OFFER
for conclusion of an agreement for the provision of services through the Client-Bank Software System

1. GENERAL PROVISIONS

1.1. This document, posted by Open Joint Stock Company "Savings Bank "Belarusbank", hereinafter referred to as the Bank, on the Internet on the Bank's corporate website, is an offer, that is, the Bank's proposal to conclude an agreement on the provision of services through the software packages of the Client-Bank System with a legal entity (except for a bank, a non-bank financial institution), established in accordance with the legislation of the Republic of Belarus or a foreign state, a state body that has the rights of a legal entity, a foreign organization, a non-legal entity and established in accordance with the legislation of a foreign state, a diplomatic or other official mission or consular office of a foreign state located in the Republic of Belarus, an international organization, a representative office of an international organization with the right of a legal entity (hereinafter, unless otherwise specified, referred to as a legal entity), an individual entrepreneur (an individual registered as an individual entrepreneur in accordance with the legislation of the Republic of Belarus or a foreign country) (hereinafter referred to as the Customer).

The Bank considers itself, on the terms specified in the Offer, to have concluded an Agreement with the Customer who, subject to the terms and conditions of the Offer and in accordance with the procedure provided for by it, will respond to the Offer (accepts the Bank's Offer).

This agreement is a contract of adhesion.

The Agreement is concluded between the Bank and the Customer through acceptance of the offer (acceptance of the Bank's offer to conclude an agreement), which is performed by joining the Customer to the offer in accordance with Article 398 of the Civil Code of the Republic of Belarus.

The acceptance of the offer is the signing by the Customer of an application for the provision of services through the Client-Bank Software System[1] and its submission to the Bank on paper in two (2) copies or in the form of an electronic document through the Client-Bank System, signed on behalf of the Customer by a person authorized to conclude this agreement. If the application is submitted on paper, the first copy of the application with the mark of the authorized person of the Bank is kept at the Bank's institution, the second copy of the application with the mark of the authorized person of the Bank is handed over to the Customer.

The date of acceptance of this Public Offer is a day when the Bank receives and registers the Application for Provision of Services filled out in compliance with the requirements of the Bank and signed by the Customer.

1.2. From the moment of the conclusion of this Agreement the Customer shall become a participant of the Bank's payment system. The information on the Bank is

[1] The document form is posted on the Bank's corporate website.

posted as part of the Payment System Rules of Belarusbank on the Bank's corporate website.

1.3. The following terms and definitions are used in relation to the offer and the agreement:

Hardware means computer, laptop, netbook, tablet, smartphone;

Personal key Holder means an individual (hereinafter – the Customer's user) for which the Bank and/or State Public Key Management System (SPKMS) has generated a personal key in accordance with the Republic of Belarus legislation (using EDS device certified in the Republic of Belarus);

State Public Key Management System of the Republic of Belarus (hereinafter – SPKMS) means a system of interconnected and certified within it entities providing services for reliable confirmation of Public Key ownership to a certain entity or an individual, for publication, distribution, holding of public key certificates and lists of public key revoked certificates.

A state organization means a state body, unitary enterprise, institution, state association and other legal entity whose property is owned by the Republic of Belarus or its administrative–territorial unit and is assigned to them by the right of economic management or operational management (their separate subdivisions), as well as an organization with 50 percent or more of shares (stakes in authorized fund) owned by the Republic of Belarus and (or) its administrative-territorial unit (its separate subdivisions);

[1]Effective date of work[2] in the Client-Bank System means the date when the Customer receives the login and password or the date when the Bank executes the application for services (application for changing connection parameters);

Free format document means a type of an electronic document in the Client-Bank (WEB) System, where information is identified using a pattern or with no particular form;

Application for changing connection parameters[3] means an application for making changes in connection parameters, user data, and provision of additional services through the Client-Bank Software System;

Application for provision of services[4] means an application for provision of services through the software packages of the Client-Bank System;

EDS public key verification card means a document in hard copy containing the value of EDS Public Key Verification, information confirming its ownership to the Customer's user as well as containing other information provided for by the legislation of the Republic of Belarus;

compromise of a personal key (hereinafter – “compromise”) means loss of confidence in the fact that the key is used or accessible only to a person who has the

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[2] It applies when using the Client-bank (WEB) Software System or Internet Bank Program Module.

[3] The document form is posted on the Bank's corporate website.

[4] The document form is posted on the Bank's corporate website.

right to access this key (loss of the Key Information Carrier (KIC), including with subsequent discovery, dismissal of the personal key holder, loss of control over access to the KIC during its operation, suspicion of information leakage or distortion in the data transmission system);

the Bank's corporate website means the official website of the Bank in the global computer network Internet at www.belarusbank.by.

EDS personal key means a sequence of symbols owned by the Customer and used at the process of EDS generation;

Mobile Application (M-Business Belarusbank mobile application) means a customer part of the SC-BANK.360.Digital Channels software complex of the SC-BANK.360 integrated bank system in the scope of the Mobile Bank for Legal Entities Program Module providing for the operation of the Customer's Mobile Bank;

Mobile Device means a smart phone or a tablet computer working under iOS, Android or HarmonyOS (Huawei) operating system and used in networks of cellular mobile telecommunication.

Multi-user workstation means a software and hardware package automating the work of providing customers with access to the Bank's information resources;

Key information carrier (KIC) means a small–sized device designed for secure storage of personal electronic digital signature keys, the possibility of using which in the Client-Bank (WEB) System, Internet Bank Program Module is confirmed by the Bank (information is posted on the Bank's corporate website in the specification for the Customer's hardware for working in the Client-bank (WEB) System, Internet Bank Program Module);

KIC of SPKMS means a key information carrier with the personal key of the Customer's user's SPKMS key, corresponding to the specification for the Customer's hardware posted on the Bank's corporate website;

Public key revocation means a procedure consisting of an early termination of Public Key validity term.

Public key means a sequence of symbols corresponding to a certain personal key available to the Customer and applied for EDS validation.

Software System (System) means a set of functionally related programs combined by a single environment, interface, and information data to solve large, interrelated tasks in a specific subject area;

Client-Bank (WEB) System means Client-Bank (WEB) Software System;

Program module (PM) is an independent, logically completed part of a program that performs certain functions and is able to work independently or as part of a larger application;

Internet-Bank Program Module means a computer program, Internet-Bank for Legal Entities Program Module of the SC-BANK.360.Digital Channels Software System of the SC-BANK.360 integrated bank system.

The User, the Customer's user, is an employee (representative) of the Customer, who is specified in the application for the provision of services or in the application for changing connection parameters;

Software packages for the Client-bank System – Client-Bank (WEB) System, Internet Bank PM, mobile application;

Fee Schedule for operations performed by the Bank means the Bank's internal regulations being in effect within the period from the date of conclusion of the Agreement and until its termination (dissolution) and posted on the Bank's corporate website (referred to as the Fee Schedule for operations performed by Belarusbank), defining and establishing the list of operations and services performed by the Bank (names and contents of service packages) and the amount of fees for them, including on the account and under the Agreement, the terms of payment (collection) and the validity period of these fees (service packages)).

Session password is a password sent by the Bank to the Customer's user through SMS message to the Customer's phone number specified in the application for the provision of services or in the application for changing connection parameters.

Public key certificate means an electronic document issued by the Bank or SPKMS and containing information confirming that the public key specified therein belongs to the Customer or the Bank as well as other information provided for by the legislation of the Republic of Belarus;

the Client-Bank system means a set of technologies for providing banking services and performing banking operations using software and telecommunication systems that ensure the interaction of the Bank and customers, including the transmission of electronic documents, documents in electronic form and electronic messages, including the Client-Bank (WEB) System (including in the multiuser workplace mode), mobile application, Internet Bank PM (including in the multiuser workstation mode);

Structured text document means a document in which the information is formalized and determined by the sender in accordance with the document template.

A Bank's branch office means a regional authority, Banking Services Center with additional functions, Banking Services Center in Minsk, Customer Service Center or the Bank's Banking Services Center.

Document template means a file containing information necessary for generation of input form of a structured text document in the Client-Bank System as well as for generation of the graphical user interface of such document;

Electronic document means a document in electronic form with details allowing to identify its integrity and authenticity which are confirmed by applying certified means of electronic digital signature using during verification of the electronic digital signature public keys of the Customer's user who signed this electronic document;

Electronic message means a message generated with soft hardware equipment and technologies used hereunder and containing information necessary for bank transfer, information on execution (processing) of payment instructions, accounts balance, other information stipulated by this Agreement;

Push notification means a type of notification of credit and debit transactions on the Customer's accounts received on the user's mobile device.

The term "state body" is used in the meaning defined by the Law of the Republic of Belarus dated 01.06.2022 No. 175-Z "On Government Service".

The term "document" is used in the meaning defined by the Law of the Republic of Belarus dated 25.11.2011 No. 323-Z "On Archival affairs and record keeping".

The term "document in electronic form" is used in the meaning defined in the Instructions on the Use of Software and (or) Hardware, remote identification, and remote updating (actualization) of data, approved by Resolution No. 379 of the Board of the National Bank of the Republic of Belarus dated 19.09.2019 "On Approval of Instructions on the Use of Soft Hardware and Technologies."

The terms "electronic digital signature tool", "electronic digital signature" (EDS) are used in the meanings defined in the Law of the Republic of Belarus dated December 28, 2009 No. 113-Z "On Electronic Document and Electronic Digital Signature".

The terms "digital fingerprint of the device", "anti-fraud system", "automated incident handling system of the National Bank" are used in the meanings defined by the Financial Services and Technologies Standard (SFST) 9.07-2026 "Banking. Information security. Antifraud system when evaluating operations performed"; Financial Services and Technologies Standard (SFST) 9.07-2026 "Banking. Information security. digital fingerprint of the device", approved by Resolution No. 17 of the Board of the National Bank of the Republic of Belarus dated January 20, 2026.

2. SUBJECT OF THE AGREEMENT

2.1. The subject of this agreement is the provision of remote banking services to the Customer through the Client-Bank System (hereinafter referred to as the services) using documents in electronic form, electronic documents in accordance with the legislation of the Republic of Belarus and this agreement.

2.2. Services provided by the Bank:

2.2.1. in the Client-Bank (WEB) System, specified by the Customer in the application for the provision of services (application for changing connection parameters) in accordance with the procedure specified in this agreement and on the terms pursuant to Appendices 2-10 hereto;

In the Client-Bank (WEB) System, specified by the Customer in the application for the provision of services (application for changing connection parameters) in accordance with the procedure specified in this agreement and pursuant to Appendices 2, 3, 4, 5, 9 hereto;

In the Client-Bank (WEB) System, specified by the Customer in the application for the provision of services (application for changing connection parameters) in accordance with the procedure specified in this agreement and on the terms pursuant to Appendices 2, 3, 5, 9 hereto;

2.2.2. These services are provided through the Client-Bank System, specified in the application for the provision of services (application for changing connection parameters) and consisting of:

Hardware tools of the Customer, equipped (according to the Bank's specification) and operated by the Customer at its own expense.

Software tools of the Bank provided to the Customer for use and installed on hardware tools of the Customer.

Hardware and software tools of the Bank equipped and operated by the Bank at its own expense.

2.3. To work in the Client-bank (WEB) System, Internet Bank PM or mobile application, the Customer shall:

get a login and password from the Bank (at the place of submission of the application for the provision of services or an application for changing connection parameters) or a login to the email address of the Customer's user, the password by SMS to the phone number of the Customer's user specified in the application for the provision of services (application for changing connection parameters);

2.3.1. In order to be able to sign EDS and send electronic documents to the Client-Bank (WEB) System or Internet-Bank PM the Customer shall:

Send the file of the Customer's public key certificate issued by SPKMS to the technological e-mail address of the Bank: rc_client@asb.by;

Register this certificate with the Bank and the KIC of SPKMS by submitting an application for the provision of services or an application for changing the connection parameters;

2.3.2. In cases of:

Absence of the KIC of SPKMS from the Customer (the Customer's user)

Unwillingness of the Customer (the Customer's user) to use the existing KIC of SPKMS for signing and sending electronic documents to the Client-Bank (WEB) System, Internet Bank PM;

lack of technical possibility for the Customer to use the existing KIC of SPKMS,

The Bank shall provide the Customer, who is not a government organization (government agency), with the opportunity to receive services for issuing a certificate of the Customer's EDS verification public key with the issuance of a KIC (or without the issuance of a KIC, if the Customer has a KIC);[1]

2.4. To connect the mobile application and/or the Internet Bank PM, a connected Client-Bank (WEB) System is a prerequisite. To connect the software packages of the Client-Bank System that are not specified in the application for services, the Customer shall submit to the Bank an application for changing the connection parameters, showing the relevant information.

2.5. For the purposes of the agreement, the Parties exchange information and documents in one of the following ways, unless otherwise provided by the agreement:

2.5.1. through the Client-Bank System;

2.5.2. by sending a letter with express delivery, by courier mail/by sending a registered letter with notification to the postal address specified in the application for the provision of services or in the application for changing the connection parameters, or in the additional agreement to the agreement;

2.5.3. by contacting the Bank personally.

The party is considered to have received the information/document:

According to Subclause 2.5.1 of this Agreement – from the date of sending the information/document through the Client-Bank System;

According to Subclause 2.5.2 of this agreement – from the date of delivery to the Party of the letter / registered letter with the notification.

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[1] The fee payment shall be made pursuant to the Fee Schedule.

2.6. In case of failure of the Client-Bank (WEB) System and (or) the Internet Bank PM and (or) the mobile application, as well as in other cases of inability to provide services under this agreement, Customer service is performed using hard copy documents, unless otherwise specified in the appendices to this agreement.

3. RIGHTS AND OBLIGATIONS OF THE PARTIES

3.1. The Bank shall:

3.1.1. Inform the Customer about the hardware and software requirements for working in the software packages of the Client-Bank System by posting the specification for the Customer's hardware, operational documentation for working in the Client-Bank (WEB) System, and the Internet Bank PM on the Bank's corporate website;

Provide the login(s) and password(s) to the Customer's user(s) to log into the software packages of the Client-Bank System;

3.1.2. Execute electronic documents received from the Customer in electronic form, drawn up in accordance with the terms of this agreement and (or) the legislation of the Republic of Belarus.

3.1.3. Not execute the Customer's electronic documents, in the absence of EDS or its incorrectness.

3.1.4. Ensure confidentiality of information related to the use of the Client-Bank (WEB) System, except for the cases provided for by the legislation of the Republic of Belarus.

3.1.5. In the event of any suspicions in security violation of the Client-Bank (WEB) System, Internet Bank PM or mobile application, detection of signs or facts as well as a possibility of such violations, immediately stop provision of services in the Client-Bank (WEB) System, Internet Bank PM or mobile application and inform the Customer of it for the purpose of taking some cooperative measures;

3.1.6. Save the Customer's approved electronic documents, documents in electronic form and information provided to the Customer within the time limit established by the legislation of the Republic of Belarus;

3.1.7. Provide recommendations on how to ensure safe operation in the Client-Bank (WEB) System, Internet Bank PM and mobile application by posting them on the Bank's corporate website;

3.1.8.[1] Send the session password to the Customer's user via SMS message to the phone number of the Customer's user specified in the application for the provision of services (application for changing connection parameters), no later than the business day following the day the Bank receives the application for the provision of services (application for changing connection parameters) for authentication and signature settings documents with a session password;

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[1] This Subclause applies when using the mobile application or Internet Bank PM.

3.1.9.[1] Revoke the Customer's certificates of the EDS verification public keys (issued by the Bank) upon termination of this agreement, in case of loss by the Customer of the KIC with the personal key or compromise of the personal keys (after written notification to the Bank by the Customer), as well as in other cases in accordance with the legislation or this agreement;

3.1.10.[2] Upon receipt from the Customer, in accordance with Subclause 3.2.12 of this Agreement, the certificate of the EDS verification public key issued by SPKMS, make the appropriate settings for the Customer to be able to work in the Client-Bank (WEB) System, the Internet Bank PM.

3.2. The Customer undertakes to:

3.2.1.[3] Install the Client-Bank (WEB) System and the Internet Bank PM located on the Bank's corporate website on its own hardware:

when using Personal Keys issued by the Bank, – the "Security Software Package (Cryptoservice)" available on the Bank's corporate website;

When using Personal Keys issued by the SPKM, – AVEST Subscriber's Kit software, available on the Avest CJSC website (https://avest.by/) or web-site of Republican Unitary Enterprise "National Center for Electronic Services" (crypto/csp.htm), and the software "Security Software Package (Cryptoservice)", located on the Bank's corporate website;

3.2.2.[4] Download through its own effort the mobile application from the official store corresponding to the operating system of the mobile application (AppStore for iOS, Google Play for Android or AppGallery for Huawei);

3.2.3. In the event of any suspicions in security violation of the Client-Bank System, detection of signs or facts as well as a possibility of such violations, immediately stop the transmission to the Bank of electronic documents, documents in electronic form and inform the Bank of it to take some cooperative measures;

3.2.4. Inform the Bank in the event of any technical malfunctions in the Client-Bank System (WEB), Internet Bank PM or mobile application;

3.2.5. Exclude the possibility of using accounts in the Client-Bank (WEB) System, the Internet Bank PM, and the mobile application by persons who do not have access to these software packages of the Client-Bank system, as well as the use of a personal key by persons who are not owners of the personal key;

3.2.6. Comply with the conditions specified in the instructions and manuals of the Client-Bank (WEB) System, the Internet Bank PM operator's manual, and the mobile application user's manual posted on the Bank's corporate website;

3.2.7. Provide recommendations on how to ensure safe operation in the Client-Bank (WEB) System, Internet Bank PM and mobile application by posting them on the Bank's corporate website;

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[1] This Subclause applies when using the Client-bank (WEB) Software System or Internet Bank PM.

[2] This Subclause applies when using the Client-bank (WEB) Software System or Internet Bank PM.

[3] This Subclause applies when using the Client-bank (WEB) Software System or Internet Bank PM.

[4] This Subclause applies when using the mobile application.

3.2.8. Keep confidential login, access password, session password, personal key and protect them from destruction or modification;

3.2.9. Make payments for services provided by the Bank through the Client-Bank System pursuant to the procedure and within the time limit stipulated in section 4 hereof;

3.2.10. Promptly send to the Bank a written notice signed by an authorized person in case of the occurrence of the following events:

Detection of risk exposure to the operations performed through the Internet-Bank PM using session passwords by any third parties;

Loss of KIC;

Personal keys compromise;

when changing the owners of personal keys;

when changing the data of the Customer's users specified in the application for the provision of services (application for changing the connection parameters);

3.2.11. In case of a change in the details of the Customer and/or the Customer's user(s) in the Client-Bank system, submit an application for changing the connection parameters;

3.2.12. If the Customer uses the KIC of SPKMS and the public key certificate issued by SPKMS in the Client-Bank (WEB) System or in the Internet Bank PM, send the specified certificate to the technological e-mail address of the Bank: rc_client@asb.by;

3.2.13.[1] Within 3 banking days from the date of conclusion of this agreement, execute (generate) a payer's acceptance with respect to the Bank and send an application to the bank(s) in which the current (settlement) bank account(s) is opened(i) for the payer's acceptance, in order to pay the Bank's requests for payment of fees due under this agreement, including in accordance with clause 4.9 of this Agreement, send to the Bank a copy(s) of the application(s) for the payer's acceptance.

Not to revoke the payer's acceptance, executed (generated) in relation to the Bank, until the obligations under this agreement are fully fulfilled.

3.2.14. Ensure confidentiality of information related to the use of the Client-Bank (WEB) System, except for the cases provided for by the legislation of the Republic of Belarus.

4. TERMS AND CONDITIONS FOR PROVISION AND USE OF THE CLIENT-BANK SYSTEM

4.1. To work in the Client-Bank System, the Customer provides the Bank with a written application for the provision of services, in which the Customer specifies the connected software package(s) of the Client-Bank System, the service(s), the Customer's user(s), authorized to confirm the EDS documents (or with a session password), indicating his (their) personal data (surname, first name, patronymic (if any), and the details of their identity document).

[1] This Subclause applies if there is no current (settlement) bank account in the Bank.

In the event of necessity to make amendments and additions into the indicated list of users or changes in their mobile phones numbers, as well as other data, the Customer shall submit to the bank an application for changing the connection parameters in writing at least 3 calendar days before these amendments and additions comes into effect.

To log into the mobile application, the user shall use a username and password (with the ability to configure further login using a PIN code, biometric authentication after the first successful login to the application using a username and password).

To log in to the Client-Bank (WEB) System, Internet Bank PM, the user shall use the login and password or the data of the Customer's User's personal key.

To perform operations through the Internet-Bank System the Customer shall use:

[1] Session password sent by the Bank through SMS message to the Customer's phone number specified in the application for the provision of services (in the application for changing connection parameters);

[2] Authorized person EDS specified in the application for the provision of services (in the application for changing connection parameters).

The Customers and the Bank agree that any transactions (actions) in accordance with this Agreement performed using the session password in the Internet Bank System or mobile application are considered to be performed personally by the Customer's user. All documents confirming the execution of transactions (actions) by the Customer's user using the session password in the Internet Bank System, a mobile application, are considered signed with an analog of a handwritten signature in accordance with Article 161 of the Civil Code of the Republic of Belarus.

[3] To exclude fraudulent actions through unauthorized remote access to the Customer's computer, protect against embezzlement of funds from accounts, the Customer may when signing payment order with EDS use a session password that is sent by the Bank through SMS message to the Customer's User's mobile phone number specified in the application for the provision of services (in the application for changing connection parameters).

4.2. [4]The Parties agree that:

The Client-Bank (WEB) System and Internet Bank PM are web applications hosted on the Bank's servers and storing full information also on the Bank's servers;

login (authorization) to the Client-Bank (WEB) System is carried out by going to the web page https://icb.asb.by;

login (authorization) to the Client-Bank (WEB) System is carried out by getting to the web page https://icb.asb.by;

The operation of the Client-Bank (WEB) System and the Internet Bank PM is possible if the Customer's hardware is permanently connected through the Internet to

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[1] This Subclause applies when using the mobile application or Internet Bank PM.

[2] It applies when using the Client-bank (WEB) Software System or Internet Bank Program Module.

[3] It applies when using the Client-Bank (WEB) System.

[4] This Subclause applies when using the Client-bank (WEB) Software System or Internet Bank PM.

the Bank's servers and the KIC is connected to the USB port of the Customer's hardware or with the login and password provided by the Bank;

The information security system used by the Parties in accordance with this agreement ensures control over the integrity of electronic documents, it is sufficient to protect against unauthorized access, and is sufficient to confirm the authorship and authenticity of the electronic document.

4.3. The procedure for using EDS funds for the Client-Bank System (in terms of the Client-Bank (WEB) System, Internet Bank PM) provides that:

4.3.1. if the Customer (the Customer's user) has KIC of SPKMS, the Bank provides the Customer (the Customer's user) with the opportunity to use it when working in the Client-Bank (WEB) System, Internet Bank PM by offering to fill out an application for the provision of services (application for changing connection parameters);

4.3.2.[1] In cases of:

Absence of the KIC of SPKMS from the Customer (the Customer's user)

Unwillingness of the Customer (the Customer's user) to use the existing KIC of SPKMS for signing and sending electronic documents to the Client-Bank (WEB) System, Internet Bank PM;

Lack of technical possibility for the Customer to use the existing KIC of SPKMS,

The Bank issues to the Customer, who is not a government organization (government agency), a certificate of the public key for verifying the Customer's user's EDS (certificates of the EDS verification public keys of the Customer's users) with the issuance of the KIC (or without issuance, if the Customer has the KIC).[2]

The Bank issues a personal key and an EDS public key verification card for the Customer's user using the Bank's EDS devices. It saves a personal key onto KIC. After the Customer returns the EDS public key verification card, signed by the Customer's own hand and certified by the handwritten signature of the person authorized to conclude this agreement, the Bank shall issue the KIC to the Customer's user with his personal key, and also provides the Customer with certificates of the Bank's and the Customer's public keys;

4.3.3. The connection of the Customer to the mobile application shall be implemented through the Customer's own effort by downloading the application to the mobile device by the Customer's user pursuant to Subclause 3.2.2 hereof providing there is an Internet access.

4.4. If the electronic document (document in electronic form) fails to meet the requirements of the legislation of the Republic of Belarus, the Bank is entitled to refuse to provide services to the Customer.

4.5. The Bank shall provide the Customer with:

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[1] This Subclause applies when using the Client-bank (WEB) Software System or Internet Bank PM.

[2] The fee payment shall be made pursuant to the Fee Schedule.

[1]A non-exclusive right (license) to use the software – Cryptoservice Security Software Package (CP SSP (Cryptoservice)), Client-Bank (WEB) System, Internet Bank PM located on the Bank's corporate website, through its installation by the Customer on its own hardware according to Subclause 3.2.1 hereof to ensure fulfillment of this agreement within the territory of the Republic of Belarus and other territory where the exclusive right to software is protected in accordance with the legislation of the Republic of Belarus and international treaties of the Republic of Belarus, during the period of validity of the exclusive right (but not more than the term of this agreement).

[2]The Bank shall provide the Customer (the Sublicensee) with a non-exclusive right (the Sublicense) for access to the mobile application with the right to launch the mobile application by the Customer and to work with it for the purposes of fulfillment of this Agreement within the territory of the Republic of Belarus during the validity period of the copyright (but not more than the validity period of this Agreement).

The fee for provision of non-exclusive right (the license) shall be included into the subscription fee for using the Client-Bank (WEB) System.

The fee for provision of non-exclusive right (the license) shall be included into the subscription fee for using the Client-Bank (WEB) System.

The customer after the installation of:

[3]the software pursuant to Subclause 3.2.1 hereof on its own hardware and using the login and password provided by the Bank as well as a key information carrier (KIC) provided with personal key (if required), shall start operating the Internet-Bank PM and the Client-Bank (WEB) System without notification to the Bank;

[4]the mobile application on its own mobile devices and using the login and password provided by the Bank, shall start operating the mobile application without notification to the Bank.

4.6. The Bank shall not provide the Customer with data transmission services and Internet access services. The Customer shall use such services and make their payment pursuant to the terms and procedures contained in the agreement with the provider whose user is the Customer.

4.7. The procedure and deadlines for posting transactions performed by the Customer using:

the Client-Bank (WEB) System, are specified in Appendices 2-10 to this Agreement;

the Internet-Bank (WEB) PM, are specified in Appendices 2-5, 9 to this Agreement;

the mobile application, are specified in Appendices 2, 3, 5, 9 to this Agreement;

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[1] It applies when using the Client-bank (WEB) Software System or Internet Bank Program Module.

[2] It applies when using a mobile application.

[3] It applies when using the Client-bank (WEB) Software System or Internet Bank Program Module.

[4] It applies when using a mobile application.

4.8. From the effective date of this Agreement the Customer shall pay to the Bank a fee amount (Subscription fee) (hereinafter jointly referred to as the "Fee") for operations (services) pursuant to the Fee Schedule.[1]

The Bank shall inform the Customer of changes in the list and (or) fee amount (payments) for operations not later than 30 (thirty) calendar days before the date of coming into effect of changes by posting the relevant information on the Bank's corporate website and by sending the notification in electronic form through the Client-Bank System or delivering a written notice.

If the Customer has not notified the Bank of non-acceptance of the changes within the period of five Business days by sending to the Bank a notification in electronic form through the Client-Bank System or written notification prior to the effective date of the changes, the Bank shall inform the Customer by sending the notification in electronic form through the Client-Bank System or written notification that the Customer is deemed as having accepted the changes.

If the Customer has notified the Bank of non-acceptance of the changes within the term not later than five Business days prior to the effective date of the changes by sending to the Bank a notification in electronic form through the Client-Bank System or written notification, the Bank shall inform the Customer by sending the notification in electronic form through the the Client-Bank System or written notification that the Latter is entitled to unilaterally repudiate this agreement any time prior to the effective date of the changes.

If the Customer has not notified the Bank of non-acceptance of the changes within the period of five Business days prior to the effective date of the changes by sending to the Bank a notification in electronic form through the the Client-Bank System or written notification, the Bank shall be entitled to abandon performance of this Agreement on the effective date of the changes informing the Customer by sending the notification in electronic form through the Client-Bank System or written notification and the Customer shall be entitled to repudiate this agreement any time prior to the effective date of the changes.

4.9. When providing services hereunder, the Customer shall pay a subscription fee for using the Client-Bank System pursuant to the Fee Schedule.

Remuneration (subscription fee for using the Client-Bank System) shall be paid to the Bank no later than the last business day of the month in which the service is rendered by the Customer independently or by writing off the amount of fee from the current (settlement) bank account of the Customer by the Bank based on the payment order.

Remuneration for the issue of the Customer's certificate of EDS verification public key (with or without the issue of the KIC) is paid on the date of the service provision, but no later than the last business day of the month in which the service was provided, by the Customer independently or by the Bank by debiting the amount of fee from the current (settlement) amount of the Customer's bank account based on the payment order.

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[1] Unless otherwise is stipulated in Annexes hereto.

The registration of primary accounting documents confirming the provision of services through the Client-Bank System, the issue of EDS certificates with or without the issue of KIC is carried out by the Parties individually in accordance with the requirements of the legislation of the Republic of Belarus.

4.10. At the discretion of the Bank, the Customer may be assigned individual amounts of fees other than those established by the Fee Schedule (hereinafter referred to as individual fees), with the conclusion of an additional agreement in accordance with Annex 1 hereto.

Individual fees shall be valid within the time period set forth in the additional agreement hereto and shall be extended for every subsequent 12 months (other time period similar to that one specified in the additional agreement), if at least 20 (twenty) calendar days before expiration of the time period for individual fees, the Bank notifies in writing (including through the Client-Bank System) the Customer of termination of individual fees.

Upon the expiration of the period of validity of individual fees charged by the Bank, such fees shall be paid by the Customer for transactions performed by the Bank pursuant to Clause 4.8 hereof.

Information on individual fees is confidential and constitutes a commercial secret of the Bank.

The Customer undertakes not to disclose to third parties the information constituting the Bank's commercial secret. The Customer is not responsible for the disclosure of the Bank's commercial secrets if: such disclosure was made with the written consent of the Bank; the information was provided at the request of the competent authorities of the Republic of Belarus in accordance with the legislation of the Republic of Belarus. In case of unauthorized disclosure of the Bank's commercial secrets, the Customer is obliged to promptly take all possible measures aimed at restoring the situation that existed before the violation and minimizing the negative consequences of such a violation for the Bank. The Customer shall immediately inform the Bank in writing of the disclosure of the Bank's commercial secrets. The Customer shall be responsible for disclosing the Bank's commercial secrets in accordance with the legislation of the Republic of Belarus. The obligations to preserve the Bank's commercial secrets remain in force for the entire term of this Agreement, as well as for three (3) years from the date of its termination or unilateral repudiation to fulfill it.

4.11. In cases provided for by the legislation of the Republic of Belarus, no fee (payment) is charged by the Bank under this Agreement.

4.12. In the event of failure to pay fee within the time limit set forth in this Agreement, the Bank is entitled to issue a payment request with acceptance of a payer to the current (settlement) bank account opened by the Customer with another servicing bank.

4.13. The Bank shall be entitled to unilaterally repudiate this Agreement or to suspend services provision hereunder pursuant to the procedure and in cases provided for by the legislation of the Republic of Belarus.

The Customer shall be entitled to receive information on terms and conditions hereof on the Bank's corporate website as well as by addressing to the Bank's branch office.

4.14[1] If it is necessary to restrict the access of the Customer's users to the Client-Bank System from different computers, the Customer submits to the Bank an application for the provision of services (or an application for changing connection parameters) in writing, indicating the list of allowed IP addresses of the Customer.

4.15. The Customer has the right to temporarily suspend the operation of the software package(s) of the Client-Bank System by specifying it (them) in the application for changing connection parameters, as well as the start and end date of the temporary suspension of operation in the software package(s) of the Client-Bank System at least five (5) business days prior to the suspension date.

Work with the software packages of the Client-Bank System shall be resumed from the banking day following the expiration date of the operation suspension period in the software packages of the Client-Bank System (specified in the application for changing connection parameters).

4.16.[2] To view the history of an international payment in foreign currency, its status, date and time of processing in other bank, fee amount charged by other banks, the Customer may use the SWIFT gpi tracker service. The remuneration (subscription fee) for using the service shall be made pursuant to the Fee Schedule.

4.17. When connecting to the Client-Bank (WEB) System and/or the Internet Bank PM, the mobile application, as well as when using them, the Customer has the right to receive a login to the Customer's/Customer's user's email address, and an SMS password to the Customer's user's phone number, specifying the appropriate method for obtaining credentials in the application for the provision of services (application for changing connection parameters).

4.18. The Bank is entitled, in accordance with Clause 4.17 of this Agreement, to send the login to the e-mail address of the Customer/the Customer's user, and the password by SMS message to the phone number of the Customer's user specified in the application for the provision of services (application for changing connection parameters).

4.19. To counter unauthorized access to the software systems of the Client-Bank system and (or) unauthorized payment transactions, the Bank has the right, in accordance with the legislation of the Republic of Belarus, to carry out automated collection, processing, updating and storage of the digital fingerprint of the device (data from the hardware(s) and software(s) applications of the Customer (the Customer's user) for general, special and unique parameters and settings, as well as information about the configuration of the hardware(s) and software(s)).

The Bank has the right to apply restrictive measures (suspend operations, restrict access to the software packages of the Client-Bank System) without prior notification to the Customer in the following cases:

Compromise of the Customer's (Customer's User's) credentials;

Identification of an unacceptable level of session or transaction risk by the Bank's anti-fraud system;

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[1] This Subclause applies when using the Client-bank (WEB) Software System.

[2] This Subclause applies when using the Client-bank (WEB) Software System.

Identification of the matching of the parameters of the Customer (the Customer's user), his devices (digital fingerprint of the device) or other features (parameters) with the data of the incident automated processing system of the National Bank of the Republic of Belarus;

Inability to collect the required characteristics of the device's digital fingerprint (including Customer location data).

4.20.[1] The tax on income of foreign organizations that do not undertake activities in the Republic of Belarus through a permanent establishment is withheld in accordance with the tax legislation of the Republic of Belarus taking into account international double tax treaties.

5. RESPONSIBILITY OF THE PARTIES

5.1. For failure to fulfill or in the event of improper fulfillment of obligations hereunder the guilty Party shall be liable pursuant to the legislation of the Republic of Belarus and this agreement.

5.2. In the event of the Customer's failure to fulfill the obligations specified in clause 3.2 (except for Subclause 3.2.9) hereof as well as in annexes hereto, the Bank shall be entitled to suspend providing services hereunder for the period of up to one month and in the event of repeated violation of the specified conditions within a calendar year – unilaterally repudiate this agreement.

In the event of the Customer's failure to fulfill the obligations pursuant to Subclause 3.2.9 hereof, the Bank is entitled to suspend providing services hereunder for the period of up to 6 (six) months. In the event of the services payment by the Customer within the specified time limit, the work in the Client-Bank System shall be restarted from the banking day following the day of services payment by the Customer subject to the terms and conditions of this agreement. In the event of the Customer's failure to pay for services within the specified time limit, the Bank is entitled to unilaterally repudiate this agreement.

5.3. For the Customer's failure to fulfill its obligations set forth in clause 4.9 hereof the Bank is entitled to demand from the Customer to pay penalty in the amount of 0.15 percent of the outstanding amounts to be paid to the Bank for each day of delay which does not exempt the Customer from fulfilling the specified obligation.

5.4. The Parties shall not be liable for the complete or partial non-performance of their obligations hereunder if such non-performance is due to force majeure (fire, earthquake, flood, combat operations, emergency, natural disasters, strike, power cuts, failure in an automated settlement system and other events that can not be foreseen in advance) if the above circumstances directly affected the performance by the Parties of their obligations hereunder.

The Party that was affected by force majeure and, as a result, could not fulfill its obligations hereunder shall notify the other Party in writing not later than 5 (five) calendar days after the occurrence of such circumstances (except where it was impossible) with subsequent confirmation of these circumstances in writing by a

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[1] This Subclause applies in the event of conclusion of an agreement with a non-resident customer.

competent body (entity). The untimely notification of the force majeure circumstances shall deprive the Party of the right to refer to them as an excuse.

After the termination of force majeure circumstances, the obligations under the agreement must be fulfilled in full.

5.5. If circumstances specified in clause 5.4 hereof last more than 2 (two) months, each of the Parties is entitled to unilaterally repudiate this Agreement.

5.6. The Bank shall not be liable for failure to provide services due to the circumstances beyond the control of the Bank, including due to substandard work of third parties and entities (providers of Internet, communications networks, electric power networks and other services), software or implementation of works caused by the need to maintain the operability and modernization of software and (or) hardware etc.

5.7. The Bank shall not be liable for losses resulting from unauthorized access to the Client-Bank System of unauthorized third parties if such use has occurred not through the fault of the Bank.

5.8. The Bank shall not be liable for execution of transactions or other actions pursuant to documents in electronic form, electronic documents transmitted through the Client-Bank System as well as for their effects in the event of the Customer's failure to fulfill its obligations stipulated in clauses 3.2.3–3.2.8, 3.2.10 hereof.

5.9. The Customer shall be liable for actions of the Customer's users having access to the Client-Bank System.

5.10. The Bank shall not be liable for non-provision of services hereunder in the event of the Customer's failure to perform actions specified in Subclause 3.2.1 hereof.

5.11. The Bank shall not be liable in case of incorrect or outdated information about the Customer's e-mail and/or phone number when transferring the login and password to the Customer's user in accordance with clause 4.17 hereof.

6. SETTLEMENT OF DIFFERENCES AND DISPUTE RESOLUTION

6.1. All disputes and disagreements arising from this Agreement or in connection herewith shall be resolved by means of negotiations between the Parties.

6.2. Joint commission formed by the representatives of the Bank and the Customer shall develop the procedure of technical expert examination and efforts aimed at resolving disputes.

6.3. During resolving dispute related to the execution by the Bank of documents received from the Customer in electronic form, as well as electronic documents, the Bank is entitled to unilaterally suspend the provision of services hereunder with subsequent written notification to the Customer.

6.4. Disputes are accepted for consideration and resolution by the joint commission within 30 (thirty) calendar days after the Bank executes in the Client-Bank System transactions disputed by the Customer.

6.5. In the event that disputes and disagreements are not resolved by negotiation (including in the event of non-formation of the joint commission for technical expert examination), they shall be resolved in courts in accordance with the legislation of the

Republic of Belarus. Submission of a claim (a written proposal for the voluntary settlement of a dispute) is not mandatory.

7. AGREEMENT DURATION, PROCEDURE FOR ITS MODIFICATION AND TERMINATION

7.1. This Agreement is concluded for a period of 1 (one) year and it shall be deemed prolonged for each consecutive period of 1 (one) year on the same terms and conditions if none of the Parties delivers a written termination notice at least 30 (thirty) calendar days before its expiration.

Obligations of the Parties accepted by them prior to the termination of this Agreement shall be implemented in full within the time limits specified herein.

7.2. Each of the Parties may unilaterally repudiate the Agreement by delivering a written notice to the other Party at least 30 (thirty) calendar days before the expected termination date. The agreement is considered terminated after 30 (thirty) calendar days from the date of receipt by one Party of a written notification from the other Party of the refusal to perform this agreement, except for the cases provided for by this agreement, which specify a different procedure.

The date of delivery of registered letter with return receipt to the Party's address specified herein (or in notification of address change) shall be deemed as the date of receipt of written notification sent by the other Party. The receipt date of the registered letter returned by a postal establishment by the Party having sent a written notification shall be considered as the receipt date of a written notification in case of its return by a postal establishment due to the failure to deliver it (hand it over).

Notification in electronic form is carried out by sending a message through the Client-Bank System. The notification (message) will be considered received by the Customer on the day the Bank sends the corresponding message.

This agreement may be terminated at any time upon mutual agreement of the Parties.

7.3. In the event of termination of this Agreement, the access of the Customer to the Client-Bank System shall be terminated from the date specified in the Customer's letter or in the Bank's letter.

7.4. In the event of a change in the legislation of the Republic of Belarus, the Bank has the right to unilaterally modify the Agreement by sending a relevant notification to the Customer signed by the authorized person of the Bank in writing or in electronic form through the sotware packages of the Client-Bank System. The Agreement is deemed to be changed from the date specified in the notification. In this case, an additional agreement to the Agreement shall not be concluded.

The Bank is entitled to make amendments to this Agreement. The Bank shall inform the Customer of specified changes at least 30 (thirty) calendar days before the effective date of changes by posting the relevant information on the Bank's corporate website and sending the notification in electronic form through the Client-Bank System and (or) by delivering a written notice.

If the Customer has not notified the Bank of non-acceptance of the changes within the period of five Business days by sending to the Bank a notification in electronic form through the Client-Bank System or written notification prior to the effective date of the changes, the Bank shall inform the Customer by sending the notification in electronic form through the Client-Bank System or written notification that the Customer is deemed as having accepted the changes.

If the Customer has notified the Bank of non-acceptance of the changes within the term not later than five Business days prior to the effective date of the changes by sending to the Bank a notification in electronic form through the Client-Bank System or written notification, the Bank shall inform the Customer by sending the notification in electronic form through the the Client-Bank System or written notification that the Latter is entitled to unilaterally repudiate this agreement any time prior to the effective date of the changes.

If the Customer has not notified the Bank of non-acceptance of the changes within the period of five Business days prior to the effective date of the changes by sending to the Bank a notification in electronic form through the the Client-Bank System or written notification, the Bank shall be entitled to abandon performance of this Agreement on the effective date of the changes informing the Customer by sending the notification in electronic form through the Client-Bank System or written notification and the Customer shall be entitled to repudiate this agreement any time prior to the effective date of the changes.

7.5. The termination or dissolution (including through unilateral repudiation) of this agreement where and as provided for by this agreement and (or) by the legislation of the Republic of Belarus shall not entail termination of the Customer's outstanding obligations hereunder arisen before termination or dissolution (including through unilateral repudiation) of this Agreement including the Customer's obligations to pay for the Bank's services provided through the Client-Bank System.

In case of disconnection of the Customer from the program modules of the Internet Bank and/ or the mobile application (specified in the application for connection, application for changing parameters), this agreement continues to operate within the framework of the connected Client-Bank (WEB) System.

In case of disconnection of the Customer from the Client-Bank (WEB) software package, this agreement shall be terminated (repudiated) from the date of disconnection of the Client-Bank (WEB) software package.

7.6. The relationships between the Parties under this Agreement or in connection with it shall be governed by the Law of the Republic of Belarus.

7.7. Hereto attached as an integral part are the following annexes:

Annex 1 Additional Agreement No. __________ to the Agreement for the provision of services through the software packages of the "Client-Bank" System;

Annex 2 Terms and Conditions of using electronic documents, documents in electronic form when providing services through Software Packages of the Internet-Bank System as part of settlement and cash services;[1]

Annex 3 Terms and Conditions of using electronic documents or documents in electronic form when providing services through the Internet-Bank Software Packages for crediting and payment of funds to individuals;[2]

Annex 4 The terms and conditions of using software for remote technical support of users through the software packages of the Client-Bank System.[3]

Annex 5 The terms and conditions of using electronic documents when providing services through the Client-Bank (WEB) Software System for providing statements of standalone (structural) subdivisions accounts.[4]

Annex 6 The terms and conditions of using electronic documents when providing services through the Client-Bank (WEB) Software System as part of cooperation of the Mortgage Office with a legal entity (real estate agency/developer organization).[5]

Annex 7 Terms and conditions of arrangements for delivering payroll slips to the Customer's employees and using electronic documents while performing these actions through the Client-Bank (WEB) Software System.[6]

Annex 8 Terms and conditions of using electronic documents when providing services through the Client-Bank (WEB) Software System for budget accounts. [7]

Annex 9 Terms and conditions of using electronic documents when providing services through the Client-Bank (WEB) Software System for custody service.[8]

Annex 10 Terms and conditions of using electronic documents when providing services through the Client-Bank Software System for forwarding to the Bank approved lists of citizens entitled to receive preferential loans pursuant to Decree of the President of the Republic of Belarus dated March 6, 2025 No. 95 “On State Support for Housing Construction”.[9]

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[1] It applies when using the Client-bank (WEB) Software System, Internet Bank Program Module or mobile application.

[2] It applies when using the Client-bank (WEB) Software System, Internet Bank Program Module or mobile application.

[3] It applies when using the Client-bank (WEB) Software System or Internet Bank Program Module.

[4] It applies when using the Client-bank (WEB) Software System, Internet Bank Program Module or mobile application.

[5] It applies when using the Client-Bank (WEB) System.

[6] It applies when using the Client-Bank (WEB) System.

[7] It applies when using the Client-Bank (WEB) System.

[8] It applies when using the Client-bank (WEB) System, Internet Bank Program Module or mobile application.

[9] It applies when using the Client-Bank (WEB) System.

Annex 1

to the Public Offer for concluding an Agreement for provision of Services through the Client-Bank (WEB) Software System

Additional Agreement No. ___
on Provision of Services through the Client-Bank Software System

_____________________________ ___
___________ 20__
(Name of the bank's branch office)

Joint Stock Company “Savings Bank “Belarusbank”, hereinafter referred to as "the Bank", represented by ________________________________, acting on the basis of ______________________________, on the one part, and ____, hereinafter referred to as “the Customer”, represented by _______________________, acting on the basis of ___________________________, on the other part, and together referred to as "the Parties", have concluded this Additional Agreement to the Agreement for Provision of Services through the Client-Bank (WEB) Software System concluded pursuant to the Offer for Conclusion of an Agreement for Provision of Services through the Client-Bank (WEB) Software System, No.____ ___ _______ 20__ (hereinafter referred to as The Agreement) as follows:

1.[1] According to the Agreement, the following individual fees for operations performed by the Bank are established for the Customer:

Ser. No.	Clause of the Bank Fee Schedule	Name of transaction	Individual fee amount	Period of validity of the individual fee (from/to)[2]
1.				
2.				
…				

2. This Additional Agreement is made in Russian in 2 (two) identical copies of equal legal force, one for each of the Parties.

3.This Additional agreement comes into effect from the moment of its signing on paper or in the form of an electronic document through the software packages of the Client-Bank system by both Parties and is an integral part of the Agreement.

[1] It applies when setting individual fees other than in the Fee Schedule.
[2] Period of validity of the individual fee may not exceed 12 months.

BANK	CUSTOMER
Joint Stock Company "Savings Bank "Belarusbank"	______________________________
	(Name of a legal entity)
on behalf of the Bank	On behalf of the Customer
___________________________	___________________________
(position)	(position)
________________________ Full name	________________________ Full name
(signature)[1]	(signature)[2]

[1] If an additional agreement is signed and sent by the Bank in the form of an electronic document, an authorized person of the Bank shall use its EDS.

[2] If an additional agreement is signed and sent by the Customer in the form of an electronic document, the EDS of the person authorized to conclude the additional agreement on behalf of the Customer shall be used.

Annex 2
to the Public Offer for concluding an Agreement for provision of Services through the Client-Bank (WEB) Software System

Terms and Conditions of using electronic documents, documents in electronic form when providing services through Software Packages of the Internet-Bank System as part of settlement and cash services.[1]

1. Electronic documents, documents in electronic form shall be used when the Bank provides services for:

Receiving electronic payment instruction (EPI)for performing operations on the Customer's accounts;

Acceptance of EPI for performance of transaction on accounts of the Customer as well as on the accounts opened to the structural subdivisions (branches and/or representative offices) of the Customer (hereinafter – subdivisions) as part of a service for subdivisions accounts management;

Acceptance of specified documents for execution of transactions on Customer's accounts;

Acceptance of text structured documents;

Acceptance of correspondence connected to the provision of services as part of settlement and bank cash services;

Transmission to the Customer of the Customer's accounts statements;

Acceptance of documents of free format.

2. The Bank undertakes to provide to the Customer in electronic form:

The Customer's accounts statements marked (stamped) by the Bank as executed.

Messages confirming the acceptance by the Bank of electronic documents, documents in electronic form from the Customer.

Messages confirming the execution of electronic documents or documents in electronic form accepted by the Bank from the Customer;

Messages of rejection of execution by the Bank of electronic documents or documents in electronic form from the Customer;

Executed electronic documents or documents in electronic form of the Customer marked by the bank as executed (stamped or signed by an electronic digital signature);

Other messages as part of relationship between the Bank and the Customer.

The Customer's accounts statements shall be provided with details of payment instructions and (or) information on bank transfers with possibility to provide counterparts (copies) of payment instructions confirming debiting funds from the account (crediting funds to the account).

3. The time of acceptance of electronic documents or documents in electronic form delivered trough the Client-Bank Software System on the current banking day shall be established by the document flow schedule (for the customer service), posted

[1] They shall apply when using the Client-bank (WEB) Software System, Internet Bank Program Module or mobile application.

on the the Bank's corporate site (hereinafter – document flow schedule). The list of mandatory payment instruction details and requirements for their completion are posted on the Bank's corporate website.

The Customer's user shall receive information on flow of funds on account through Push-notification to the Customer's User's mobile phone number specified in the application for the provision of services (in the application for changing the connection parameters)[1].[2]

4. The Bank is entitled, after notifying the Customer 30 calendar days in advance through the Client-Bank Software System, to set, change or cancel limits on transactions (including the number, minimum and maximum amount of transactions) that can be performed through a mobile application. Information about the current limits is posted on the Bank's corporate website and in the mobile application.

5. The Customer's electronic documents or documents in electronic form are accepted for execution subject to availability of funds on the Customer's account. In the event of unavailability (insufficiency) of the Customer's account funds, necessary to execute in full the Customer's payment order for transferring payments to the budget, the Bank shall accept and forward these payment orders to the automated information system for fulfillment of pecuniary obligations.

The Customer shall perform transactions on the account within the limits of funds on the account during the banking day, observing the priority of payments established by the legislation of the Republic of Belarus. Documents in electronic form or electronic documents delivered through the Client-Bank System pursuant to clause 3 of this Terms and Conditions, shall be accepted for execution on the current banking day and those that were delivered after the time specified in the document flow schedule – not later than on the next banking day, unless otherwise is provided for by the legislation.

6. Where it is necessary to confirm the execution by the Bank of the Customer's payment order to pay for a state duty transmitted to the Bank and executed in electronic form, the Customer shall provide (the Bank shall print out) an additional counterpart of the payment order in hard copy – payment order counterpart marked by the Bank as executed, using software and hardware facilities. Upon comparative check with data of the Customer's personal account, the Bank shall certify payment order counterpart in hard copy with the Bank's stamp and signature of a responsible officer.

7. The Customer is entitled to revoke the electronic documents or documents in electronic form sent before their execution or performance by the Bank of practical actions for their execution by notifying the Bank using an electronic document for revocation, document in electronic form through the Client-Bank System.

8. The Bank undertakes to ensure the return of cash funds to the Customer (except for payments into the budget) pursuant to the procedure and in cases provided for by the legislation of the Republic of Belarus.

9. The electronic documents or documents in electronic form not accepted for execution by the Bank and sent by the Customer through the Client-Bank System and

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[1] The document form is posted on the Bank's corporate website.
[2] It applies when using a mobile application.

received during the banking day shall be canceled on the day of their delivery to the Bank.

The Bank shall inform the Customer through the Client-Bank System of non-acceptance of the electronic documents or documents in electronic form sent by the Customer indicating the reason of their cancellation on the same day.

10. The Bank shall bear responsibility for the failure to execute electronic documents or documents in electronic form pursuant to the procedure and in cases provided for by the legislation of the Republic of Belarus.

11. The Bank shall indemnify for the damage inflicted to the Customer by the failure to execute electronic documents or documents in electronic form pursuant to the procedure and in cases provided for by the legislation of the Republic of Belarus.

12. The Customer shall bear responsibility for the failure to execute electronic documents or documents in electronic form through the Customer's fault in the amount of the damages incurred.

13.[1] If the Customer is subject to a restrictive measure established by Resolution of the Council of Ministers of the Republic of Belarus dated April 19, 2024 No. 299 “On the Application of a Special Restrictive Measure” (hereinafter “Resolution No. 299”), the Bank shall:

Suspend or refuse to execute the Customer's payment order pursuant to the procedure stipulated in the Agreement of a current (settlement) bank account, if the Bank has reason to believe that the Customer is transferring profits and (or) dividends in violation of the requirements of Resolution No. 299, including in cases where the payment order specifies a different purpose of payment;

Request documents and information necessary to confirm the proper execution of Resolution No. 299;

Refuse the Customer to accept and execute payment orders and related documents of the Customer in cases stipulated by Resolution No. 299.

In addition, the Bank is entitled to unilaterally stop or suspend the provision of services for remote banking hereunder if the Bank has reason to believe that the Customer is transferring profits and (or) dividends in violation of the requirements of Resolution No. 299, including in cases where the payment order specifies a different purpose of payment.

The Customer shall be obliged to provide all the documents and information requested by the Bank and necessary to confirm the proper execution of Resolution No. 299.

The execution of the payment order specified in this clause shall be performed by the Bank no later than the next banking day after the date of submission of documents and information reliably and unambiguously confirming the proper fulfillment by the Customer of the requirements of Resolution No. 299.

The Bank is not responsible for the extension of time limits and (or) refusal to execute a payment that is subject to control under Resolution No. 299, as well as for

[1] This Subclause is not included in the event of conclusion of an agreement with a non-resident customer.

any negative consequences associated with such extensions of time limits and (or) refusal to execute a payment.

14. When the Customer connects to the package of services in accordance with the Fee Schedule, the subscription fee for using the Client-Bank System is charged in accordance with the agreement of the current (settlement) bank account.

15. For the Bank's failure to fulfill its obligations set forth in clause 4 of these Terms and Conditions, the Bank shall pay to the Customer a penalty in the amount of 0,05 percent of the amount of payments under the documents provided in electronic form for each day of delay, without prejudice to the mentioned obligation of the Bank.

16. In the event of early termination or expiration of the agreement of a current (settlement) bank account, the provision of services under these Terms and Conditions shall be terminated.

17. As part of the provision of account management services to the Customer, the Bank, on behalf of the Customer, transfers funds from the accounts of the Customer's Subdivisions specified in the application for the provision of services (application for changing connection parameters)[1]. Additionally, the Bank undertakes to make settings of the Customer's Subdivisions bank accounts available for operation.

The Bank shall not be liable for failure to fulfill obligations specified in Part 1 of this clause if as a result of performing own in-house activities available balances on accounts of the Customer's Subdivisions are changed downwards over a period of time from the moment of inquiry information on account status till the moment of payment instructions incoming for debiting funds from the accounts of the Customer's Subdivisions.

[1] The document form is posted on the Bank's corporate website.

Annex 3
to the Offer for concluding an Agreement for provision of Services through the Client-Bank (WEB) Software System

Terms and Conditions of using electronic documents or documents in electronic form when providing services through the Client-Bank Software System for crediting and payment of funds to individuals.[1]

1. Electronic documents, documents in electronic form shall be used when the Bank provides services for:

Acceptance and execution of text documents in the form of lists for crediting funds to individuals in the format provided for by the technical documents being in effect in the Bank and posted on the Bank's corporate site;

Acceptance of the Customer's correspondence related to the provision of services for acceptance of lists for crediting funds to individuals.

2. The Bank undertakes to provide to the Customer in electronic form:

Messages confirming the acceptance by the Bank of electronic documents from the Customer.

Messages confirming the execution of electronic documents accepted by the Bank from the Customer.

Messages of execution rejection of the Customer's electronic documents.

Other messages as part of relationship between the Bank and the Customer.

3. The Customer shall perform the forwarding of documents in electronic form to the Bank within a banking day established by the document flow schedule (customer service), posted on the the Bank's corporate site. The list of mandatory payment instruction details and requirements for their completion are posted on the Bank's corporate website.

4. Electronic documents or documents in electronic form delivered through the Client-Bank Software System pursuant to clause 3 of this Terms and Conditions, shall be accepted for execution on the current banking day and those that were delivered after the time specified in the document flow schedule – on the next banking day.

5. The Customer is entitled to revoke the electronic documents or documents in electronic form sent before their execution or performance by the Bank of practical actions for their execution by notifying the Bank using an electronic document for revocation through the Client-Bank Software System.

6. The Bank undertakes to ensure the return of cash funds to the Customer (except for payments into the budget) pursuant to the procedure and in cases provided for by the legislation of the Republic of Belarus.

7. The Bank shall inform the Customer through the Client-Bank Software System of unexecuted, wrongly processed or posted electronic payment instruction not

[1] They shall apply when using the Client-bank (WEB) Software System, Internet Bank Program Module or mobile application.

later than the next banking day after having established one of the specified circumstances.

8. The Bank shall bear responsibility for the failure to execute electronic payment instructions pursuant to the procedure and in cases provided for by the legislation of the Republic of Belarus.

9. The Bank shall indemnify for the damage inflicted to the Customer by the failure to execute electronic payment instructions pursuant to the procedure and in cases provided for by the legislation of the Republic of Belarus.

10. The Customer shall bear responsibility for the failure to execute electronic payment instructions through the Customer's fault in the amount of the damages incurred.

11. For the Bank's failure to fulfill its obligations set forth in clause 4 of these Terms and Conditions, the Bank shall pay to the Customer a penalty in the amount of 0,05 percent of the amount of a payment according to the electronic documents provided for each day of delay, without prejudice to the mentioned obligations of the Bank.

12. The Bank shall execute electronic documents delivered from the Customer and presented in compliance with the conditions of the service agreement for crediting and payment of funds to individuals and in accordance with the legislation of the Republic of Belarus.

13. In the event of early termination or expiration of the service agreement for crediting and payment of funds to individuals, the provision of services under these Terms and Conditions shall be terminated.

Annex 4
to the Offer for concluding an Agreement for provision of Services through the Client-Bank (WEB) Software System

The conditions of using software for remote technical support of users through the Client-Bank Software System.[1]

1. Remote technical support (hereinafter referred to as RTS) shall be implemented as part of the Client-Bank (WEB) System and Internet-Bank PM maintenance through the remote access of the Bank to the Customer's working station using specialized software complying with the Bank's information security requirements.

2. The Customer shall agree to interact with the Bank including through the remote access of the Bank to the Customer's working station for performing operation on technical support.

RTS shall be provided as available at the moment of its provision.

3. The Bank undertakes to provide the Customer with technical (information) support under maintenance of the Client-Bank (WEB) System and the Internet-Bank PM within the time limits restricted by the work schedule of the technical support for users.

4. The procedure for providing RTS to the Customer is specified in the Reminder for the provision of the remote technical support posted on the Bank's corporate site.

5. To minimize potential risks of unauthorized remote access to the working station the Customer undertakes to:

5.1. Receive software of remote access for downloading only from trusted sources (the Bank's corporate site);

5.2. Do not allow remote access to the Customer's working station without verification procedure (confirmation of data authenticity) of the Bank's officer;

5.3. Do not disclose access passwords to the bank's officer including through the cryptographic information protection facilities;

5.4. follow the minimum password protection rules (the minimum password length for software and cryptographic protection of information must be at least 8 (eight) characters, the password must consist of alphanumeric characters).

[1] They apply when using the Client-bank (WEB) Software System or Internet Bank PM.

Annex 5
to the Offer for concluding an Agreement for provision of Services through the Client-Bank Software System

The terms and conditions of using electronic documents
when providing services through the Client-Bank (WEB) Software System for providing statements of
standalone (structural) subdivisions accounts.[1]

1. Electronic documents shall be used when providing services by the Bank for providing statements in electronic form of accounts of the Customer's Subdivisions.

2. When the Client-Bank Software System or its components are out of order, as well as in other cases of failure to provide services under clause 1 of these Terms and Conditions, the provision of services shall be suspended for the time of elimination of the specified circumstances.

3. The Bank undertakes to provide daily, until 10:00 a.m. on the business day following the reporting one, account statements of the Customer's separate (structural) subdivisions listed in the application for service provision (application for changing connection parameters)[2].

4. For the failure to perform its obligations stipulated by clause 3 of these Terms and Conditions, the Bank shall pay to the Customer a penalty in the amount of 0,15 % of the amount of fee for using the Client-Bank System in the respective month for each day of delay in providing the statement.

[1] They shall apply when using the Client-bank (WEB) Software System, Internet Bank Program Module or mobile application.

[2] The document form is posted on the Bank's corporate website.

Annex 6
to the Offer for concluding an Agreement for the provision of Services through the Client-Bank Software System

The terms and conditions of using electronic documents when providing services through the Client-Bank (WEB) Software System as part of cooperation of the Mortgage Office with a legal entity (real estate agency/developer organization)

[1]

1. The Bank undertakes to provide the services set out in part two of this clause in accordance with this agreement, the Terms and Conditions and the agreement on cooperation between the Mortgage Office and a legal entity (real estate agency/developer organization).

Functionality of the Client-Bank (WEB) Software System "Services/For real estate agencies (developer organizations)" is used in the provision of reception services from the Customer:

an electronic document containing a Bank loan application form;

scanned copies of documents.

2. The Customer shall forward to the Bank an electronic document, as well as the necessary set of scanned copies of documents to it, for consideration of the issue of granting a loan to finance real estate on the terms determined by the Bank.

[1] It applies when using to the Client-Bank (WEB) System.

Annex 7
to the Offer for concluding an Agreement for the provision of Services through the Client-Bank Software System

Terms and conditions of arrangements for delivering payroll slips to the Customer's employees and using electronic documents while performing these actions through the Client-Bank Software System.[1]

1. As part of the Terms and Conditions of performing actions for transmitting payroll slips to the Customer's employees and usage of electronic documents while performing specified actions through the Client-Bank (WEB) (hereinafter – the Terms and Conditions), the Customer shall instruct the bank to perform on behalf of the Customer and at its expense the delivery trough the Internet Bank or[2] M-Banking[3] (hereinafter – the Remote Banking Services (RBS) Systems) of payroll slips to the Customer's employees who have accepted to receive payroll slips trough the RBS Systems.

Rights and responsibilities in the context of the actions performed by the Bank on behalf of the Customer for the delivery of payroll slips to the Customer's employees arise directly at the customer's side.

The Bank performs actions for the delivery of payroll slips to the Customer's employees based on the electronic documents sent by the Customer pursuant to this Terms and conditions trough the Client-Bank (WEB) System and containing information on payroll slips and the Customer's employees identification numbers specified in ID documents.

2. The Customer undertakes to provide the Bank with a Power of Attorney to perform actions on behalf of the Customer for the delivery of payroll slips specified in clause 1 of the present Terms and Conditions to the Customer's employees trough the RBS System for individuals. Upon the termination of the validity term of the Power of Attorney, the Bank undertakes to return it to the Customer and the Customer undertakes to submit to the Bank a new Power of Attorney taking into consideration the period of validity of the present Terms and Conditions. Upon termination of the period of validity of the present Terms and Conditions, the Bank shall immediately return to the Customer the Power of Attorney the validity of which has not expired.

3. The fee to the Bank for performance of actions for the delivery of payroll slips to the Customer's employees through the RBS Systems shall be included into the subscription fee for using the Client-Bank System.

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[1] It applies when using to the Client-Bank (WEB) System.

[2] Subject to the existence of an Agreement for provision of banking services for the Customers using the Internet Bank System in Belarusbank concluded between the bank and the Customer's employee.

[3] Subject to the existence of a concluded Agreement for provision of M-Banking service to the Customer (an individual).

4. Electronic documents specified in clause 1 of the present Terms and Conditions shall be submitted by the Customer to the Bank through the Client-Bank (WEB) System in the format provided for by the technical documentation applicable in the Bank and posted on the Bank's corporate website.

5. The Bank undertakes to provide to the Customer in electronic form:

Messages confirming the acceptance by the Bank of electronic documents from the Customer.

Messages confirming the execution of electronic documents accepted by the Bank from the Customer.

6. Time of acceptance of electronic documents in the Client-Bank (WEB) System within the current banking day shall be established from 09:00 to 15:30. Electronic documents delivered through the Client-Bank (WEB) before 15:30 shall be accepted for execution on the current banking day and those that were delivered after that time – on the next banking day.

7. In the context of the present Terms and Conditions it is expected the performance of a number of actions regulated by the Law of The Republic of Belarus dd 05.07.2021 No. 99-3 On Protection of Personal Data (hereinafter – the Law).

8. Pursuant to the Law when performing the obligations arisen from clause 1 of the present Terms and Conditions, the Customer shall act as an Operator in the context of processing and submitting to the Bank of personal data of the Customer's employees in terms of providing information on payroll slips and identification (personal) numbers, the Customer's employees ID documents, and the Bank shall act as an Authorized person – while delivering payroll slips to the Customer's employees.

9. The processing of personal data shall be done for the purposes of performance by the Bank on behalf of the Customer of actions for delivering payroll slips through the Client-Bank WEB System to the Customer's employees who have agreed to receive payroll slips through RBS Systems for individuals.

10. The list of actions to be done by an authorized person with personal data received when implementing this agreement: collection, systematization, safe-keeping, using, blocking, providing and deleting of personal data.

11. The Authorized person is not entitled to distribute and (or) provide personal data that become known to him in connection with the fulfillment of these Terms and Conditions, including after the termination of processing without a legal basis, provided for by the legislation of the Republic of Belarus.

12. The Authorized person shall guarantee to the Operator the undertaking of measures to provide protection of personal data pursuant to Article 17 of the Law.

13. Upon the expiry of this agreement, the authorized person is obliged to stop the processing of personal data and, at the Operator's choice, transfer all personal data to the Operator or delete (block) personal data, except in cases where the legislation of the Republic of Belarus provides for the obligation to store them, as well as delete (block) all available copies of personal data and confirm to the Operator that it has been done.

14. The Operator undertakes to ensure that the Customer's employees consent to the processing of personal data in accordance with the Law.

15. The Customer shall bear the responsibility for reliability of data contained in the information submitted to the Bank pursuant to these Terms and Conditions.

16. The Bank shall not bear the responsibility for the content of information received from the Customer pursuant to these Terms and Conditions as well as for the failure to perform the actions in the context of these Terms and Conditions due to circumstances beyond control of the Bank including a substandard work of third parties (Internet and Mobile Service Providers etc.).

17. When the Client-Bank Software System or its components are out of order, as well as in other cases of failure to perform actions under these Terms and Conditions, the provision of services shall be suspended for the time of elimination of the specified circumstances.

18. In the event of early termination or expiration of the Agreement concluded between the Bank and the Customer of the current (settlement) bank account and (or) the Agreement for services for crediting and payment of funds to individuals, the provision of services under these Terms and Conditions shall be terminated.

Annex 8
to the Offer for concluding an Agreement for the provision of Services through the Client-Bank Software System

Terms and conditions of using electronic documents when providing services through the Client-Bank Software System for budget accounts [1], [2]

1. The Bank shall interact with the Customer through the Client-Bank (WEB) System for:

Submission by the Customer to the Bank of payment instruction in electronic form. The list of mandatory payment instruction details and requirements for their completion are posted on the Bank's corporate website.

provision by the Bank to the Customer of information in electronic form (resulting statements for the current day and operational account status upon inquiries), registers of accepted payments;

other conditions provided for by the legislation of the Republic of Belarus, Agreement for Electronic Interaction[3], Service Agreement.

2. The Bank shall accept (process), transmit through the Client-Bank (WEB) System electronic documents for accounts of the Ministry of Finance of the Republic of Belarus (the main departments of the Ministry of Finance for the regions and Minsk or local financial authorities) pursuant to the procedure stipulated by the Agreement for Electronic Interaction.

3. When the Client-Bank (WEB) or its components are out of order, as well as in other cases of failure to provide services under clause 1 of these Terms and Conditions, an account statement and annexes thereto shall be transmitted to the Customer after the system recovery, if there is no written request from the Customer to provide these documents in hard copy.

4. The time for acceptance and execution of electronic documents through the Client-Bank (WEB) System shall be stipulated in the Service Agreement.

5. The Bank, in the context of an electronic document flow, shall create an electronic records archives for executed EPI, as well as backup copies of the Client-Bank (WEB) in accordance with the requirements of local regulations.

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[1] It applies when using to the Client-Bank (WEB) System.

[2] Budget accounts mean accounts specified in clause 2.1 of the Agreement for service procedure (subaccount) of the Ministry of Finance of the Republic of Belarus, its territorial bodies as well as local financial authorities in Belarusbank No. 16-2-4/391 OC dd August 3, 2015 (hereinafter referred to as the Service Agreement).

[3] Agreement for Electronic Interaction means an agreement for electronic interaction for maintenance of accounts of republican and local budgets, budgets of state extra-budgetary funds, accounts of the budget of the Union State, accounts for crediting extra-budgetary funds to Belarusbank No. 16-2-4/17 ЭВ dated June 30, 2017.

Annex 9
to the Offer for concluding an Agreement for the provision of Services through the Client-Bank (WEB) Software System

Terms and conditions of using electronic documents when providing services through the Client-Bank (WEB) Software System for custody service.[1]

1. Electronic depository documents shall be used when the Bank provides services for:

acceptance/forwarding of text (structural) documents including for acceptance of depo orders for execution of operations on custody accounts;

acceptance of inquiries (correspondence) from Customers for provision of information associated with the depository services or provision of related services.

2. The Bank undertakes to provide to the Customer in electronic form:

Certificate of a custody account opening;

The Customer's custody account statements as required by the legislation of the Republic of Belarus with the Bank's EDS;

Registers of securities holders, dividend statements, lists for crediting funds to individuals and legal entities in the format established by the Bank, other depository information or information regarding the provision of related services with the Bank's EDS;

Messages confirming acceptance by the Bank of electronic documents from the Customer confirming the execution of the Customer's electronic documents accepted by the Bank and on rejection of the Customer's electronic documents execution through changing the document status.

3. The Bank provides the Customer with a counterpart of the depo order in hard copy for depo orders transmitted to the Bank and executed in electronic form. Counterparts of depo orders submitted in hard copy shall be certified by the Bank's stamp and the signature of a responsible officer.

4. The acceptance of electronic documents through the Client-Bank Software System shall be executed in accordance with servicing schedule established by Belarusbank Depositary Rules[2].

5. The Customer agrees to bear responsibility for performance of all operations using electronic documents for custody accounts.

6. Acceptance of the Customer's depo orders in the form of an electronic document for execution shall be made provided there are securities on the Customer's custody account.

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[1] They shall apply when using the Client-bank (WEB) Software System, Internet Bank Program Module or mobile application.

[2] Belarusbank Depositary Rules are posted on the Bank's corporate site.

The customer shall perform operations on the custody account within the scope of securities held on the account following the existing procedure established by the legislation of the Republic of Belarus.

7. Subscription fee for using by the Customer a services package for maintaining the register of holders of shares and/or bonds is charged in accordance with the depository service agreement.

8. If the use of an electronic document is not possible, the Bank shall be obliged to refuse to execute the Customer's transactions.

9. In the event of early termination or expiration of the custody agreement, the provision of services under these Terms and Conditions shall be terminated.

Annex 10
to the Offer for concluding an Agreement for the provision of Services through the Client-Bank (WEB) Software System

Terms and conditions of using electronic documents when providing services through the Client-Bank Software System for forwarding to the Bank approved lists of citizens entitled to receive preferential loans pursuant to Decree of the President of the Republic of Belarus dated March 6, 2025 No. 95 “On State Support for Housing Construction”.[1]

1. The Bank undertakes to provide the services set out in Part 2 of this clause in accordance with the agreement on the provision of a range of services through the Client-Bank Software System and these Terms and Conditions.

The functionality of the Client-Bank (WEB) Software System "Electronic Documents" is used in the provision of services for receiving an electronic document from a Customer containing an approved list of citizens for preferential loans.

Electronic documents received by the Bank are the basis for the provision of services by the Bank for concluding a loan agreement with citizens for obtaining a preferential loan for the construction (reconstruction) or purchase of residential premises.

2. The Customer shall forward an electronic document to the Bank after approval of the lists of citizens for preferential loans by the district, city (cities of regional and district subordination) executive committees, the local administration of the district in the city, and other state bodies (organizations) authorized in accordance with the legislation of the Republic of Belarus for their approval.

3. In accordance with the legislation of the Republic of Belarus, the fee for Customer service through the Client-Bank (WEB) System is not charged in accordance with these Terms and Conditions.

[1] It applies when using to the Client-Bank (WEB) System.