name and surname on the card, or any other card details.

13.4. In order to prevent damage to the magnetic strip, do not keep your card in close proximity to sources of electromagnetic radiation (mobile phones, televisions, microwave ovens, audio and video equipment, etc.). Take care when making payments in places where magnetic coding of goods is used – this may result in the card being rejected or processed incorrectly at ATMs and POS terminals. Use of the card by a third party is regarded by the Bank as a serious breach of these Rules and may result in the termination of the Agreement at the Bank's discretion.

13.5. It is necessary to keep your PIN confidential. Disclosing your PIN to a third party (a relative, colleague, friend, etc.) may lead to unauthorized use of the card, i.e. the expenditure of funds belonging to the Cardholder. Transactions carried out by entering the PIN-code are deemed to have been carried out by the Cardholder and are not subject to dispute.

13.6. It is prohibited to keep the card together with the PIN-code; it is also prohibited to write the PIN-code on the card or in documents kept alongside the card.

13.7. When making a purchase, do not lose sight of your card. You must take your card immediately after the transaction is complete and verify the authenticity of the card.

13.8. At retail outlets, all card transactions must be carried out in your presence.

13.9. Before carrying out a transaction at an ATM, check for any visible signs of a fault with the machine; if you notice any unauthorized devices near or on the ATM, report this to the bank operating the ATM and use a different ATM.

13.10. Do not use ATMs displaying a message asking you to use another ATM. Banks do not display such messages.

13.11. Where possible, try to use ATMs with which you are already familiar. Otherwise, choose ATMs in well-lit and convenient areas.

13.12. Do not allow anyone to distract you whilst you are at an ATM.

13.13. It is recommended to keep all receipts for future monitoring of your expenditure, and do not dispose of receipts in rubbish bins in public places.

13.14. The Bank strongly advises against entering your card details (as printed on the card) when requested by suspicious websites, or when requested by manufacturers of any mobile phones (in cases of uncertainty or where information is limited or unavailable), as there is otherwise a risk of funds being stolen or withheld without the Cardholder's knowledge.

13.15. Where possible, it is recommended to use ATMs during daylight hours; at night, choose well-lit areas and ensure that strangers do not stand too close whilst you are carrying out a transaction.

13.16. When entering your PIN-code, it is necessary to make sure that no unauthorized persons can see it.

13.17. It is necessary to update the contact details provided to the Bank so that the Bank can contact the Holder by phone/email/SMS, for example, in case of a suspicious card transaction.

13.18. Follow the principles of online safety and do not click on links sent in suspicious or unclear emails, via social media, messaging apps, etc., or from people you do not know.

13.19. Do not download attachments from emails you were not expecting.

13.20. Ensure your passwords are securely protected and do not disclose them to anyone.

13.21. Do not disclose your personal details to anyone – whether by telephone, in person or via email.

13.22. Carefully check the website address (URL) to which you have been redirected. In most phishing cases, even though the website looks identical to the genuine one, the URL may differ from the original (for example, ending in .com instead of .gov).

13.23. Keep your browser updated and install security updates promptly.

13.24. If you notice a disputed transaction on your card statement, you must contact a Bank branch to clarify the nature of the amount spent. In the event of unauthorized use of funds on your card, you must submit a claim statement. A fee for processing the claim will be charged in accordance with the Bank's tariffs.

13.25. In the event of suspected fraudulent or unusual card activity, the Bank has the right to block the card until the matter has been clarified or confirmed with the Cardholder.

Chapter 14. Card restrictions

14.1. In order to minimize the risk of unauthorized card transactions, the Bank has the right to impose restrictions and limits on card transactions. The Bank determines the level of such restrictions and limits, as well as the conditions, timeframes and procedure for setting them, at its own discretion. The Bank sets daily limits on cards. The cardholder may carry out transactions using the Card within the daily limits, a list of which is available on the website of the Bank: www.eib.kg.

14.2. The limit restrictions set by the Bank may be amended upon the cardholder's written request to the Bank, subject to the approved limits.

14.3. The Bank has set additional restrictions on contactless cards:

- carrying out transactions without entering a PIN-code within the limits set in accordance with the Bank's tariffs;
- carrying out transactions requiring a PIN-code in excess of the limits set in accordance with the Bank's tariffs.

Chapter 15. Card expiration date and termination of the Agreement

15.1. The card specifies its expiration date (month and year). The card is valid until the end of the last day of the month indicated on it. All expired cards shall be blocked and must be returned to the Bank.

15.2. The Cardholder has the right to close the card and terminate the Agreement unilaterally by submitting an application for the card's cancellation.

15.3. The Bank has the right to block or cancel the card and terminate the Agreement with the Cardholder in the event of the Cardholder's failure to comply with the terms of these Rules and the Agreement.

15.4. Upon termination of the Agreement, the Cardholder must discharge any debt to the Bank and return all cards issued under their card account.

15.5. In the event of termination of the Agreement at the initiative of either party, the annual service fee and any other fees paid by the Cardholder shall not be refunded.

15.6. Any cash balance on the card account shall be issued if there is no debt owed to the Bank.

Chapter 16. Claims procedure for card transactions at ATMs

16.1. In case of non-withdrawal of funds at the ATM:

The Customer must submit a claim to any branch or savings office of the Bank, stating his full name, details of their identity document, contact details, the location of the ATM, and the date and time the card was retained. The application must be verified by presenting documents identifying the Cardholder and must be signed by the Cardholder in his own hand.

16.2. The review period for consideration the application is 30 (thirty) calendar days.

16.3. A statement of claim with a financial claim for a disputed transaction is submitted within 30 (thirty) calendar days from the date of the transaction. At the end of this period, the Bank has the right not to accept a claim statement from the Cardholder.

16.4. The dispute resolution process is as follows:

- following the submission of a written statement by the Cardholder, the Bank shall conduct an investigation of the claim transaction for compliance with the validity of the transaction. The Bank has the right to request additional documents (payment receipt, ATM withdrawal receipt) confirming that the transaction took place;
- if it is confirmed that funds were incorrectly withdrawn through no fault of the Cardholder, the Bank shall refund the funds.

- the period of review the claim and making decisions by the Bank, depending on the reasons, may take up to two months.

16.5. The Bank refuses to satisfy the Cardholder’s claims regarding the shortages upon receipt of funds from the ATM in the absence of a surplus in the ATM, determined by an audit / recalculation of ATM funds made on the basis of a written application from the Cardholder.

16.6. The Bank is obliged to provide promptly report information to the authorized body, in accordance with the applicable legislation of the Kyrgyz Republic, in case of detection of suspicious transactions, including fraudulent ones, on the Cardholder’s card.

Chapter 17. Final provisions

17.1. You should notify the Bank within 5 (five) days of any changes to the details provided in the Application Form and other documents relating to the issue of the card by submitting the documents reflecting such changes to the Bank. The Bank is not liable for any consequences arising out of a failure to notify of such changes in a timely manner.

17.2. The Cardholder unconditionally agrees that any notifications, messages and other legally significant information sent by the Bank to the Customer via SMS, push notifications, email or other electronic communication channels using the contact details provided by the Customer, shall be deemed to have been duly sent and received by the Customer from the date they are sent by the Bank, regardless of whether the Customer has actually familiarized with their content.

17.3. Data from the Bank’s processing systems, payment systems and/or processing centers shall be deemed accurate and to confirm the fact, amount, date and other parameters of a transaction carried out until proven otherwise in accordance with the procedure established by the legislation of the Kyrgyz Republic and the rules of the relevant payment system.

17.4. The Bank has the right to refuse to execute a transaction, suspend services, restrict the use of the card or terminate the Agreement unilaterally if there are indications of suspicious transactions, fraud, money laundering, terrorist financing, sanctions risks, as well as in the event of a breach by the Customer of the requirements of the legislation of the Kyrgyz Republic, the regulatory acts of the National Bank of the Kyrgyz Republic and these Rules.

Statement/Consent of the Customer (acceptance)
to the public offer for the conclusion of a Card Agreement
(a demand deposit account for an individual)

EcoIslamicBank Closed Joint-Stock Company (hereinafter referred to as the “Bank”), acting in accordance with the Civil Code of the Kyrgyz Republic, the Law of the Kyrgyz Republic “On Banks and Banking Activities”, and the regulatory legal acts of the National Bank of the Kyrgyz Republic, hereby offers an individual the opportunity to enter into a “Card” Agreement by accepting the Public Offer dated ___________ ‘__’, 202___, published on the website of the Bank.

The text of the Public Offer and all annexes thereto are available on the official website of the Bank: (https://eib.kg/static/documents.html.)

1. Customers details:

Surname, first name and middle name	
Date of birth	
Information about the identity document	issued (by) ________________ dated __________________
Contact phone number	
E-mail address	

2. Service conditions

Issuing a bank card: Yes ☐ No ☐
(The bank card is issued exclusively in KGS)
account currency: KGS ☐ USD ☐ EUR ☐ RUB ☐ KZT ☐ CNY ☐
Other currency used by the Bank_______________________________
(specify)

3. Customer’s Application and Acceptance of the Public Offer

I, the undersigned, hereby confirm that:
— prior to signing this Application, I have familiarized with the Public Offer of the Bank for the conclusion of the “Card” Agreement, published on the official website of the Bank, as well as with all its annexes;
— I understand the legal nature of the Public Offer and confirm that this Application constitutes my full and unconditional acceptance of all its terms and conditions;
— I agree that the “Card” Agreement shall be deemed to have been concluded from the date the Bank accepts this acceptance.

4. Confirmation of familiarization with the applications

I confirm that I have read and agree to the following documents, which form an integral part of the “Card” Agreement:

1. Annex № 1 – Consent to the collection, processing, storage and transfer of personal data, including consent to the transfer and storage of my data by the Bank to Interbank Processing Centre CJSC;
2. Annex № 2 – Customer Questionnaire (I confirm the accuracy of all the information provided);
3. Annex № 3 – Application for the opening of an account; it has been explained to me and I understand that the Bank has the right to unilaterally amend fees, debit funds from the account without my consent, and terminate the agreement;
4. Annex № 4 – Application for the issue and servicing of a bank card;
5. Annex № 5 – Card usage rules, including the procedure for receiving transaction notifications, the conditions for blocking the card and the procedure for obtaining funds in the event of the card being lost;
6. Annex № 6 – The Bank’s Tariffs, including fees for account maintenance, currency conversion and other banking transactions.

5. **Disclosure of information and protection of the Customers rights**

I confirm that, prior to the conclusion of the agreement, the Bank:

— provided me with complete, accurate and accessible information regarding the terms and conditions of the banking product;
— explained my rights and obligations as a Customer of the Bank (to monitor changes to the terms and conditions of the Bank's Offer and its annexes, as published on the Bank's website, noting that all changes come into effect within 10 days of publication on the Bank's website);
— informed me of the potential financial risks connected with the use of the account and bank card;
— ensured that I could obtain advice and clarification through the official communication channels of the Bank.

6. **Personal data and identification**

I hereby consent to the Bank for the collection, processing, storage, updating and transferring my personal data in the cases and in the manner provided for by the legislation of the Kyrgyz Republic, as well as carrying out identification and verification procedures for the purposes of combating money laundering and terrorist financing.

7. **Legal confirmation**

I hereby confirm that, in accordance with paragraph 3 of Article 395, as well as Articles 399 and 402 of the Civil Code of the Kyrgyz Republic, I hereby fully and unconditionally accept all the terms and conditions and enter into a "Card" Agreement with the Bank by accepting the Public Offer.

The text of the Public Offer and all annexes thereto are available on the official website of the Bank and are valid in electronic form. In the event of any discrepancies, the version published on the website of the Bank https://eib.kg/static/documents.html and the current one.

Any changes to the terms of the Offer and the tariffs shall be published on the website of the Bank and shall come into force within 10 days of publication.

"Offer" QR code

QR code of "Tariffs for services provided to individuals"

8. **Customer's warranties**

I confirm that the information provided is complete, up to date and accurate, and undertake to notify the Bank in writing of any changes within 5 calendar days of such changes taking effect.]

I consent to receive notifications, messages and other information from the Bank by the contact details provided by me in this Application and Questionnaire.

This Application/Consent (acceptance) of the Customer is a document confirming the conclusion of the "Card" Agreement in accordance with the requirements of the National Bank of the Kyrgyz Republic.

Please accept the signature in the box as a sample of my signature for bank documents.

Full name of the Customer ____

Signature of the Customer _________________________ Date _____________