

PUBLIC OFFER (CONSENT) FOR THE PROCESSING OF PERSONAL DATA

for users of the public website of JSCMB “Ipoteka-bank”

In accordance with the Law of the Republic of Uzbekistan “On Personal Data” No. 547 dated 02.07.2019, this Public Offer (hereinafter referred to as the “Offer”) establishes the procedure, purposes, and conditions for processing, including collection, recording, systematization, accumulation, storage, clarification, updating, modification, extraction, use, transfer (distribution, provision, access), anonymization, blocking, and destruction of personal data of individuals and legal entities (hereinafter referred to as the “User”) provided through the public website www.ipotekabank.uz (hereinafter referred to as the “Website”) of JSCMB “Ipoteka-bank” (hereinafter referred to as the “Bank”). By submitting the form on the Website, the User confirms their full and unconditional consent to the terms of this Offer.

1. COLLECTED DATA

1.1. For Individuals:

- Last name, first name, patronymic
- Passport/ID information (including date of birth)
- Registered address and/or actual residential address
- Contact phone number
- E-mail address

1.2. For Legal Entities:

- Company name
- TIN (Taxpayer Identification Number)
- Additional information (if available): position, contact person, business phone numbers, email addresses, and other data voluntarily provided by the User.

2. PURPOSES AND CONDITIONS OF DATA PROCESSING

The Bank collects and processes personal data for the following purposes:

- Establishing initial contact with the User, clarifying requested information, providing consultations, and preparing an official response;
- Forming preliminary offers, calculations, and parameters of banking products, as well as providing information related to the Bank’s services;
- Communicating with the User, including sending notifications, updates on requests, reminders, and explanations (subject to separate consent).

The processing of personal data includes all actions defined by the legislation of the Republic of Uzbekistan and listed in the preamble of this Offer.

3. LEGAL BASIS FOR PROCESSING

The grounds for processing personal data are:

- The User’s acceptance of the Offer, expressed by checking the corresponding checkbox when submitting the form;
- The voluntary provision of personal data by the User to the Bank;
- Requirements of the legislation of the Republic of Uzbekistan regulating the procedure for processing and protecting personal data.

4. PROCEDURE AND METHODS OF PROCESSING

The Bank processes personal data:

- Using automated and/or non-automated;
- In compliance with the principles of legality, confidentiality, adequacy, and minimal necessary scope;
- By storing, systematizing, updating, using, and destroying data within the declared purposes.

The Bank takes the necessary organizational and technical measures to protect personal data from unauthorized or accidental access, destruction, alteration, blocking, copying, distribution, and other unlawful actions.

5. TRANSFER OF DATA TO THIRD PARTIES

The transfer of personal data to third parties is allowed only in the following cases:

- Within the limits and in accordance with the procedure established by the legislation of the Republic of Uzbekistan;
- To the Bank's authorized partners and counterparties involved in processing the User's request, provided they comply with the confidentiality regime.

The Bank does not transfer personal data to third parties for marketing purposes without obtaining the User's separate, explicit consent.

6. DURATION OF CONSENT

The User's consent is valid until the purposes of personal data processing are achieved or until the Bank receives a written statement revoking the consent.

Upon receiving the revocation statement, the Bank shall cease processing the personal data and destroy it within a period not exceeding thirty (30) calendar days, except in cases where its storage is mandatory in accordance with the legislation of the Republic of Uzbekistan.

7. ACCEPTANCE OF THE TERMS OF THE OFFER

By submitting the form on the Website and checking the consent checkbox, the User confirms that:

- They have read and understood the terms of this Offer;
- They understand the content and scope of the rights and obligations provided;
- They give their full and unconditional consent to the processing of personal data in accordance with this Offer.