APPROVED

By the decision of the Board of CJSC AFB

Protocol № 3/2026 dated "24" February 2026

PUBLIC OFFER
Alma Finance Bank, Closed Joint-Stock Company
(for the conclusion of a Banking Services Agreement for individuals and legal entities)

1. GENERAL TERMS AND CONDITIONS

1.1. This document is an official offer (public offer) of the Closed Joint Stock Company "Alma Finance Bank (hereinafter referred to as the Bank), addressed to interested legally competent individuals/individual entrepreneurs/legal entities (hereinafter referred to as the Client) to conclude, in accordance with Article 398 of the Civil Code of the Kyrgyz Republic, a bank account agreement published on the official website of the Bank www.almabank.kg, on the conditions specified below.

1.2. Bank account agreement of Closed Joint Stock Company "Alma Finance Bank (hereinafter referred to as the Agreement) is concluded in a special manner: by accepting this offer without signature by the parties. This offer has legal force in accordance with Article 402 of the Civil Code of the Kyrgyz Republic and is equivalent to the Agreement signed by the parties. The text of the Agreement is also included in this offer.

1.3. This offer contains all the essential terms of the Agreement. Acceptance of this offer, as well as full and unconditional acceptance of the terms set forth below, is deemed to be the Client's signature of the Client Account Opening Application in the prescribed form.

1.4. Acceptance of this Offer by the Client constitutes consent to the terms of personal data processing, namely:

• consent to the collection and processing of his personal data (collection, recording, storage, updating (updating, modification), grouping, blocking, destruction of personal data) for the purposes of receiving banking services and fulfilling the requirements of the current legislation of the Kyrgyz Republic;

• consent to the transfer of his personal data to third parties in accordance with the legislation of the Kyrgyz Republic in the field of personal data protection and international treaties, cross-border transfer of his personal data to holders under the jurisdiction of other states in accordance with the list of personal data and information about their changes;

• consent to the processing of personal data in order to comply with the requirements of the legislation of the Kyrgyz Republic in the field of combating the financing of criminal activities and the legalization (laundering) of criminal proceeds.

2. SUBJECT OF THE AGREEMENT

2.1. The subject of this Agreement is the establishment between the Parties of relations regarding the opening and servicing of demand bank deposit accounts, current accounts, and time deposit accounts in national and foreign currencies. Hereinafter, references to "accounts" and "bank accounts"

shall mean demand bank deposit accounts and current accounts, unless time deposit accounts are expressly mentioned. The Bank shall open bank accounts for the Client in the currencies specified in the Client's application and undertake to credit funds in the currency of the Kyrgyz Republic and foreign currencies received in favor of the Client to these accounts, and to execute the Client's instructions to transfer or withdraw funds from the account in accordance with civil legislation, current banking regulations, and this Agreement.

2.2. Transactions on accounts are carried out by the Bank for a fee in accordance with Section 6 of this Agreement.

2.3. This Agreement shall apply to transactions carried out on bank accounts and time deposit accounts (hereinafter referred to as deposit accounts) of the Client in Kyrgyz Som and foreign currencies opened under a single client account number, which serves to identify/verify the Client.

2.4. Relations between the Parties related to the provision of loans, overdrafts, and other services of the Bank are governed by separate agreements, rules and provisions of other documents concluded or adopted by the Parties and the current legislation of the Kyrgyz Republic.

3. PROCEDURE FOR OPENING ACCOUNTS

3.1. The Bank, subject to the Client's provision of all documents required to open an account, undertakes to open an account(s) for the Client in the currencies specified in the Client's application. If the Client fails to provide the relevant documents required to meet the account opening requirements, identify and verify the Client and the beneficial owner, and conduct other due diligence measures, or if the Client submits false documents, the Bank is obligated to refuse to open an account or to process transactions on the Client's account.

3.2. In the event that new demand accounts are opened for the Client at his request during the term of this Agreement, its provisions will also apply to newly opened accounts from the moment of their opening.

3.3. The account number(s) assigned to the Client upon opening is communicated to the Client on paper or via remote banking services. The Bank reserves the right to change the number assigned to the Client's account(s), if necessary. The Bank is obligated to notify the Client of this in advance 30 (thirty) calendar days prior to the proposed date of change.

3.4. The client defines the code word " ", which is used to identify the Client when contacting the Bank. The Client, by providing a code word in the account opening application, hereby authorizes the Bank to provide information on account transactions, account balances, and other information by telephone to persons who provide the code word. The Bank is not responsible for the Client's disclosure of the code word to third parties.

4. ACCOUNT SERVICING PROCEDURE

4.1. The Bank carries out transactions on the account in accordance with the legislation of the Kyrgyz Republic, banking rules and business customs.

4.2. To carry out transactions on the Client’s account, the Bank has the right, at its discretion, to engage other banks and/or financial and credit institutions.

4.3. Crediting of funds in foreign currency received in favor of the Client is carried out by the Bank no later than the banking day following the day of receipt of the Bank's account statement in the relevant correspondent bank.

4.4. When conducting transactions on the Account, the Client must provide the Bank with payment documents executed in accordance with the requirements established by the current legislation of the Kyrgyz Republic. In cases where the documents used to credit funds to the Client's account contain incomplete, distorted, inaccurate, or contradictory information, or where such documents are missing, the Bank has the right to delay crediting the received amount to the Client's account until it receives a document containing the necessary information. The Bank's investigation procedure in such cases is determined by the rules established by the Bank. The Bank also has the right to return the amount to the sender if the document does not contain information necessary for full identification/verification of the Client, or if it contains incorrect information.

4.5. All documents provided by the Client to the Bank must comply with the current legislation of the Kyrgyz Republic and, if necessary, must be completed using forms and templates provided by the Bank. The use of gel pens on any documents provided to the Bank is prohibited.

4.6. The Client is solely responsible for the content and legality of any documents provided by the Client.

4.7. The Client undertakes not to use the services provided by the Bank for any illegal purposes; not to carry out any actions (operations) aimed at legalizing (laundering) criminal proceeds, financing terrorist/extremist activities, or the proliferation of weapons of mass destruction.

4.8. The Client undertakes to provide the Bank with additional information and documents, including information necessary for the identification and verification of the Client and the beneficial owner(s), as well as supporting documents on the transactions carried out at the request of the Bank in order to comply with the requirements for combating the financing of criminal activities and the legalization (laundering) of criminal proceeds in accordance with the legislation of the Kyrgyz Republic and the regulations of the National Bank of the Kyrgyz Republic.

4.9. The Bank reserves the right to additionally request documents from the Client related to the transaction conducted on the Client's account (including original contracts, invoices, etc.). If the Client refuses to provide the Bank with the requested documents confirming the legality and economic feasibility of the transaction, the Bank reserves the right to refuse to process the transaction.

4.10. All settlement and monetary transactions on the Client's accounts are carried out on the basis of their written instructions using payment documents of the established form, with the mandatory indication of all necessary details. The Client's instruction to the Bank may be transmitted electronically using the Internet/Mobile Banking system or other means under the terms and conditions stipulated by this Agreement or relevant agreements. Funds may be debited from accounts without the Client's instruction in the cases stipulated by this Agreement, as well as in cases where such debiting is required by the legislation of the Kyrgyz Republic.

4.11. The Bank reserves the right to refuse to execute the Client's order if one or more details are missing or illegible, or if an incorrect detail is specified, if there are insufficient funds in the account to cover the Bank's commission for banking services, or if the account has been seized by authorized government agencies. If the transfer request (payment document) has been accepted for execution and, during its execution, the fact(s) specified above, which constitute the basis for refusal, are established, the transfer request (payment document) will be returned to the Client with notes indicating the reason for the return no later than the banking day following the date of acceptance of the document.

4.12. Operations to write off funds are carried out within the limits of the balance of funds in the account.

4.13. The Bank accepts Client payment orders in Kyrgyz Republic currency and foreign currency during the Bank's established business hours. Foreign currency funds are debited and credited from the Client's account on the day the Client's transfer request is received. The Bank transfers foreign currency funds on the banking day following the date the Client's request is received by the Bank, unless the Client submits a payment request on the same day.
In this case, the Bank is considered to have fulfilled its obligation to transfer funds if it has completed all necessary and possible actions to transfer funds to the recipient bank.
4.14. If, from the moment the payment document is accepted by the Bank until the funds are transferred, one of the grounds for refusing to accept the payment document, as provided in paragraph 4.7. of this Agreement, is discovered, the Bank shall credit the debited funds to the Client's account and return the payment document to the Client, indicating the reasons for the return.
4.15. The Bank shall not be liable for any possible delays, losses or other consequences associated with the delay or loss of funds if they occurred due to incorrect indication of the recipient's details (including the details of the recipient's bank).
4.16. The Bank shall not be liable for the blocking of transfers by a correspondent bank (third party), or for incorrect actions or omissions of correspondent banks, subagents, and other agents, including the failure of correspondent banks to execute payments. The Client also agrees not to make any claims against the Bank regarding any agreements between the Bank and its correspondent banks and/or subagents, including agreements on the procedure for maintaining correspondent accounts and the tariffs for their servicing, according to the tariffs of correspondent banks with other correspondents (including the debiting of their commissions by correspondents from the principal amount of the Client's transfer).
4.17. The Bank is not responsible if the client uses outdated bank details for incoming payments.
4.18. In the event of insufficient funds in the Client’s account to pay for all payment documents, the Bank shall make payments in the order of their receipt, or in accordance with the current legislation of the Kyrgyz Republic.
4.19. Without the Client's order, payment order or consent (without acceptance), monetary amounts are written off from his account and deposit account on the basis of writs of execution, tax payment demands issued by tax authorities in the manner prescribed by the Tax Code of the Kyrgyz Republic, at the request of authorized state bodies and other persons to whom such right is granted by the legislation of the Kyrgyz Republic, as well as amounts erroneously credited to the Client's accounts, bank commissions for banking services rendered in accordance with the Bank's tariffs, monetary amounts to compensate for the Bank's expenses incurred in the course of business relations with the Client, amounts to repay the provided loan and established interest and penalties, amounts to repay the Client's obligations
to the Bank, as well as other amounts of money for the Client’s obligations to the Bank, including those not related to banking services, but arising from other legal relationships between the Bank and the Client.
4.20. The Bank has the right, without prior notice to the Client, to immediately freeze the operation (transaction) and/or funds of a Client included in the sanctions list, or if there is information regarding the Client and the beneficial owner about participation in criminal activity and/or legalization (laundering) of criminal proceeds.
4.21. The Bank guarantees the Client banking secrecy regarding their accounts and deposits. Disclosure of information on the Client's transactions, accounts, and deposits to third parties, as well

as the suspension of account transactions (except as provided in this Agreement), is permitted solely in the cases and according to the procedure stipulated by the legislation of the Kyrgyz Republic.

5. PROCEDURE FOR SERVICING A BANK DEPOSIT

5.1. A Client who is a user of the Internet/Mobile Banking system may, within the framework of this Agreement and the Appendix thereto, open a fixed-term bank deposit (deposit) remotely, the terms of which are contained in this section.

5.2. A fixed-term bank deposit agreement, the deposit of which is opened through the Internet/Mobile Banking system, is considered to be concluded in the form of an electronic document signed with an electronic signature from the date of receipt of the bank deposit amount by the Bank into the deposit account.

5.3. Term bank deposits can be opened remotely for the following types (products): "Classic" and "Savings." The general terms and conditions for term bank deposits are available on the Bank's website at https://almabank.kg/

5.4. The terms of the term bank deposit, such as the type of term bank deposit, currency, amount, term and nominal interest rate are selected by the Client relevant tabs of Internet/Mobile Banking from the proposed general terms and conditions of the term bank deposit, and are further presented in the Deposit Information, which is an integral part of the Term Bank Deposit Agreement.

5.5. If a term bank deposit is opened remotely on a non-working day, it will be considered accepted on the next working day.

5.6. Interest is calculated based on 365 (Three hundred sixty-five) days per year on the amount of the fixed-term bank deposit from the day following the day of receipt (deposit) of funds into the deposit account until the day preceding its return to the Client (or termination of the Agreement, or debiting of funds from the deposit account on the grounds stipulated by the Agreement or the legislation of the Kyrgyz Republic).

5.7. If the expiration date of a fixed-term bank deposit and/or accrued interest is a non-working day, the Bank makes the payment on the first working day following it.

5.8. In case of failure of the Depositor to appear at the end of the term of the fixed-term bank deposit and failure to claim the amount of the fixed-term bank deposit and the interest accrued on it, the term The term of a term bank deposit is automatically extended for a similar period, under the terms and interest rate in effect at the time of extension. No supplementary agreement to this Agreement is concluded between the Parties when extending the term of a term bank deposit. The number of extensions of a term bank deposit is unlimited. When extending the term of a term bank deposit, the term begins anew on the day following the expiration of the term of the term bank deposit. Any interest not claimed by the Client does not increase the amount of the term bank deposit (is not capitalized), and interest is not accrued on it. If, on the expiration date of the term of the fixed-term bank deposit, the terms of the products specified in clause 5.3 of this Agreement have changed and/or the product has been excluded from the Bank’s product line (is missing), automatic prolongation (extension) will not be carried out and interest will not accrue on the amount of the bank deposit.

5.9. Early termination of the Term Bank Deposit Agreement is possible only at Bank branches.

5.10. In the event of early termination of the Term Deposit Agreement, the Bank will pay the deposit amount and interest within 48 (forty-eight) hours of receiving the Client's request for early termination of this Agreement/reclaim of the entire Term Deposit amount or a portion thereof. Interest will be

recalculated and paid based on the actual time the funds have been held in the Term Deposit and according to the applicable interest rates.

5.11. The Bank has the right to dispose of the Client's funds (deposit amount) at its own discretion within the term of the fixed-term bank deposit.

5.12. Bank have the right produce retention taxes according to current legislation of the Kyrgyz Republic and international agreements.

5.13. If the product provides the possibility of replenishing the deposit amount, the replenishment of the deposit amount is carried out under the following conditions:

- an additional contribution made by the Client to the deposit account (replenishment) is added to the deposit amount;
- Acceptance of additional contributions (replenishment) is possible during the term of the bank deposit, with the exception of the last 60 days before the expiration date of the bank deposit.
- When replenishing the deposit amount, interest is accrued taking into account the amount deposited by the Client on the actual deposit amount from the day following the day of receipt (deposit) of funds into the bank deposit account.

5.14. Other terms of the Fixed-Term Bank Deposit Agreement not provided for in this section shall be governed by the Agreement to the extent applicable and by the current legislation of the Kyrgyz Republic.

5.15. The deposit amount is protected in accordance with the procedure, amounts and conditions established by the current legislation of the Kyrgyz Republic.

6. PAYMENT FOR BANKING SERVICES AND SETTLEMENT PROCEDURES

6.1. The amount of the Bank's commission for each transaction is set in accordance with the Tariffs approved by the Bank's Asset and Liability Management Committee (ALMC).

6.2. Transactions are paid at the rates in effect on the date of the transaction, regardless of when the fee is actually charged to the Client.

6.3. The Client instructs the Bank to write off in priority without acceptance from your account the amount of commissions as payment for services rendered.

The Bank reserves the right to use funds in any of the Client's accounts to pay for the Client's transactions, converting them at the exchange rate for the relevant currency set by the Bank at the time of such conversion. For certain transactions, the parties may agree on a different payment method.

6.4. The Bank has the right to unilaterally change the terms of this Agreement, tariffs, limits and conditions for any banking operations and transactions with mandatory notification of the Client by posting them on information boards in the Bank's Operations Hall and on the Bank's website (www.almabank.kg), at least 10 (ten) business days before they come into effect, provided that these changes do not worsen and/or do not infringe on the rights and legitimate interests of the Client.

6.5. The Bank accrues interest on the Client's funds in his accounts in accordance with the Bank's current tariffs, unless otherwise provided by a separate agreement between the parties.

6.6. In cases stipulated by the legislation of the Kyrgyz Republic, the Bank has the right to withhold (write off) funds to meet the client's tax obligations – as a tax agent.

7. NOTIFICATION AND CORRESPONDENCE

7.1. All correspondence on matters related to transactions on accounts and deposit accounts shall be carried out at the following postal addresses:

• Bank's postal address – indicated on the Bank's official website;
• Client's postal address – specified by the Client upon registration in the Bank's system (including in the Personal Account) or when applying for Bank products.

The Client undertakes to promptly update information about his postal address.

The address last provided by the Client to the Bank is considered valid until it changes. All information sent to the Client at the last address known to the Bank is considered received by the Client after the time required for postal delivery has elapsed.

7.2. The Client is obliged to immediately, but no later than 10 (ten) calendar days from the date of receipt of the statement, report all erroneous transactions on both the credit and debit side of the account, otherwise, he/she bears the risk of adverse consequences associated with the payment of fines for the use of funds received without legal grounds, the withdrawal of funds from circulation, etc.

7.3. The Client is obligated to notify the Bank within 3 (three) business days of any changes to the documents submitted to the Bank for opening accounts, including changes to identification data, address, telephone and fax numbers, details of personnel and officials (for legal entities and sole proprietors), and to provide duly certified copies of documents confirming such changes, as well as to notify of other circumstances relevant to the fulfillment by the parties of their obligations under the Agreement. In the event of the appointment of new persons enjoying the right of first or second signature on payment documents, as well as a change in the seal imprint (for legal entities and sole proprietors), the Client undertakes to notify the Bank in writing within 3 (three) business days and reissue a bank card with signature and seal imprint specimens in the names of the new persons.

7.4. The client agrees to receive an SMS notification to the phone number specified in the application.

7.5. The Client undertakes to comply with the requirements of legislation on combating the financing of criminal activity and the legalization (laundering) of criminal proceeds, and to provide supporting documents for transactions carried out at the Bank's request.

8. DISPUTE RESOLUTION PROCEDURE

8.1. The parties shall endeavor to resolve any disputes or disagreements that may arise during the performance of the terms of this Agreement through negotiations, out of court.

8.2. For all issues not resolved in the terms of this Agreement, but directly or indirectly arising from the relations of the parties thereto, affecting the interests of the Parties to the Agreement, the latter will be guided by the norms and provisions of the legislation of the Kyrgyz Republic.

8.3. If a mutually acceptable solution is not reached, the parties may refer the dispute to a court of the Kyrgyz Republic for resolution in accordance with the procedure established by the legislation of the Kyrgyz Republic.

9. RESPONSIBILITY OF THE PARTIES

9.1. For failure to fulfill or improper fulfillment of obligations under this Agreement, the Parties shall be liable in the manner provided for by this Agreement, and in cases not provided for by the Agreement, in the manner provided for by the legislation of the Kyrgyz Republic.

9.2. A Party to the Agreement whose interests have been violated as a result of the failure to perform or improper performance of obligations under the Agreement by the other Party has the right to demandfull compensation for the damages caused to it by that Party, which are understood to mean the

expenses that the Party whose right was violated incurred to restore its rights and interests (actual damage).

9.3. The Client shall pay the Bank a penalty in the amount of 0.1% per day of the overdue amount in the event of a delay in payment for the Bank's services, including if collection of the fee is impossible due to the absence or insufficiency of funds in the Client's account.

9.4. The Parties shall be released from liability for partial or complete failure to fulfill obligations if it was a consequence of force majeure circumstances that neither Party could have foreseen or prevented by reasonable action. Force majeure circumstances shall include, but are not limited to: abnormal situations in the payment system, natural disasters, fire, flood, earthquake, other natural or man-made disasters, epidemics, military actions, coups d'état, imposition of a state of emergency, revolutions, mass riots, terrorist acts, civil unrest, actions of the Cabinet of Ministers, government agencies, the National Bank of the Kyrgyz Republic, regulatory acts that entered into force after the date of conclusion of this Agreement, adoption by the National Bank of the Kyrgyz Republic and/or government agencies of the Kyrgyz Republic of a decision that resulted in the impossibility of fulfilling by the relevant Party its obligations under this Agreement, as well as other circumstances beyond the reasonable control of the Parties, and the occurrence of a force majeure circumstance must occur after the entry into force of this Agreement. In this case, the Parties are not released from the obligation to pay off all debts to each other, taking into account accrued interest, if such is subject to accrual in accordance with the terms of this Agreement.

Force majeure circumstances also include restrictions imposed by correspondent banks, international payment systems, and sanctions regimes, if such restrictions make the fulfillment of obligations impossible.

9.5. In the event of the occurrence of circumstances described in paragraph 9.4. of this Agreement, any Party citing force majeure circumstances shall notify the other Party in writing no later than 10 (ten) days from the date

the occurrence of such circumstances. The party citing force majeure circumstances is obligated to provide a document from a competent government agency to confirm them.

10. DURATION AND TERMINATION PROCEDURE OF THE AGREEMENT

10.1. This Agreement is concluded for an indefinite period, shall enter into force upon receipt by the Bank of acceptance in accordance with paragraph 2.3 of the Agreement, and shall remain in effect until its termination or the closure of all accounts and deposit accounts of the Client with the Bank.

10.2. This Agreement may be terminated by mutual agreement of the Parties.

10.3. The Client has the right to terminate the Agreement or close one or more accounts at any time. Closing one or more accounts by the Client, provided at least one account remains open, does not terminate this Agreement.

10.4. The Bank has the right to unilaterally close the Client’s account by providing the Client with one month’s written notice prior to the closure of the account(s) in the following cases:

- In the event of absence of funds and transactions on the Client’s account for 1 (one) year;
- In the event of a material and/or repeated violation by the Client of the terms of this Agreement.

10.5. The Bank has the right to unilaterally close the Client’s account in the following cases:

- The Client has not submitted the relevant documents required to meet the requirements for identification/verification of the Client and the beneficial owner, as well as other measures for due diligence of the Client or for conducting transactions on the account(am);

- The client has not submitted the relevant documents required to carry out transactions on the account, confirming the economic feasibility of the transaction being carried out.
- The client has submitted false (forged, falsified, etc.) or invalid documents.

When closing an account, the Bank does not return the documents submitted by the Client, except in cases stipulated by the legislation of the Kyrgyz Republic.

10.6. The Agreement may be terminated unilaterally by the Bank also in other cases provided for by this Agreement or the legislation of the Kyrgyz Republic.

10.7. In the event of termination of this Agreement, the remaining funds will be issued to the Client in cash or, upon the Client's written instruction, transferred to another bank account within 5 (five) business days from the date of closure of the bank account using the details specified by the Client. The Bank will notify the Client at their last known address of the need to collect the remaining funds.

10.8. Termination of the Agreement does not constitute grounds for waiver of any outstanding obligations under the Agreement. The Agreement will be deemed terminated upon completion of all mutual settlements between the Parties.

11. FINAL PROVISIONS

11.1. The Client confirms that he/she has fully read the terms of this Agreement, the Confidentiality Terms (Appendix) and expresses his/her consent to the actions of the Bank provided for in this Agreement.

11.2. The Client hereby confirms that the demand bank deposit account/current account will be used for storing and accumulating funds under this Agreement, as well as for making payments and current settlements.

In addition to personal funds, the following may be credited to the demand account of the Client (an individual) by transfer: wages, royalties, pensions, alimony, social benefits, funds from another bank account of the individual, payments related to inheritance, fees for the sale of personal property belonging to the account holder, and other receipts and payments not related to the implementation of entrepreneurial and/or similar activities by the account holder.

11.3. The Client hereby gives unconditional consent to the Bank providing the relevant authorities of the Kyrgyz Republic and/or the United States of America (Internal Revenue Service-Internal Revenue Service) information within the framework of the implementation of the Foreign Account Tax Compliance Act (FATCA) and/or the intergovernmental (interstate) agreement between the Kyrgyz Republic and the United States of America (for residents of the United States of America).

11.4. Any amendments or additions to the Agreement will be formalized as Supplemental Agreements, which form an integral part of this Agreement. Supplemental Agreements are concluded in the same form as the Agreement and are binding on the Parties from the moment they are signed in simple written form, except in cases where the Bank, by virtue of legislative or regulatory acts or the terms of this Agreement, has the right to amend or supplement the Agreement without the Client's consent.

11.5. This Agreement is drawn up in Kyrgyz/Russian/Chinese. In the event of any discrepancy between the Russian, Kyrgyz, or Chinese versions of the Agreement, the Kyrgyz version shall prevail.

11.6. The applicable law (legislation) to this Agreement is the legislation of the Kyrgyz Republic. In all other respects not reflected in this Agreement, the Parties shall also be guided by the legislation of the Kyrgyz Republic and applicable banking practices.

Appendix to the Public Offer
of Alma Finance Bank, Closed Joint-Stock Company
(for the conclusion of a Banking Services Agreement for individuals and legal entities)

PRIVACY POLICY
Closed Joint-Stock Company "Alma Finance Bank"

1. General Provisions

1.1. These Privacy Policy of the Closed Joint-Stock Company Alma Finance Bank (hereinafter referred to as the "Terms") define the principles, purposes, and procedures for processing personal data carried out by the Closed Joint-Stock Company Alma Finance Bank (hereinafter referred to as the "Bank").
1.2. These Terms and Conditions apply to the processing of personal data of individuals, including:
• Bank clients;
• potential clients;
• representatives of legal entities;
• users of the website, mobile application and other digital services of the Bank;
• counterparties and other individuals interacting with the Bank.
1.3. The Bank processes personal data in accordance with:
- legislation of the Kyrgyz Republic;
- regulatory acts of the National Bank of the Kyrgyz Republic;
- internal regulatory documents of the Bank.

2. Basic terms

2.1. Personal data – any information relating to an identified or identifiable natural person.
2.2. Processing of personal data is any action (operation) with personal data, including collection, recording, systematization, storage, clarification, use, transfer, depersonalization, blocking, and destruction.
2.3. Personal data subject – an individual whose personal data is processed by the Bank.
2.4. Confidentiality of personal data is the obligation not to disclose personal data without legal grounds.

3. Principles of personal data processing

The Bank processes personal data based on the following principles:
3.1. Lawfulness and fairness of processing.
3.2. Processing only for specific, pre-determined purposes.
3.3. Proportionality and minimization of the volume of processed data.
3.4. Ensuring the accuracy and relevance of personal data.
3.5. Limitation of storage period of personal data.
3.6. Ensuring security and confidentiality.

4. Categories of personal data processed

The Bank may process the following categories of personal data:
4.1. Identification data (full name, date of birth, document details).

4.2. Contact details (phone number, email address, residential address).
4.3. Financial data related to banking services.
4.4. Biometric data - in cases provided for by law and with consent.
4.5. Technical data (IP address, cookies, device data) when using digital services.

5. Purposes of personal data processing

Personal data is processed for the following purposes:
5.1. Conclusion and execution of banking service agreements.
5.2. Identification and authentication of clients.
5.3. Carrying out banking operations and settlements.
5.4. Compliance with legal requirements in the field of financial monitoring and combating money laundering.
5.5. Ensuring the security of operations.
5.6. Development and improvement of the Bank's products.
5.7. Information about products and services (subject to consent).

6. Reasons for processing

The processing of personal data is carried out on the basis of:
6.1. Consent of the personal data subject.
6.2. Agreement to which the personal data subject is a party.
6.3. Requirements of the legislation of the Kyrgyz Republic.
6.4. Other legal grounds.

7. Transfer of personal data

7.1. The Bank transfers personal data to third parties only if there are legal grounds and to the extent necessary to achieve the processing purposes.
7.2. Personal data may be transferred:
• for the purpose of fulfilling an agreement with the subject of personal data;
• authorized government bodies - in cases stipulated by the legislation of the Kyrgyz Republic;
• counterparties and contractors of the Bank engaged to provide services, subject to their compliance with confidentiality requirements;
• other persons - with the consent of the subject of personal data.
7.2. The Bank shall take the necessary organizational and technical measures to protect personal information from unauthorized or accidental access, destruction, modification, blocking, copying, distribution, as well as from other illegal actions of third parties.
7.3. The Bank does not transfer personal data for commercial purposes and does not allow its distribution without legal grounds.
7.4. Cross-border transfer of personal data is carried out in accordance with the requirements of the legislation of the Kyrgyz Republic.

8. Personal data storage periods

8.1. Personal data shall be stored for the duration of the contractual relationship and for the period established by the legislation of the Kyrgyz Republic.

8.2. Upon achievement of the processing purposes or upon expiration of the established period, personal data shall be subject to destruction or anonymization.

9. Rights of the personal data subject

The subject of personal data has the right to:
9.1. Receive information about the fact that your data is being processed.
9.2. Request clarification, updating or correction of data.
9.3. Withdraw consent to processing (if processing is carried out on the basis of consent).
9.4. File complaints with authorized bodies.

10. Ensuring the security of personal data

10.1. The Bank applies a set of organizational, technical and legal protective measures.
10.2. Access to personal data is granted only to authorized employees of the Bank.
10.3. Access control systems, encryption and other information security measures are used.

11. Responsibility

11.1. The Bank is liable for violation of personal data protection legislation.
11.2. The User is responsible for the accuracy of the data provided.

12. Final Provisions

12.1. The Bank has the right to amend these Terms in accordance with changes in the legislation of the Kyrgyz Republic.
12.2. The current version is posted on the Bank's official website.
12.3. The Terms and Conditions shall come into force from the moment of their approval and publication.