"APPROVED BY"
Decision of
Supervisory Board Meeting
 # 2 on April 25, 2025

Seo, In Won
Chairman of Supervisory Board

"TASDIQLANGAN"
Bank Kuzatuv kengashining
2025-yil 25-apreldagi
2-sonli majlisi
Bayonnomasiga muvofiq

KDB Bank Uzbekistan

POLICY FOR THE PREVENTION AND MANAGEMENT OF CONFLICTS OF INTEREST
/
MANFAATLAR TO'QNASHUVINING OLDINI OLISH VA BOSHQARISH SIYOSATI

Tashkent 2025 / Toshkent 2025

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III. DEFINITION OF BUSINESS ACTIVITY / BIZNES ATAMALAR TA'RIFI:

The purpose of the Policy for the prevention and management of conflicts of interest is to ensure the bank's interest when it is considering going into an agreement or transactions that may lead to a possible excess benefit transaction or benefit the private interest of the member of management bodies or bank employee. /

Manfaatlar to'qnashuvining oldini olish va boshqarish siyosatining maqsadi rahbariyat a'zosi yoki bank xodimining shaxsiy manfaatlariga foyda keltirishi mumkin bo'lgan yoki ortiqcha foyda keltirishi mumkin bo'lgan holatlarga olib kelishiga yo'l qoyuvchi bitim tuzish vaqtida bank manfaatlarini himoya qilishdan iborat.

IV. ASSOCIATED INTERNAL POLICIES AND EXTERNAL REGULATIONS / ICHKI QOIDALAR VA NORMATIV-HUQUQIY HUJJATLAR:

1. Law of the Republic of Uzbekistan “On Banks and Banking” (New edition) / O‘zbekiston Respublikasining “Banklar va bank faoliyati to‘g‘risida”gi Qonuni (yangi tahriri).
2. Law of the Republic of Uzbekistan “On combatting against corruption” / O‘zbekiston Respublikasining “Korrupsiyaga qarshi kurashish to‘g‘risida”gi Qonuni.
3. Law of the Republic of Uzbekistan “On Joint-Stock companies and protection of shareholders’ rights” (New edition) / O‘zbekiston Respublikasining “Aksiyadorlik jamiyatlari va aksiyadorlar huquqlarini himoya qilish to‘g‘risida”gi Qonuni (yangi tahriri).
4. Law of the Republic of Uzbekistan “On conflict of interests” / O‘zbekiston Respublikasining “Manfaatlar to‘qnashuvi to‘g‘risida”gi Qonuni.
5. Regulation “On corporate management in commercial banks” registered by Ministry of Justice #3254 dd 30.06.2020 / “Tijorat banklarida korporativ boshqaruv to‘g‘risida”gi Nizom (Adliya vazirligi tomonidan 30.06.2020 y. 3254-son bilan ro‘yxatga olingan).

V. REVISION HISTORY OF DOCUMENT VERSION/HUJJATNING TAHRIRI

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Bank - Joint-Stock Company “KDB Bank Uzbekistan” and its Branches.	**Bank** - "KDB Bank O‘zbekiston" aksiyadorlik jamiyati va uning filiallari.
Information barrier - a set of measures aimed at physically restricting the ability to transmit, disseminate confidential or pricing information.	**Axborot to‘sig‘i** - maxfiy yoki baxolashga oid ma’lumotlarni uzatish, tarqatish imkoniyatini cheklashga qaratilgan chora-tadbirlar majmui.
Client - a legal entity or individual to whom the Bank provides banking services.	**Mijoz** - Bank xizmat ko‘rsatadigan yuridik yoki jismoniy shaxs.
Confidential information - information constituting commercial secrets, bank secrets, personal data, insider information, as well as information that is confidential in accordance with Bank agreements.	**Maxfiy ma’lumotlar** - tijorat siri, bank siri, shaxsiy ma’lumot, bankning ichki ma’lumotlari, shuningdek bank shartnomalariga asosan sir saqlanadigan ma’lumotlarni o‘z ichiga olgan ma’lumotlardir.
Conflict of interest - a situation, in which personal interest (direct or indirect) affects or can affect the proper performance by a person of official obligations or duties and in which arises or may arise a contradiction between personal interest and the rights and legitimate interests of citizens, organizations, society or the state.	**Manfaatlar to‘qnashuvi** - shaxsiy (bevosita yoki bilvosita) manfaatdorlik shaxsning mansab yoki xizmat majburiyatlarini lozim darajada bajarishiga ta’sir ko‘rsatayotgan yoxud ta’sir ko‘rsatishi mumkin bo‘lgan hamda shaxsiy manfaatdorlik bilan fuqarolarning, tashkilotlarning, jamiyatning yoki davlatning huquqlari va qonuniy manfaatlari o‘rtasida qarama-qarshilik yuzaga kelayotgan yoki yuzaga kelishi mumkin bo‘lgan vaziyat.
Management bodies of the Bank are the General Meeting of Shareholders, Supervisory Board and Management Board of the Bank.	**Bankning boshqaruv organlari a’zolari**: Aksiyadorlarining umumiy yig‘ilishi; Kuzatuv kengashi; Boshqaruv.
Corporate relations - legal relations between the members of the Management bodies, Employees of the Bank in the process of implementing management functions and making decisions.	**Korporativ munosabatlar** - boshqaruv funksiyalarini amalga oshirish va qarorlar qabul qilish jarayonida Bank boshqaruv organlari, xodimlari o‘rtasidagi huquqiy munosabatlar.
Personal benefit - monetary or non-monetary benefit, which can be estimated and defined as income in accordance with the tax legislation of the Republic of Uzbekistan (tangible benefit), or benefit expressed in the achievement of a person’s obvious personal goals, even if such benefit	**Shaxsiy manfaat** - bu O‘zbekiston Respublikasining soliq qonunchiligiga muvofiq daromad sifatida aniqlanadigan va aniqlanishi mumkin bo‘lgan pullik yoki moddiy manfaat, yoki shaxsning aniq shaxsiy maqsadlariga erishishi natijasida ifodalangan manfaat, garchand u moddiy

did not result in material benefits. **Encouragement** - material or immaterial reward for a certain action. **Employee** - an individual in labor relations with the Bank to perform work (provision of services) in the framework of activities carried out by the Bank. Also, for the purposes of the Policy, this concept includes person authorized to perform actions on behalf of the Bank by power of attorney.	manfaat bermasa ham. **Rag'batlantirish** - ma'lum bir bajarilgan ish uchun moddiy yoki nomoddiy mukofot. **Xodim** - Bank tomonidan amalga oshiriladigan faoliyat doirasida xizmatlar ko'rsatish uchun Bank bilan bo'lgan mehnat munosabatlaridagi jismoniy shaxs. Shuningdek, Manfaatlar to'qnashuvini oldini olish va boshqarish siyosati (bundan keyin matnda "Siyosat") maqsadlaridan kelib chiqqan holda mazkur tushuncha bank nomidan ishonchnoma asosida harakat qilishga vakolatli shaxsni ham qamrab oladi.
2. Scope 2.1. The present Policy is aimed at increasing the confidence to the Bank on the part of its clients and counterparties, ensuring fair client service and adhering to corporate governance standards on the principles of transparency and openness. 2.2. This Policy sets out the general principles, approaches and main measures of the Bank in relation to the identification, documentation, escalation and management of conflicts of interest including standards of conduct in the face of a conflict of interest, mechanisms for making management decisions. 2.3. This Policy is applied to all employees and Bank Management bodies, and in all areas of the Bank's activities, including Branches. The rules of this Policy also are applied to the relations between employees and Bank Management bodies with third parties.	**2. Qo'llanish doirasi** 2.1. Ushbu Siyosat o'z mijozlari va kontragentlari tomonidan bankka bo'lgan ishonchni mustahkamlashga, mijozlarga adolatli xizmat ko'rsatishni ta'minlash, shaffoflik va oshkoralik tamoyillari asosida korporativ boshqaruv standartlariga rioya etishga qaratilgan. 2.2. Ushbu Siyosat manfaatlar to'qnashuvida xodimlarning o'zini tutish standartlari, boshqaruv qarorlarini qabul qilish uchun mexanizmlar bilan birga manfaatlar to'qnashuvlarini aniqlash, hujjatlashtirish, avj olishi va boshqarishga nisbatan umumiy tamoyillar, yondashuvlar va ko'riladigan asosiy choralarni belgilaydi. 2.3. Ushbu Siyosat barcha xodimlarga va Bank rahbariyatiga, shuningdek Bank va filiallar faoliyatining barcha bo'limlariga nisbatan ham qo'llaniladi. Bundan tashqari, ushbu Siyosat qoidalari xodimlar va Bank rahbariyati tomonidan uchinchi shaxslar bilan bo'lgan munosabatlarga nisbatan ham qo'llaniladi.

2.4. The present Policy, all amendments and additions to this Policy are subject to approval by the Supervised Board of the Bank. 2.5. The Supervisory Board identifies, supervises and controls the implementation of prevention and settlement of conflict of interests. 2.6 The name of the member of management bodies or bank employee informing about conflict of interests must be anonymous/confidential.	2.4. Ushbu Siyosatga kiritilgan barcha o'zgartirish va qo'shimchalar Bank Kuzatuv kengashi tomonidan tasdiqlanishi lozim. 2.5. Bank Kuzatuv kengashi manfaatlar to'qnashuvini aniqlaydi, bunday holatlaning oldi olinishi va tartibga solinishini boshqaradi hamda nazorat qiladi. 2.6. Manfaatlar to'qnashuvi to'g'risida xabar beruvchi rahbariyat a'zosi yoki bank xodimining ismi sir saqlanishi shart.
3. Classification of possible conflict of interests and their risks **3.1. Conflict of Interest are:** ✓ Actual Conflict of Interest - a Conflict of Interest that has arisen; ✓ "Potential possible conflict of interest" - a situation where the conflict of interest has not yet occurred. However, the planned actions of the Bank' Management bodies' member or the employee, of which the Bank' Management bodies' member or employee knew or should have known, clearly indicate that a future conflict of interest arises as a result of such actions (the planned transaction, the planned rotation and other which further generating a conflict of interest).	**3. Sodir bo'lishi mumkin bo'lgan manfaatlar to'qnashuvi va ularning tavakkalchiliklarini tasniflash** **3.1. Manfaatlar to'qnashuvi quyidagilardan iborat:** ✓ Asosiy manfaatlar to'qnashuvi – bu yuzaga kelgan manfaatlar to'qnashuvidir; ✓ "Potensial manfaatlar to'qnashuvi" deganda hali yuzaga kelmagan manfaatlar to'qnashuvi tushuniladi. Biroq, Bank boshqaruv organlari a'zosi yoki xodimning rejalashtirgan harakati haqida Bank boshqaruv organlari a'zosi yoki hodim bilgan yohud bilishi lozim bo'lgan holatlar mazkur harakatlar natijasida hech shubhasiz kelajakda yuzaga kelishi mumkin bo'lgan manfaatlar to'qnashuvini anglatadi (rejalashtirilgan operasiya, rejalashtirilgan rotasiya va manfaatlar to'qnashuviga olib keladigan boshqa omillar).

In the Bank's activities, the following main types of conflicts of interest classifications may occur: ✓ Conflicts of interest related to Clients; ✓ Conflicts of interest arising in corporate relations; ✓ Conflicts of interest related to the interaction of employees, the members of management bodies of the Bank with third parties (in connection with the provision of gifts (services), the misuse of confidential information, making transactions on behalf of the Bank).	Bank faoliyatida manfaatlar to‘qnashuvining quyidagi asosiy turlari uchrashi mumkin: ✓ Mijozlar bilan bog‘liq manfaatlar to‘qnashuvi; ✓ Korporativ munosabatlarda yuzaga keladigan manfaatlar to‘qnashuvi; ✓ Xodimlar va Bankning boshqaruv organi a’zolarining uchinchi shaxslar bilan munosabatlari bilan bog‘liq bo‘lgan manfaatlar to‘qnashuvi (sovg‘alar (xizmatlar) olish, maxfiy ma’lumotlardan noto‘g‘ri foydalanish, bank nomidan operasiyalarni amalga oshirish).
The following list of potential conflicts of interest is not exhaustive. **3.2. Client-related conflict of interests**	Potensial to‘qnashuvlarning quyidagi ro‘yxati to’liq emas. **3.2. Mijozlar bilan bog‘liq manfaatlar to‘qnashuvi**
This conflict arises when the member of Management bodies and/or employee: ✓ Can make an inappropriate financial gain or avoid financial loss at the expense of a Client; ✓ Has an interest in the outcome of a service provided to a Client or of a transaction carried out on behalf of a Client which is different from the Client’s interest in that outcome; ✓ Has a financial or other incentive to favour the interest of a Client or group of Clients over the interests of another Client; ✓ Carries on the same business as a Client;	Bank xodimlari va/yoki Bank boshqaruvi organi a’zolarining quyidagi hatti-harakatlari orqali manfaatlar to‘qnashuvi yuzaga keladigan holatlar: ✓ Mijoz hisobidan noma’qbul moliyaviy daromad olsa yoki moliyaviy zararni mijoz hisobidan qoplasa; ✓ Mijozga ko‘rsatiladigan xizmat yoki mijoz nomidan amalga oshirilgan operatsiya natijasida manfaat ko‘rsa, ammo bu manfaatdan mijozga hech qanday foyda bo‘lmasa; ✓ Bir yoki bir guruh mijozlar manfaatlarini ma’lum bir mijoz manfaatidan ustun qo‘ygan holda moliyaviy yoki boshqa daromad olsa; ✓ Mijoz bilan bir xil faoliyatga ega bo‘lsa;

✓ Receives or will receive from a person (other than the Client) an encouraging in relation to a service provided to the Client, in the form of monies, goods or services, other than a standard commission or fee for that service; ✓ Has a financial or other incentive to favour the sale of a particular product or service to a Client which is not in the best interest of Client. **3.3. Conflicts of interest arising in corporate relations when:** ✓ Employee/ Management body's member interest in the outcome of a particular activity differs from the Bank's interest; ✓ Employee / Management bodies' member of the Bank (or, where applicable, a Family Member or Close Personal Relationship) receives a financial or other significant benefit as a result of their position at the Bank that is inappropriate in nature; ✓ Employee/ Management bodies' member of the Bank has the opportunity to influence the Bank granting business or making administrative and other material decisions in a manner that leads to personal gain; ✓ Employee/ Management bodies' member's existing financial or other interest or previous engagement in an endeavour or activity or relationship with another person, impairs or could impair their judgment or objectivity in carrying	✓ Mijozga koʻrsatilayotgan xizmatdan (mijozga aloqador boʻlmagan shaxsdan) standart komissiya yoki bank xizmati emas balki pul, tovarlar yoki xizmatlar shaklida ragʻbatlantirish olsa; ✓ Mijoz manfaatdor boʻlmagan mahsulot yoki xizmatni sotishni qoʻllab-quvvatlash orqasidan moliyaviy yoki boshqa ragʻbatlantirishga ega boʻlsa. **3.3. Korporativ munosabatlarda yuzaga keladigan manfaatlar toʻqnashuvi:** ✓ Bankning biron-bir xizmatidan olingan daromadda Xodimlar / Bankning boshqaruv organi a'zolarining shaxsiy manfaati bank manfaati bilan zid kelganda; ✓ Xodimlar / Bankning boshqaruv organi a'zolari (yoki zarur boʻlganda, oila a'zosi yoxud yaqin shaxsiy munosabatlar) oʻz lavozimidan foydalangan holda nooʻrin boʻlgan moliyaviy yoki boshqa manfaatlar olganda; ✓ Shaxsiy manfaatni koʻzlagan holda ish/lavozim taqdim qilsh yoki ma'muriy va boshqa moddiy qarorlar qabul qilishda Xodimlar/ Bankning boshqaruv organi a'zolarining bankka oʻz ta'sirini oʻtkaza olganda; ✓ Xodimlar / Bankning boshqaruv organi a'zolari boshqa shaxs bilan mavjud moliyaviy yoki boshqa manfaat yoxud ilgarigi ishlari boʻyicha aloqalari ularni bankda oʻz vazifasini bajarishda qaror qabul qilishi va xolisligiga salbiy ta'sir qilganda;

out their duties and responsibilities to the Bank; ✓ Employee/ Management bodies' member favours interest of one Business Unit of the Bank over another Unit of the Bank which is inconsistent with the best interest of the Bank including in connection with the selection of Vendors; ✓ Conflict of Interest arises in connection with a transaction or arrangement entered into between the Bank and a shareholder.	✓ Ta'minotchilarni tanlash bilan bog'liq masalalarda Xodimlar / Bank rahbariyati bir bo'limning manfaatini ikkinchi bo'limning manfaatidan ustun qo'yishi bankning manfaatiga zid hisoblanganda; ✓ Manfaatlar to'qnashuvi bank va aksiyador o'rtasida tuzilgan bitim yoki kelishuv natijasida kelib chiqadi.
3.4. Conflict of interests related to third parties: ✓ In connection with the provision of gifts (services); ✓ Misuse of confidential information; ✓ Deals by employees/Bank' Management bodies' member on behalf of the Bank; ✓ There might be a conflict of interest between Bank, Client and third party* when bank receives from or gives to the third party inducements or other types of non-monetary benefits (in return, for example, for introducing and/or recommending Clients to each other). Because these arrangements may increase the following risk: Bank or the third party gives advice or recommendations (including promoting particular products or services) based of commercial considerations arising from the incentive arrangement rather than the best interest of the Client, or the Bank. Alternatively, the third party is incentivised to act in a way that is inconsistent or diverges from the interest of the Client (or acted in a	**3.4. Uchinchi shaxslar bilan bog'liq manfaatlar to'qnashuvi:** ✓ Sovg'alar (xizmatlar) taqdim etilishi munosabati bilan; ✓ Maxfiy ma'lumotni suiste'mol qilish; ✓ Bank nomidan xodimlar/ Bank boshqaruv organi a'zolarining bitimlari; ✓ Bank uchinchi shaxsga sovg'a berganda yoki undan olganda yoxud shu kabi naqd pul bilan bog'liq bo'lmagan sovg'alar olganda bank, mijoz va uchinchi shaxs o'rtasida manfaatlar to'qnashuvi vujudga kelishi mumkin (masalan, mijozlarni bir-biri bilan tanishtirish va/yoki tavsiya qilish). Zero, ushbu kelishuvlar quyidagi xatarlarni kuchaytirishi mumkin: Bank yoki uchinchi tomon mijoz yoxud Bankning manfaatlari emas, balki tijorat nuqtai nazaridan kelib chiqib mukofotlarga asoslangan va o'z manfaatini ko'zlagan holda maslahat yoki tavsiyalar beradi (jumladan, ma'lum bir mahsulot yoki xizmatlarni reklama qilish).

way that it contradicts to the Client's interest). * Other financial institutions, vendors, or professional services firms (e.g. legal firms, tax advisory firms).	Yoki uchinchi tomon o‘zining shaxsiy manfaatini ko‘zlagan holda mijozning manfaatlariga zid ravishda harakat qiladi. *Boshqa moliya institutlari, sotuvchilar yoki professional xizmat ko‘rsatuvchi firmalar (masalan, yuridik firmalar, soliq bo‘yicha konsalting kompaniyalari).
3.5. Conflict of Interest gives rise to the following risks: ✓ Regulatory risk: The Bank is failing to comply with legal or regulatory obligations; ✓ Reputational risk: Reputational damage of the Bank; ✓ Operational risk: Professional decision and objectivity of employee is being compromised and/or hindering the proper execution of their duties and responsibilities. Failure to identify and appropriately manage Conflicts of Interest could result in inappropriate or a range of adverse consequences for Clients, the Bank, such as reputational damage, damage to client relationships and regulatory sanctions.	**3.5. Manfaatlar to‘qnashuvi quyidagi xatarlarni keltirib chiqaradi:** ✓ Me’yoriy tavakkalchilik: Bank tomonidan qonun va tartibga soluvchi hujjatlaridagi majburiyatlarga rioya qilinmasligi; ✓ Obro‘-e’tibor xatari: Bankning obro‘siga putur etkazish; ✓ Operatsion xatar: Xodimning professional qarori va xolisligi o‘z vazifalari va majburiyatlarini to‘gri bajarilishiga to‘sqinlik qiladi. Manfaatlar to‘qnashuvini aniqlash va uni bartaraf qilish muvaffaqiyatsizlikka uchrasa bank obro‘siga zarar etkazilishi, mijozlar bilan munosabatlarning buzilishi va tartibga soluvchi sanksiyalar kabi salbiy oqibatlarga olib kelishi mumkin.

4. Principles and approach for managing Conflict of interests	4. Manfaatlar to‘qnashuvini boshqarishning tamoyillari va bunga yondashuv
4.1. The Bank activity in conflict of interest management is based on the following principles: ✓ Mandatory disclosure of information about a real or potential conflict of interest; ✓ Individual consideration and risk assessment for the Bank in identifying each conflict of interest and its settlement; ✓ Confidentiality of information disclosing process about conflicts of interest and the process of its settlement, including with third parties; ✓ protection of the employee from the application of negative measures of the Bank in connection with a report of a conflict of interest that was timely disclosed by the employee and settled (prevented) by the Bank; ✓ Segregation of the duties - the principle of separation of functions between independent structural divisions of the Bank in order to exclude situations where the employee’s area of responsibility allows for a conflict of interest.	4.1. Manfaatlar to‘qnashuvini boshqarishda bankning roli quyidagi tamoyillarga asoslanadi: ✓ Haqiqiy yoki potensial manfaatlar to‘qnashuvi haqidagi ma’lumotni majburiy ravishda oshkor qilish; ✓ Har bir manfaat to‘qnashuvini aniqlashda va uni bartaraf qilishda bank uchun vaziyatni individual ko‘rib chiqish va xatarni baholash; ✓ Uchinchi tarafni ham hisobga olgan holda manfaatlar to‘qnashuvini va ularni bartaraf qilish haqidagi ma’lumotni oshkora etish jarayoni maxfiyligi ; ✓ Xodim tomonidan o‘z vaqtida topilgan va bank tomonidan bartaraf qilingan (oldi olingan) manfaatlar to‘qnashuvi hisoboti bilan bog‘liq salbiy choralarning xodimga nisbatan qo‘llanishidan uni himoya qilish; ✓ Majburiyatlarni taqsimlash - manfaatlar to‘qnashuviga mas’ul bo‘lgan xodimlarni istisno qilish maqsadida bankning mustaqil tarkibiy tuzilmalari o‘rtasida vazifalarni taqsimlash tamoyili.
4.2. Approach to Conflicts of interests Management The Bank ensures that a Conflict of Interest does not negatively affect the interests of Clients, the Bank, its shareholders or other stakeholders through the identification, prevention or management of the Conflict of Interest.	**4.2. Manfaatlar to‘qnashuvini boshqarishga yondashuv** Manfaatlar to‘qnashuvini aniqlash, oldini olish yoki boshqarish orqali uni mijozlar, aksiyadorlar yoki manfaatdor tomonlarga salbiy ta’sir ko‘rsatishiga bank yol qo‘ymaydi.

The Bank may use a number of measures (which may be used individually or in combination) to manage a Conflict of Interest including:	Manfaatlar to‘qnashuvini boshqarishda bank bir qancha turdagi choralardan foydalanishi mumkin bo‘lib, shu jumladan:
✓ Organizational measures are described in the section #5 of the current Policy;	✓ Tashkiliy choralar ushbu Siyosatning 5 bo‘limida keltirilgan;
✓ Acting internal acts of the Bank;	✓ Bankning vaqtinchalik hujjatlari;
✓ Registration and escalation of conflict of interest described in the Section #6 of the current Policy;	✓ Mazkur Siyosatning 6 bo‘limida keltirilgan manfaatlar to‘qnashuvini ro‘yxatga olish va tarqatish;
✓ Avoidance of the activity or matter giving rise to the Conflict of Interest where the Conflict of Interest cannot be prevented or managed effectively by other means.	✓ Manfaatlar to'qnashuvining samarali oldini olish yoki boshqarishga xilof bo‘lgan omillarni yuzaga kelishiga yo‘l qo‘ymaslik.
5. Main measures for Conflict of Interest prevention	**5. Manfaatlar to‘qnashuvining oldini olishga qaratilgan asosiy chora-tadbirlar**
In order to prevent a conflict of interest, the Bank determines the followings:	Manfaatlar to‘qnashuvining oldini olish uchun bank quyidagilarni belgilab oladi:
5.1. The Supervisory Board is responsible for decisions regarding conflicts of interest of members of the Supervisory Board in accordance with applicable Law.	5.1. Kuzatuv kengashi amaldagi qonunchilikka muvofiq Kuzatuv kengashi a’zolarining manfaatlar to‘qnashuviga doir qarorlari uchun mas’ul hisoblanadi.
5.2. The members of the Management bodies of the Bank acts independently, have an equal number of votes in resolving any issues and are obliged to refrain from administrative, personal and other pressure in any form on other members of the body in order to persuade them to their point of view and decision making.	5.2. Bank Boshqaruv organlarining a’zolari mustaqil ravishda harakat qiladilar, har qanday masalalarni hal qilishda teng ovozlarga ega bo‘ladilar va boshqa a’zolarni o‘zlariga og‘dirib olmaslik uchun har qanday shakldagi ma’muriy, shaxsiy va boshqa bosimlardan, shu jumladan majburiy qaror qabul qildirishdan tiyilishi shart.
5.3. Persons who are close relatives of each other, as well as employees of the Bank who are directly subordinate to each other, cannot simultaneously hold positions in one of the management bodies of the Bank.	5.3. Bir-biriga yaqin bo‘lgan qarindoshlar, xuddi shuningdek Bankda bir-biriga to‘g‘ridan-to‘g‘ri bo‘ysinuvda bo‘lgan xodimlar bir vaqtning o‘zida Bankning boshqaruv organlarida rahbarlik lavozimlarini egallashi mumkin emas.

5.4. The Bank structurally divides its business divisions and infrastructure functions to ensure their independence. The Members of the management bodies and employees of the Bank cannot simultaneously hold two or more positions in the Bank if the employee or member of the management body is simultaneously supervising in one position and subordinate in another position to another employee or member of the management body of the Bank. In order to prevent the combination of executive and supervisory functions in one unit (position) in corporate relations, a detailed description of the distribution of rights and responsibilities, coordination of decisions and delegation of authority applicable to a specific internal unit of the Bank should be developed and reflected in the internal acts of the respective internal units of the Bank. 5.5. Usage of confidential, including insider information 5.5.1. To prevent the occurrence of conflicts of interest, with access to confidential information, the Bank establishes information barriers in order to control over the circulation of confidential information. 5.5.2. Bank employees are required to use confidential information in accordance with the Bank's internal documents and the Bank's obligations to counterparties to protect confidential information. 5.5.3. All obligations regarding confidential information also applied to the use of insider information.	5.4. Bank o‘z mustaqilligini ta’minlash uchun biznes tuzilmalari va infratuzilma funksiyalarini tarkibiy jihatdan bo‘lib tashlaydi. Agar xodim yoki boshqaruv organlari a’zosi bir vaqtning o‘zida bir lavozimda rahbarlik qilib va yana boshqa bir lavozimda boshqa xodimga yoki boshqaruv organining a’zosiga bo‘ysinuv da bo‘lsa, Bankning boshqaruv organlari a’zolari va xodimlari bir vaqtning o‘zida Bankda ikki yoki undan ko‘p lavozimni egallashi mumkin emas. Korxonaning ichki munosabatlarida bitta tuzilmada (lavozimda) ijrochi va nazoratchi funksiyalarining uyg‘unlashuviga yo‘l qo‘ymaslik uchun huquq va majburiyatlar taqsimlanishining batafsil tavsifi, qarorlar muvofiqlashtiruvi hamda Bankning muayyan ichki tuzilmasiga tegishli vakolatlar tartibi Bankni tegishli ichki tuzilmalarining hujjatlarida ishlab chiqilgan va aks ettirilgan bo‘lishi kerak. 5.5. Maxfiy, shu jumladan ichki ma’lumotlardan foydalanish 5.5.1. Maxfiy ma’lumotlarni olish huquqidan foydalangan holda yuzaga keladigan manfaatlar to‘qnashuvining oldini olish uchun Bank maxfiy ma’lumotlarning muomalasini nazorat qilish maqsadida axborot to‘siqlarini o‘rnatadi. 5.5.2. Bank xodimlari maxfiy ma’lumotlardan Bankning ichki hujjatlariga va Bankning kontragentlar oldidagi maxfiy ma’lumotlarni himoya qilish majburiyatlaridan kelib chiqqan holda foydalanishlari talab etiladi. 5.5.3. Maxfiy ma’lumotlarga tegishli barcha talablar bankning ichki ma’lumotlaridan foydalanish jarayoniga ham taalluqlidir.

5.5.4. To maintain information barriers and prevent conflicts of interest, the Bank uses the following methods: ✓ Restrictions on the movement and transmission of information inside the Bank's premises and buildings, while ensuring physical and information technology security; ✓ Using passwords (code words) or other means of identifying persons, entitled to use confidential information; ✓ Ensure proper supervision of Bank employees who have access to confidential information; ✓ Inclusion in labor contracts of obligations of employees on non-disclosure of confidential information of the Bank. 5.6. Encouragement 5.6.1. The Bank employee and Management bodies' member cannot accept monetary or gift from third parties if such actions are related to their official duties and cause a conflict of interest. 5.6.2. Exceptions regarding the possibility of accepting (granting) gifts by employees and Management bodies' members of the Bank may be established by anti-corruption and other internal documents of the Bank. 5.7. The Employee/Management bodies' member shall not be entitled to receive any personal gain from any transaction known as a result of his work with the Bank.	5.5.4. Axborot to'siqlarini saqlab qolish va manfaatlar to'qnashuvining oldini olish uchun Bank quyidagi uslublardan foydalanadi: ✓ jismoniy va axborot texnologiyalari xavfsizligini ta'minlashda, bank hududi va binolari ichida ma'lumotlarning harakatlanishi va uzatilishini cheklash; ✓ parollardan (kod so'zlardan) yoki maxfiy ma'lumotlardan foydalanish huquqiga ega bo'lgan shaxslarni aniqlashning boshqa vositalari; ✓ maxfiy ma'lumotlardan foydalanish huquqiga ega bo'lgan Bank xodimlarining tegishli nazoratini ta'minlash; ✓ Xodimlarni bankning maxfiy ma'lumotlarini oshkor qilmaslik majburiyatlarini ularninig mehnat shartnomalariga kiritish. 5.6. Rag'batlantirish 5.6.1. Bank xodimi va Boshqaruv organlarining a'zosi uchinchi shaxslardan pul yoki sovg'a qabul qila olmaydi, agar bunday harakatlar ularning xizmat vazifalari bilan bog'liq bo'lib, manfaatlar to'qnashuviga olib keladigan bo'lsa. 5.6.2. Bank xodimlari va Boshqaruv organlari a'zolari tomonidan sovg'alarni qabul qilish (berish)ga doir istisnolar Bankning korrupsiyaga qarshi va boshqa ichki hujjatlari bilan belgilanishi mumkin. 5.7. Xodim / boshqaruv organlarining a'zosi uning Bank bilan ishlashi natijasida ma'lum bo'lgan har qanday operasiyalardan shaxsiy daromad olishi ta'qiqlanadi.

In order to protect the interests of the Clients, Bank employees and Management bodies' members are prohibited to the detriment of a Client in cross selling activities or providing multiple service/products to the Client which are not in the best interest of the Client principally to generate higher fees or revenue on behalf of the Bank. In order to prevent financial markets abuse, the Bank may introduce control over transactions of Bank employees in this area.	Mijozlar manfaatlarini himoya qilish maqsadida, Bank nomidan katta foyda yoki daromad olish uchun Bank xodimlari va Boshqaruv organlari a'zolariga mijozga ziyon etkazuvchi xizmatlarni koʻrsatish, yoki mijozga bir nechta xizmat / mahsulot turlarini taqdim etish taqiqlanadi. Moliyaviy bozorlarda suiiste'mol qilishning oldini olish maqsadida Bank oʻz xodimlarining ushbu sohadagi operatsiyalari ustidan nazoratni joriy etishga haqli.
5.8. Family relations 5.8.1. The Management bodies' members and Employees are not entitled to participate in the coordination, conclusion of labor contract and related documents in which their close relative is a counterparty. 5.8.2. In the event of a conflict of interest with close relatives, it is obliged to follow procedure on conflict of interest management described in the point 6.2 of current Policy.	5.8. Oilaviy munosabatlar 5.8.1. Boshqaruv organlarining a'zolari va xodimlari yaqin qarindoshi kontragent hisoblangan shartnomani tuzish, mehnat shartnomasi va tegishli hujjatlarni tuzishda qatnashish huquqiga ega emas. 5.8.2. Yaqin qarindoshlar bilan manfaatlar toʻqnashuvi yuzaga kelgan taqdirda, mazkur Siyosatning 6.2-bandida qayd etilgan manfaatlar toʻqnashuvini boshqarish tartibiga rioya qilinishi shart.
6. General rules for the conflict of interest management process	**6. Manfaatlar toʻqnashuvini boshqarish jarayonining umumiy qoidalari**
6.1. The responsible department for Conflict of Interests management is Compliance department/Sanctions and Anti-Corruption Compliance Part. The responsible department should be independent from business units and perform the following main tasks:	6.1. Komplayens boshqarmasi/ Sanksiyaviy komplayens va Korrupsiyaga qarshi kurashish boʻlinmasi manfaatlar toʻqnashuvini boshqarish uchun mas'ul bo 'linma hisoblanadi. Mas'ul boʻlinma biznes tuzilmalaridan mustaqil boʻlishi va quyidagi asosiy vazifalarni amalga oshiriishi lozim:

✓ Registration, classification, control and management of conflicts of interest; ✓ Assistance to business units in resolving conflicts of interest; ✓ Reporting to the Management Board of the Bank on conflicts, statuses and their solutions.	✓ Manfaatlar to‘qnashuvlarini ro‘yxatdan o‘tkazish, tasniflash, va boshqarish; ✓ Manfaatlar to‘qnashuvlarini hal qilishda boshqarmalar (bo‘limlar)ga yordam ko‘rsatish; ✓ Manfaatlar to‘qnashuvi, ularning ahvoli va yechimlari to‘g‘risida Bank Boshqaruviga hisobot taqdim qilish.
Each incident is documented in an explanatory note and registered in journal.	Har bir holat tushuntirish xati bilan rasmiylashtiriladi va jurnalga ro‘yxatga olinadi.
Documents regarding revealed conflicts of interest should be kept in the Bank for at least five years.	Aniqlangan manfaatlar to'qnashuviga doir hujjatlar bankda kamida besh yil davomida saqlanishi lozim.
6.2. Conflicts of interest management procedure 6.2.1. The Bank Management bodies’ members and employees use all available legal opportunities to manage a conflict of interest in compliance with the legitimate interests of the Bank, Clients and shareholders of the Bank. Information about actual and potential possible conflict of interests should be provided to Compliance department/ Sanctions and Anti-Corruption Compliance Part.	6.2. Manfaatlar to‘qnashuvini boshqarish tartibi 6.2.1. Bank Boshqaruvi organlari a’zolari va xodimlari manfaatlar to‘qnashuvini boshqarish uchun Bank, mijozlar va Bank aksiyadorlarining qonuniy manfaatlariga muvofiq barcha mavjud imkoniyatlardan foydalanadilar. Manfaatlar to‘qnashuvi yuzaga kelganligi va yuzaga kelishi mumkin bo‘lganligi to‘g‘risidagi ma’lumotlar Komplayens boshqarmasi/ Sanksiyaviy komplayens va Korrupsiyaga qarshi kurashish bo‘linmasiga taqdim eilishi kerak.
6.2.2. Each incident of conflict of interest has to be formalized in the form of an explanatory note indicating the addressee, a description of the essence of the conflict of interest, its participants and a list of attached documents for. If necessary, the anonymity of the person informed about conflict is retained.	6.2.2. Manfaatlar to‘qnashuviga doir har bir holat tushuntirish xati shaklida rasmiylashtirilib, u o‘z ichiga manzil, manfaatlar to‘qnashuvi holatining mohiyati, uning ishtirokchilari tavsifi va ularga ilova qilinadigan hujjatlar ro‘yxatini olishi kerak. Zarur hollarda, manfaatlar to‘qnashuviga doir holat haqida xabardor qilgan shaxsning maxfiyligi ta’minlanadi.
6.2.4. The Head of the responsible department must be assured of existence of	6.2.4. Mas’ul boshqarma (bo‘lim) boshlig‘i manfaatlar to‘qnashuvi holati

conflict of interest and to appoint a responsible employee.	mavjudligiga ishonch hosil qilishi va mazkur holat uchun mas'ul xodimni tayinlashi kerak.
6.2.5. The responsible person is clarifying the causes and reason of the conflict, defining classification of conflict, registering the incident in the journal.	6.2.5. Mas'ul xodim manfaatlar to'qnashuvi holatining asos va sabablarini aniqlaydi, ushbu holatning tasnifini belgilaydi hamda hodisani daftarga qayd qiladi.
6.2.6. The Bank uses the following measures to manage identified conflicts of interest: ✓ Restricting employee's access to specific information that may affect his/her personal interests; ✓ a voluntary refusal of the Bank's employee to participate in the discussion and decision-making process on issues that may lead to a conflict of interest; ✓ Review and change of functional responsibilities of employee; ✓ Temporary dismissal of an employee from his position if his personal interests are in conflict with functional duties; ✓ Rotation of an employee to a position providing for the performance of functional duties not related to a conflict of interest; ✓ Termination of labor contract with an employee at the initiative of the employee; ✓ Termination of labor contract with an employee at the initiative of the Bank for failure by the employee to prevent or resolve a conflict of interest to which employee is a part or other grounds in accordance with	6.2.6. Aniqlangan manfaatlar to'qnashuvini boshqarish uchun Bank quyidagi choralarni qo'llaydi: ✓ xodimning shaxsiy manfaatlariga ta'sir ko'rsatadigan alohida ma'lumotlarga kirish huquqini cheklash; ✓ manfaatlar to'qnashuviga olib kelishi mumkin bo'lgan masalalar bo'yicha muhokamada va qarorlarni qabul qilishda ishtirok etishdan Bank xodimining o'z ixtiyori bilan chetlashtirilishi; ✓ xodimning lavozim majburiyatlarini ko'rib chiqish va o'zgartirish; ✓ agar xodimning shaxsiy manfaatlari lavozim majburiyatlariga zid bo'lsa, xodimni vaqtincha ishdan chetlatish; ✓ xodimni manfaatlar to'qnashuvi bilan bog'liq bo'lmagan lavozim majburiyatlarini bajarilishini ta'minlaydigan lavozimga o'tkazish; ✓ xodimning tashabbusi bilan xodim bilan tuzilgan mehnat shartnomasini bekor qilish; ✓ Xodim o'ziga bevosita yoki bilvosita aloqador bo'lgan manfaatlar to'qnashuvi holatini oldini olmagan yohud hal qila olmagan taqdirda, O'zbekiston Respublikasi mehnat qonunchiligiga muvofiq Bankning

the labor legislation of the Republic of Uzbekistan.	tashabbusi bilan ushbu xodim bilan tuzilgan mehnat shartnomasining bekor qilinishi.
This list of measures for conflicts of interest management is not final. For each case other forms of conflict of interest management can be applicable.	Manfaatlar to‘qnashuvlarini boshqarishga qaratilgan chora-tadbirlarning mazkur ro‘yxati yakuniy hisoblanmaydi. Har bir holatdan kelib chiqib, manfaatlar to‘qnashuvlarini boshqarishning boshqa shakllari ham qo‘llanilishi mumkin.
6.2.7. Employees who have a conflict of interest cannot participate in decision-making process of conflicts of interest management.	6.2.7. Manfaatlar to‘qnashuvlariga aralashib qolgan xodimlar manfaatlar to‘qnashuvlarini boshqarishga qaratilgan qarorlarni qabul qilish jarayonida ishtirok eta olmaydi.
6.2.8. Information on the taken actions to avoid conflict of interest and achieved result is reported by the responsible department to the Management of the Board.	6.2.8. Manfaatlar to‘qnashuvlarini oldini olish yuzasidan bajarilgan ishlar va erishilgan natijalar to‘g‘risida ma’lumot mas’ul boshqarma (bo‘lim) tomonidan Bank Boshqaruviga hisobot taqdim etiladi.
7. Control and responsibility	**7. Nazorat va javobgarlik**
7.1. All employees and members of the management bodies of the Bank should read and know the Policy and comply with its requirements. 7.2. Monitoring of compliance with the requirements set in this policy is responsibility of the Management Board and the Supervisory Board of the Bank.	7.1. Bankning barcha xodimlari va boshqaruv organlari a'zolari ushbu Siyosatdan xabardor bo‘lishi va uning talablariga rioya etishlari kerak. 7.2. Ushbu Siyosatda bayon qilingan talablarga rioya etilishi ustidan monitoring qilish uchun Bank Boshqaruvi va Kuzatuv kengashi mas’ul hisoblanadi.

29/2025 **18 aprel / 18 April 2025**

LEGAL OPINION

YURIDIK XULOSA

Legal review carried out by Yuridik ekspertiza o'tkazdi	Legal department / Yuridik boshqarma
The title of the Internal Act subject to legal review Yuridik ekspertiza o'tkazil-gan ichki me'yoriy hujjat nomi	*Regulation on Commission for Prevention of Corruption in JSC "KDB Bank Uzbekistan"* *"KDB Bank O'zbekiston" Aksiyadorlik jamiyatining Korrupsiyani oldini olish bo'yicha komissiyasi to'g'risidagi Nizom*
Legal acts applied in the process of legal review **Yuridik ekspertiza jarayonida qo'llanilgan normativ-huquqiy hujjatlar**	1. Law "On banks and banking activity" (New edition) / "Banklar va bank faoliyati to'g'risida"gi Qonun (Yangi tahriri); 2. Law "On counteraction against corruption" / "Korrupsiyaga qarshi kurashish to'g'risida"gi Qonun; 3. Law "On the appeals of individuals and legal entities" (New edition) / "Jismoniy va yuridik shaxslarning murojaatlati to'g'risida"gi Qonun (yangi tahriri); 4. Decree of the President of the Republic of Uzbekistan "On additional measures on improvement of the anti-corruption system in the Republic of Uzbekistan" #PD-6013 dd 29.06.2020 / O'zbekiston Respublikasi Prezidentining 2020 yil 29 iyundagi PF-6013-son "O'zbekiston Respublikasida korrupsiyaga qarshi kurashish tizimini takomillashtirish bo'yicha qo'shimcha chora-tadbirlar to'g'risida"gi Farmoni; 5. Regulation "On requirements of the Central Bank on internal rules of commercial banks" registered by Ministry of Justice #916 dd 05.04.2000 / "Markaziy bank tomonidan tijorat banklarining ichki qoidalariga qo'yiladigan talablar to'g'risida"gi Nizom (Adliya vazirligi tomonidan 05.04.2000 y. 916-son bilan ro'yxatga olingan).

This project of the internal act sets out *Regulation on Commission for Prevention of Corruption in JSC "KDB Bank Uzbekistan"*. Current project of the internal act is in compliance with the applicable laws of the Republic of Uzbekistan, decrees and resolutions of the President of the Republic of Uzbekistan, resolutions of the Cabinet of Ministers, legal and regulatory instruments of the Central Bank as well as Regulation "On requirements of the Central Bank on internal rules of commercial banks" registered by Ministry of Justice under #916 dd 05.04.2000 and the requirements of the Bank's Charter.

Mazkur ichki me'yoriy hujjat loyihasi *"KDB Bank O'zbekiston" Aksiyadorlik jamiyatining Korrupsiyani oldini olish bo'yicha komissiyasi to'g'risidagi Nizomni* belgilab beradi. Ushbu loyiha O'zbekiston Respublikasining amaldagi qonunlari, O'zbekiston Respublikasi Prezidentining farmonlari va qarorlari, Vazirlar Mahkamasining qarorlari, Markaziy bankining normativ-huquqiy hujjatlari, shu jumladan Adliya vazirligi tomonidan 05.04.2000 y. 916-son bilan ro'yhatga olingan "Markaziy bank tomonidan tijorat banklarining ichki qoidalariga qo'yiladigan talablar to'g'risida"gi Nizomda belgilangan ichki qoidalarga qo'yiladigan talablarga hamda Bank Ustavining talablariga muvofiq keladi.

Sanjar Rasulov
Senior legal adviser / Bosh yuriskonsult
Legal Department / Yuridik boshqarma
"KDB Bank Uzbekistan" JSC /
"KDB Bank O'zbekiston" AJ

Agree with legal opinion / Yuridik xulosaga qo'shilaman

Bunyod Islomov
Head / Boshqarma boshlig'i
Legal Department / Yuridik boshqarma
"KDB Bank Uzbekistan" JSC /
"KDB Bank O'zbekiston" AJ

2025 MY uchun "KDB Bank O'zbekiston" AJ
Kuzatuv kengashining 2-sonli majlisi Bayonnomasidan
KO'ChIRMA

Majlis o'tkazilgan joy:	"KDB Bank O'zbekiston" AJ Bosh ofisi Toshkent shahri, Buxoro ko'chasi, 3 uy,
Majlis o'tkazilgan sana:	2025-yil 25-aprel
Bayonnoma tuzilgan sana:	2025-yil 25-aprel
Majlis o'tkazish shakli:	Sirtdan ovoz berish yo'li bilan

Bank Kuzatuv kengashi a'zolari:

J-b Seo In Won - Global biznes departamenti Bosh menejeri, Koreya Taraqqiyot Banki;

J-b Lee Yeon Sung - mustaqil a'zo;

J-b Park Hyung Kyoo - mustaqil a'zo;

J-b Li Dong Won - Toshkent shahridagi Inxa universiteti professori (mustaqil a'zo);

J-b Zaynutdinov Xurshid - "NBU INVEST GROUP" AJ (O'zmilliybank), Boshqaruv raisi o'rinbosari.

Bayonnoma yurituvchi: **J-b Rasulov Sanjar**, Yuridik boshqarma bosh yuriskonsulti, "KDB Bank O'zbekiston" AJ.

Kvorum – 100%.

Bank Kengashi majlisining kun tartibi:

11-masala: Bankning ichki qoidalarini tasdiqlash

...

Ovoz berish natijalariga ko'ra Kuzatuv kengashi bir ovozdan qaror qiladi:

- Bankning ichki qoidalari, shu jumladan Xodimlar bilan ishlash va odob-ahloq siyosati, Tavakkalchiliklarni boshqarish siyosati, Tavakkalchiliklarni boshqarish boshqarmasi nizomi, Operatsion bardoshlilikni ta'minlash tartibi, Kredit siyosati, Korrupsiyaga qarshi kurashish siyosati, Manfaatlar to'qnashuvining oldini olish va boshqarish siyosati, "KDB Bank O'zbekiston" aksiyadorlik jamiyatining Korrupsiyani oldini olish bo'yicha komissiyasi to'g'risidagi nizom, Komplayens boshqarmasining nizomi, Komplayens qo'mitasi to'g'risidagi nizom, Jinoiy faoliyatdan olingan daromadlarni legallashtirishga qarshi kurashish va sanksiyalar bo'yicha siyosat tasdiqlansin.

Imzolar:

J-b Seo In Won

J-b Rasulov Sanjar

YURIDIK BOSHQARMASI

Rasulov Sanjar

Yuridik boshqarma bosh yuriskonsulti

Ko'chirma asliga to'g'ri tuzilgan

Ko'chirma tuzilgan sana: 2025-yil 7-may