



The terms and conditions of the Unified QR Code service are set forth in the Public Offer published on the Bank's official website www.kdb.uz.

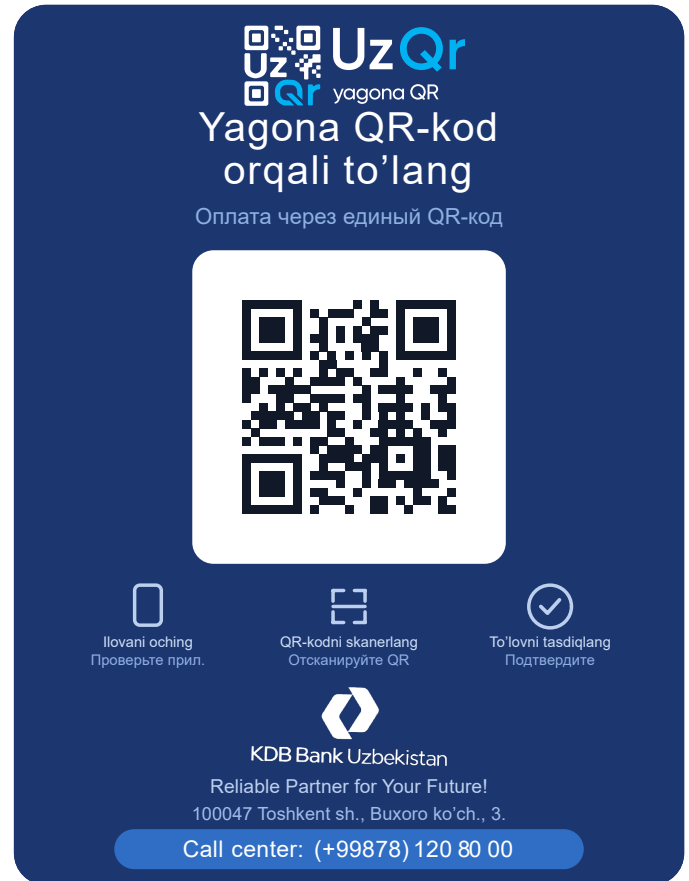
By submitting an application, the Client confirms that it has read, understood and accepted the terms and conditions of the Public Offer.

For detailed information, please refer to full User Manual available on the Bank's official website (www.kdb.uz) under Interactive Services section.

5 SIMPLE STEPS

- SUBMIT APPLICATION**
Submit a written application to any KDB Bank branch with the required information (see Section 2).
- QR CODE GENERATED**
The Bank will generate your Unified QR Code within one (1) business day after receiving the application.
- RECEIVE QR STICKER**
 - Official QR sticker – within 3 business days.
 - Printed QR code on paper – the next business day upon request.
- REGISTER IN TELEGRAM BOT**
Register via @QR ONLINE bot and connect your QR Code to receive notifications about incoming payments.
- START ACCEPTING PAYMENTS**
Display your QR Code in a visible place and start accepting cashless payments.

EXAMPLE OF QR STICKER (UZ-QR)



Design of the sticker may vary.

HOW TO APPLY FOR THE UNIFIED QR CODE

To obtain a Unified QR Code, the Client shall submit a written application to any branch of KDB Bank Uzbekistan JSC with the following information:

- | | |
|--|---|
| ✓ Company Name | ✓ Contact Person |
| ✓ TIN (INN) | ✓ Mobile Phone Number connected to Telegram |
| ✓ OKED Code | ✓ E-mail address |
| ✓ Merchant (Trade Outlet) Name (if different from the legal entity name) | ✓ Merchant Address |

SAMPLE APPLICATION



Company Name: _____
 TIN (INN): _____
 OKED Code: _____
 Merchant (Trade Outlet) Name: _____
 Merchant Address: _____
 Contact Person: _____
 Mobile Phone Number (connected to Telegram): +998 _____
 E-mail: _____

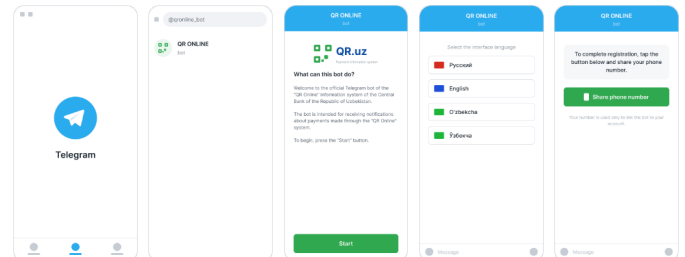
We confirm that the above mobile phone number is registered in Telegram and will be used for receiving notifications regarding incoming QR Code payments. We also confirm that we have read and accepted the terms and conditions of the Public Offer published on www.kdb.uz.

Director: _____ Signature: _____ Date: _____
 Seal (if applicable)

TELEGRAM REGISTRATION (@QR ONLINE BOT)

After receiving the QR Code, activate notifications through the Telegram Bot.

- Open Telegram
- Find @QR ONLINE
- Press Start
- Choose language
- Register phone number



After successful activation, you will receive notifications in Telegram for every payment made through the Unified QR Code.

MERCHANT FEE



0,65%

of each incoming payment amount

The commission is charged automatically in accordance with the Bank's approved General Tariffs.

BANK OBLIGATIONS

- ✓ Generate the Unified QR Code within one business day;
- ✓ Manufacture and issue the QR sticker within three business days;
- ✓ Provide consultation regarding connection and operation of the service;
- ✓ Ensure uninterrupted operation of the Unified QR Code service in accordance with applicable regulations.

CLIENT OBLIGATIONS

- ✓ Display the QR Code in a location clearly visible to customers;
- ✓ Keep the QR sticker in good condition;
- ✓ Immediately notify the Bank of any change to the registered mobile phone number;
- ✓ Maintain access to the Telegram account linked to the registered mobile phone number;
- ✓ Comply with the terms and conditions of the Public Offer published on www.kdb.uz.