

CONDITIONS FOR OBTAINING A LOAN

Bishkek

date of conclusion of the contract

These Conditions for obtaining a loan from O!Bank OJSC (Is the successor to all rights and obligations of OJSC 'Halyk Bank Kyrgyzstan) are an official offer - a Public Offer (hereinafter referred to as the Offer) of O!Bank OJSC (hereinafter referred to as the Bank/Lender) to eligible and capable individuals who meet the requirements of the Bank to enter into a loan agreement with the Bank, the terms of which are contained in this Offer.

The terms of the Offer become valid from the moment of acceptance of this Offer by an individual (hereinafter referred to as the Borrower). Acceptance of the Offer, namely the Borrower's consent to join the Offer and enter into a Loan Agreement, is the submitted Loan Application (hereinafter referred to as the Application). The application is submitted through remote service channels/separate structural divisions of the Bank. The Borrower's acceptance is complete, irrevocable, unconditional, is an integral part of the Loan Agreement and, in accordance with Article 402 of the Civil Code of the Kyrgyz Republic, means the conclusion of the Loan Agreement and the Borrower's acceptance of all the terms of the Offer/Loan Agreement.

These Loan Terms/Loan Application/Loan Agreement, duly completed and signed by the Borrower, collectively constitute a Loan Agreement concluded in writing between the Borrower and the Bank.

The Bank has the right, at its discretion, to unilaterally make changes to the terms of the Offer/Loan Agreement/Bank Tariffs by notifying the Borrower/Client of such changes at least 10 (ten) business days before they enter into force, by posting on the Bank's official website www.obank.kg.

At the same time, the changes made become mandatory for the Bank and the Borrower/Client from the moment they come into force. The risk of untimely review of the Offer/Loan Agreement/Bank Tariffs is borne by the Borrower/Client. By continuing to use the Bank's services, the Borrower confirms his full and unconditional consent/acceptance of the changes and additions made to the Offer/Loan Agreement/Bank Tariffs. At the same time, all versions of previous editions of the Offers are posted by the Bank on the official website of the Bank www.obank.kg and the Borrower has the right at any time to review the current and previous editions of the Bank's Offers.

1. Subject of Agreement

1.1. The Bank, after approval of the authorized body of the Bank, provides the Borrower with funds as a loan in non-cash form on the terms of urgency, payment and repayment for consumer purposes that do not contradict the Bank's loan policy.

1.2. The Borrower undertakes to return the amount of money received as a loan and pay interest for using the loan, taking into account all taxes provided for by the legislation of the Kyrgyz Republic), in accordance with the terms of this Offer and the Loan Agreement.

2. Terms of loan

2.1.

Type of client/borrower identification	Minimum loan amount	Maximum loan amount
Remotely identified	1000 (one thousand) som	15,000 (fifteen thousand) som During one calendar month, the total amount of loans should not exceed 30,000 (thirty thousand) som

Identified by the Bank	1000 (one thousand) som	200,000 (Two hundred thousand) som (inclusive) when signing with a simple electronic signature,
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The minimum and maximum loan amounts can be changed by the Bank unilaterally in the event of changes in the legislation of the Kyrgyz Republic/internal regulatory documents of the Bank.

2.2. **Loan term – from 1 (one) to 24 (twenty-four) months.**

2.3. The loan repayment method is annuity.

2.4. The loan currency is Kyrgyz som.

2.5. Commissions – according to the Bank's Tariffs posted on the Bank's official website www.obank.kg.

2.6. The amount and term of the loan are determined on the basis of the Borrower's Application and based on the results of the analysis carried out by the Bank:

2.6.1. The Bank does not accept/cannot consider 2 (two) or more Borrower Applications for a loan in same period of time;

2.7. The date of issuance of the Loan is the date of crediting funds to the Borrower's bank account opened with the Bank. The date of repayment of the Loan is the date of reflection of the transaction to repay this debt on the Borrower's loan account. The date of issue and the Date of repayment of the Loan amount in full are taken as one day, with the year being taken equal to 360 calendar days, and the month equal to 30 calendar days.

2.8. Repayment of the Loan amount and payment of interest on the Loan within the terms provided for in the Repayment Schedule can be carried out without acceptance by the Bank by debiting funds from all accounts of the Borrower.

2.9. The Borrower hereby expresses its unconditional agreement with the Repayment Schedule, which will be drawn up by the Bank on the day/moment of disbursement of the Loan amount and presented to the Borrower for signature, as well as with the Repayment Schedules that will be provided by the Bank in the future, in the event of partial early repayment of the Loan. The repayment schedule is an integral part of the Loan Agreement.

2.10. If the date of repayment of the Loan or the date of payment of interest falls on a holiday or weekend, then the repayment of the Loan or payment of interest is carried out on the business day following the corresponding holiday or weekend.

2.11. The accrual of interest begins from the date of issuance of the Loan specified in paragraph 2.7 of the Offer and ends on the date of full repayment of the entire principal amount of the loan.

2.12. Partial/full early repayment of the Loan is allowed at any time from the moment the Loan is issued without charging any commissions, penalties or other payments in accordance with the requirements of the legislation of the Kyrgyz Republic.

2.13. In case of partial early repayment of the Loan (principal debt), the repayment schedule is recalculated for the remaining amount of the Loan (principal debt) and the remaining loan period, while the interest rate remains unchanged.

2.14. In case of early repayment of the loan, the Borrower pays the actually accrued interest, as well as other costs incurred as of the date of early repayment.

2.15. The loan application is submitted by the Borrower in electronic form through remote banking services (mobile application "My O!+ Bank" / other remote service channels). Receipt of the Application by the Bank is considered the conclusion of the Loan Agreement (the Loan Agreement is signed by the Bank by affixing an electronic digital signature of an authorized person (in case of technical

implementation)). An Application/Loan Agreement/Repayment Schedule signed with an electronic signature is recognized as equivalent to an Application/Loan Agreement/Repayment Schedule on paper signed with the Borrower's own signature.

2.16. A one-time code/other method of signing a document by the Borrower is used as the Borrower's electronic signature. An electronic signature/other method of signing a document is an analogue of the Borrower's handwritten signature. The Borrower's use of an electronic signature/other method of signing a document gives rise to the same legal consequences as when affixing a handwritten signature in accordance with the legislation of the Kyrgyz Republic. The conditions and procedure for using a simple electronic signature and the Borrower signing an agreement with an analogue of a handwritten signature are applied in accordance with the Procedure for using a simple electronic signature by individuals at O!Bank OJSC.

2.17. Signed in the manner established by paragraphs 2.15 and 2.16 of the Offer, the Application/Loan Agreement/Repayment Schedule is published by the Bank in the interface, and the Client is obliged to download the specified documents on the day of receipt of the Loan for further use. If necessary, the Client has the right to apply to separate structural divisions of the Bank to obtain paper versions of the Application/Loan Agreement/Repayment Schedule/other necessary documents.

2.18. The procedure for signing the Application and other documents / relations between the Bank and the Borrower on the use of an electronic signature / other method of signing a document is regulated in accordance with the Procedure for the use of a simple electronic signature by individuals at O!Bank OJSC, published on the Official website www.obank.kg and /or on information stands in separate structural divisions and/or in the "My O!+Bank" mobile application, as well as by the legislation of the Kyrgyz Republic.

2.19. The Bank may apply additional measures, including identity verification through the "My ID" system (a system for secure authentication and identification of users). If necessary, the Borrower/Client undertakes to provide all necessary information and undergo the verification procedure established by the Bank.

3. Rights and obligations of the Bank

3.1 . The bank has the right to:

3.1.1. Write off funds from the Borrower's accounts opened with the Bank to repay the Loan amount and pay interest in accordance with the Repayment Schedule, amounts of one-time commissions, as well as fines, penalties and expenses of the Bank without acceptance. Moreover, in the case of direct write-off of funds in a currency other than the currency of payment and/or expenses incurred by the Bank, conversion (currency exchange) of the written-off funds is carried out at non-cash exchange rates established by the Bank at the time of write-off.

3.1.2. Request and receive from the Borrower all necessary information and documentation, including such about the financial condition of the Borrower, check his financial and economic situation at any time.

3.1.3. Require the Borrower to repay the loan debt ahead of schedule along with the due interest, penalties/expenses and/or collect the debt by directly debiting funds from the Borrower's accounts in the event of:

- violation by the Borrower of the terms of the Loan Agreement;
- untimely repayment of the principal debt on the Loan/interest according to the Repayment Schedule;
- misuse of the Loan or the Borrower's refusal to provide information, the Borrower's financial condition and other necessary data/documents relating to its activities;
- deterioration of the financial and economic condition of the Borrower or detection of facts of the Borrower providing false information about himself and his financial condition;

- declaring the Borrower insolvent in accordance with the established procedure;
- in other cases at the discretion of the Bank, justified by the norms of the legislation of the Kyrgyz Republic and internal regulatory documents of the Bank.

3.1.4. Demand from the Borrower the proper fulfillment of all obligations under the Loan Agreement, payment of penalties and compensation caused by improper fulfillment of obligations, losses, and also apply other liability measures against the Borrower provided for by the legislation of the Kyrgyz Republic and this Offer.

3.1.5. Fully or partially assign his rights and/or obligations under the Loan Agreement/Offer, as well as in transactions related to ensuring the repayment of the loan by the Borrower, to another person without the consent of the Borrower in compliance with the relevant requirements of the legislation of the Kyrgyz Republic.

3.1.6. Provide/disclose **information contained in the Offer/Loan Agreement, as well as any information (including personal information)** about the Borrower to shareholders, affiliated and related persons of the Bank.

3.1.7. Request and exchange information regarding loans of the Borrower and his close relatives in loan institutions from the Borrower himself, through loan bureaus and/or in another way.

3.1.8. Record outgoing telephone conversations with the Borrower carried out by the Bank if the Borrower fails to fulfill obligations under the Loan Agreement/Offer and store these call records for 6 (six) months from the date of conversation record and, if necessary, download call records and call data from the Bank's systems and provide them to third parties.

3.1.9. Provide the necessary documents and data on the Loan Agreement/Offer/Borrower in the form of information:

- to the Loan Bureau to form the Borrower's loan history;
- to the authorized state/law enforcement agencies of the Kyrgyz Republic in accordance with the requirements of the current legislation of the Kyrgyz Republic.

3.1.10. Unilaterally change and/or supplement the general terms of the Offer by posting the amended text of this Offer on the Bank's website and/or information stands in separate structural divisions of the Bank. Post all versions of the Offers on the official website of the Bank www.obank.kg.

3.1.11. Unilaterally close the bank account opened for the Client for crediting the loan amount in the event of the latter's refusal of the Loan.

3.1.12. In case of a major change in financial market conditions, as well as for reasons related to changes in macroeconomic factors in the country, such as:

- changes in conditions in the banking services market;
- significant change in the exchange rate of the national currency;
- increase in inflation rate;
- increasing the discount rate of the National Bank of the Kyrgyz Republic, revise/change the terms and conditions of the Loan Agreement/Offer/additional agreements, including increasing the interest rate on the Loan, the amount of commissions, penalties and other expenses, with written notification to the Borrower of such changes 30 (thirty) calendar days with the repayment schedule attached, in the manner established by the Loan Agreement/Offer.

The parties agreed that signing an additional agreement to change the interest rate and repayment schedule is not required.

3.2. The Bank undertakes to:

3.2.1. Charge interest and penalties for the Borrower's use of the Loan in accordance with the terms of the Loan Agreement/Offer.

3.2.2. Draw up a new repayment schedule in the case provided for in paragraph 2.13 of the Offer, on the day of early repayment.

3.2.3. Provide within 3 (three) working days at the request of the Borrower information on obtaining a loan and on compliance with loan discipline by the Borrower on this loan for its provision to another financial loan institution, as well as clear and accurate information about the Borrower's account (account statements, balance status, confirmation of loan payment and other necessary information).

3.2.4. Stop accrual of penalties (fines) after 15 days from the date of sending the notice of the beginning of the debt collection procedure on the Borrower's loan, while the amount of the penalty accrued for the entire period of the loan must not exceed 10% of the amount of the loan issued.

3.2.5. Provide the Borrower, upon his request, with statements from the bank account opened in the process of executing this Offer/Loan Agreement within 5 (five) banking days. Each statement indicates the amount of funds used by the Borrower, made in writing.

4. Rights and obligations of the Borrower

4.1. The borrower has the right to:

4.1.1. Refuse to receive a Loan during the period after acceptance of the terms of the Offer/conclusion of the Loan Agreement and until the receipt of the Loan amount/crediting of the Loan amount to the Borrower's bank account.

4.1.2. Repay the Bank ahead of schedule all or part of the debt under the Loan Agreement subject to the conditions of paragraphs 2.12 – 2.14 of the Offer.

4.1.3. Request an updated Loan repayment schedule and interest in electronic form in case of early partial repayment of the Loan.

4.1.4. Transfer to third parties his rights and/or obligations under the Loan Agreement/Offer only after the preliminary written consent of the Bank in compliance with the relevant requirements of the legislation of the Kyrgyz Republic.

4.1.5. Receive consulting and other assistance on issues within the competence of the Bank.

4.1.6. Contact the Bank with a request to extend/restructure the Loan.

4.1.7. At any time convenient for the Borrower, while continuing to use the Bank's services, review the Bank's current Offer, as well as its previous versions on the Bank's official website www.obank.kg.

4.2. The Borrower undertakes to:

4.2.1 Repay the Loan and interest according to the Repayment Schedule.

4.2.2 Ensure the intended use of the Loan and not transfer the received Loan to third parties, including Bank employees. In case of improper use of the Loan, pay the Bank a fine in the amount established by the Bank's Tariffs.

4.2.3. On the day of receiving the Loan, sign the Loan Agreement and Repayment Schedule presented by the Bank and make further repayment of the Loan and pay interest on the Loan strictly in accordance with the procedure specified in paragraphs 2.9. – 2.14 of the Offer.

4.2.4. In the event of early repayment by the Borrower of the entire amount of the Loan before the expiration of the Loan Agreement, contact the Bank with the intention of early repayment of the entire amount of the Loan received.

4.2.5. Sign a new Repayment Schedule on the day of partial early repayment in each specific case of its recalculation and repay the Loan and pay interest for using the Loan in accordance with the new Repayment Schedule specified in subclause 3.2.2 of the Offer.

4.2.6. Timely and in full pay the Bank for operating and other expenses related to the Offer/Loan Agreement, in accordance with the Tariffs of the Bank and other organizations in the manner determined by the Bank in the notice/information message.

4.2.7. Carry out operations to receive and transfer funds to be received by the Borrower under any transactions only through the Borrower's bank accounts opened with the Bank.

4.2.8. Immediately notify the Bank of all circumstances that could negatively affect the timely repayment of the Loan, payment of accrued interest and other payments provided for in the Offer/Loan Agreement, including:

- when third parties seize the Borrower's property/accounts in any financial and loan organizations;
- upon receipt of claims sent to the Borrower by third parties; about proceedings in government/law enforcement and judicial authorities; on the collection of funds, on the recovery of property from the Borrower;
- if there is a criminal case initiated against the Borrower and/or their close relatives, as well as affiliated/related persons;
- when taking into custody or applying any other coercive measure against the Borrower and/or their close relatives, as well as affiliated/related persons;
- under any other circumstances that could negatively affect the return of the provided Loan.

4.2.9. At the first request of the Bank, provide information and documents relating to the activities of the Borrower and the operations carried out by him in accordance with the requirements of the current legislation of the Kyrgyz Republic regulating the issues of combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds (within 3 (three) banking days).

4.2.10. At the Bank's request, provide financial statements and other documents, including those confirming the Borrower's use of the Loan for its intended purpose.

4.2.11. Download the Application/Loan Agreement published by the Bank in the interface on the day of receiving the Loan (paragraph 2.17).

4.2.12. Do not assign rights and obligations under the Loan Agreement/Offer to a third party without first obtaining the written consent of the Bank.

4.2.13. Notify the Bank within 5 (five) banking days in case of changes in bank details, personal data, residential addresses, Borrower registration, authorized number and email address, providing updated relevant information.

4.2.14. Provide information on the availability of loans from other financial loan institutions, including loans from spouses, parents and children, and on compliance with loan discipline on these loans at least once every six months. During the period of validity of the Offer/Loan Agreement, when receiving a parallel loan from another financial and loan organization, obtain written approval from O!Bank OJSC.

4.2.15. Provide the Bank with a complete list of all the Borrower's bank accounts in all other banks (organizations carrying out certain types of banking operations and other loan institutions) in the territory of the Kyrgyz Republic and beyond, as well as information on the existence and amount of the Borrower's debt to them. Notify the Bank about the opening of new bank accounts in any banks (organizations carrying out certain types of banking operations and other loan institutions) on the territory of the Kyrgyz Republic and abroad (with the number of such account and the name of the bank).

4.2.16. Carry out its activities taking into account respect for the environment, health and safety in accordance with the standards in force in the Kyrgyz Republic.

4.2.17. Upon the first request of the Bank, provide the latter with:

a) Contracts, agreements with all annexes and additions to them;

b) Financial information (balance sheets, reports on the results of financial and economic activities, cash flow reports, etc.), conclusions of audits and audit commissions, as well as other information of a

financial and economic nature and documents that allow obtaining information regarding the financial condition of the Borrower and his use of Loan.

4.2.18. If the borrower has a legally registered marriage, obtain the consent of the spouse to receive a loan (in writing), and also provide the said consent to the Bank at the first request of the latter.

5. Responsibility of the Parties

5.1. In case of violation of the terms of the Offer/Loan Agreement, the Parties are liable in accordance with the requirements of the current legislation of the Kyrgyz Republic and the Offer/Loan Agreement.

5.2. The parties hereby, agreed that all expenses of the Bank, including, but not limited to: expenses for debt collection under the Loan, legal costs, postal/courier costs, are reimbursed by the Borrower.

5.3. If the deadlines for repayment of Loans and payment of interest on them are violated, the Bank has the right to collect from the Borrower a penalty in the amount of the one-day interest rate specified in Section 1 of the Loan Agreement, from the amount of overdue debt on the Loan and/or interest on it for each day of delay. In this case, the amount of the penalty accrued for the entire period of the loan must not exceed 10% (ten) percent of the amount of the loan issued.

5.4. If misuse of the Loan is detected, the Bank has the right to require the Borrower to pay a fine in accordance with the current Tariffs of the Bank and by decision of the authorized body of the Bank, as well as present the amount of debt under the Loan for early repayment.

6. Confidentiality

6.1. The parties to the Offer/Loan Agreement agreed that information about the existence and conditions of the Offer/Loan Agreement, as well as financial, commercial and other information received by them during the acceptance of the Offer/conclusion and execution of the Loan Agreement, is confidential information.

6.2. Transfer of confidential information to third parties, publication or other disclosure by one Party is possible in cases expressly provided for by this Offer/Loan Agreement and the legislation of the Kyrgyz Republic, with the exception of cases of untimely repayment of the Loan/Instruments and payment of interest by the Borrower.

6.3. In case of disclosure or dissemination of confidential information of the other Party by any of the Parties in violation of the requirements of the Offer/Loan Agreement, the guilty Party shall be liable in accordance with the legislation of the Kyrgyz Republic with compensation for losses incurred by the other Party as a result of disclosure of such information, except for cases of untimely repayment of the Loan and payment percent by the Borrower.

6.4. The provisions on confidentiality (and bank secrecy) provided for in this section do not apply to the following cases:

- a) assignment of rights and obligations under the Offer/Loan Agreement;
- b) when the Bank provides information about the Borrower and the acceptance of the Offer/conclusion of the Loan Agreement, as well as information related to the Parties' fulfillment of their obligations under the Offer/Loan Agreement (including the composition and methods of ensuring the fulfillment of the Borrower's obligations under the Offer/Loan Agreement), for inclusion in the loan bureau database, and receives loan reports about the Borrower in the manner and under the conditions determined by the legislation of the Kyrgyz Republic;
- c) providing personal information about the Borrower and information on this Offer/Loan Agreement to shareholders, affiliated and related persons of the Bank;
- d) if directly provided for by the terms of the Offer/Loan Agreement or other cases permitted in accordance with the legislation of the Kyrgyz Republic.

6.5. The Borrower hereby consents to the Bank that the Bank, if the Borrower fails to fulfill its obligations, has the right to disclose (including by publishing relevant information) financial, commercial information, bank secrets for the purpose of proper execution of the terms of the Offer/Loan Agreement in the manner and on the conditions determined legislation of the Kyrgyz Republic.

6.6. The Borrower hereby gives consent to the Bank for the Bank to collect and process information from government/non-government bodies and institutions, other third parties, including:

- information about actual residence and family composition;
- information about the availability of disability status, the availability of social benefits, the official status of the unemployed;
- information on the existence of tax debt (recognized by the taxpayer), debt on insurance premiums and TIN information;
- other personal information/documents/certificates.

6.7. The Borrower hereby agrees to the Bank that the Bank, if the Borrower fails to fulfill its obligations, has the right to record conversations and store a record of all outgoing conversations between the Bank and the Borrower for 6 (six) months from the date of conversation recording and, if necessary, download from their call recording systems and call data.

7. Force majeure circumstances (force majeure)

7.1. In the event of force majeure circumstances (force majeure), such as natural disasters (floods, fires, earthquakes and other natural or man-made disasters), epidemics, declaration of a state of emergency, military conflicts/actions, coups, terrorist attacks, civil unrest, strikes, mass riots, looting, instructions, orders, resolutions or other administrative interference on the part of the executive branch, affecting the fulfillment of obligations by the Parties under the Offer/Loan Agreement, or other circumstances beyond the reasonable control of the Parties, the deadlines for fulfilling these obligations are proportionately postponed for the duration of these circumstances, if they significantly affect the fulfillment on time of the Offer/Loan Agreement or that part thereof that is subject to fulfillment after the occurrence of force majeure circumstances (force majeure).

7.2. The Party affected by force majeure undertakes, within 10 (ten) calendar days from the date of occurrence of this event, to notify the other Party in writing of the beginning and end of circumstances (force majeure) of force majeure that prevent the fulfillment of obligations under the Offer/Loan Agreement, with the attachment of a supporting document from the relevant authorized body.

8. Final provisions

8.1. Any disputes and disagreements that cannot be resolved through negotiations shall be settled in court in accordance with the legislation of the Kyrgyz Republic and this Offer. If no separate Agreement on determining jurisdiction has been concluded between the Bank and the Borrower, the Bank is entitled to file claims at the location of the Bank's branch, or in the district courts of the city of Bishkek, or at the place of residence/location of the Borrower, at the Bank's discretion. The Borrower may file claims against the Bank only at the location of the Bank..

8.2. The Borrower, by accepting the Offer/signing the Loan Agreement, confirms and guarantees that:

- acceptance of the terms of the Offer/conclusion of a Loan Agreement does not entail a violation of the rights and legitimate interests of third parties;

- the conclusion of this Loan Agreement does not entail a violation of the rights and legitimate interests of third parties;
- he is not deprived of legal capacity and does not have any restrictions preventing the acceptance of the Offer/conclusion of the Loan Agreement;
- he has read and agrees with all the terms of the Offer/Loan Agreement, understands the essence of the Offer/Loan Agreement being signed, there are no circumstances forcing him to accept the terms of the Offer/conclude a Loan Agreement on extremely unfavorable terms for himself;
- on his part there is no failure or violation of any agreement, property obligations that may have an adverse effect on his business and financial condition;
- no administrative or judicial proceedings have been commenced against it that could have a material adverse effect on its business and financial condition;
- there are no property obligations in relation to all present and future income and funds of the Borrower;
- he was explained the right to read the Offer/receive the draft Loan Agreement with all the documents attached to it for review outside the Bank, for a period of 3 (three) calendar days;
- he has received one copy of the Loan Agreement.

8.3. The offer is drawn up in Russian and Kyrgyz languages and posted on the official website of the Bank www.obank.kg and /or on information stands in separate structural divisions, as well as in the “My O!+Bank” mobile application. In the event of a conflict between the terms of the Offer drawn up in the Russian and Kyrgyz languages, the Offer drawn up in Kyrgyz language shall prevail.

8.4. All notices, requests, notifications or other communications required or permitted to be provided under the Offer/Loan Agreement are sent by the initiating Party to the last known address of the other Party.

8.5. Notifications/ notices/ information messages of the Bank can be sent to the Borrower in the form of an SMS message and/or Push notification (in the “My O!+ Bank” mobile application)/ to the Borrower’s email.

I, the Borrower, understand and agree that this document is an electronic document signed with a simple electronic signature and is equivalent to a paper document signed with my own handwritten signature.

I, the borrower, hereby personally confirm that I have read and agree with the terms of the offer, the consequences of non-fulfillment or improper fulfillment of my obligations under this offer have been properly explained and understood to me, for which I personally sign.

By signing with a simple electronic signature, I acknowledge the introduction (activation) of a special Code for confirmation sent via SMS message to my Mobile (Trusted) phone number.

I am also notified of and agree with the procedure for accruing the loan, commissions and other payments, penalties, fines, and the procedure for obtaining/repaying the loan.

Signed with a simple electronic signature of the Client by entering the Code sent to the Client’s mobile device.

Legal address: 720033, Bishkek, 390 Frunze street,
License of the National Bank of the Kyrgyz Republic No. 044
Tel: 0312 988 330