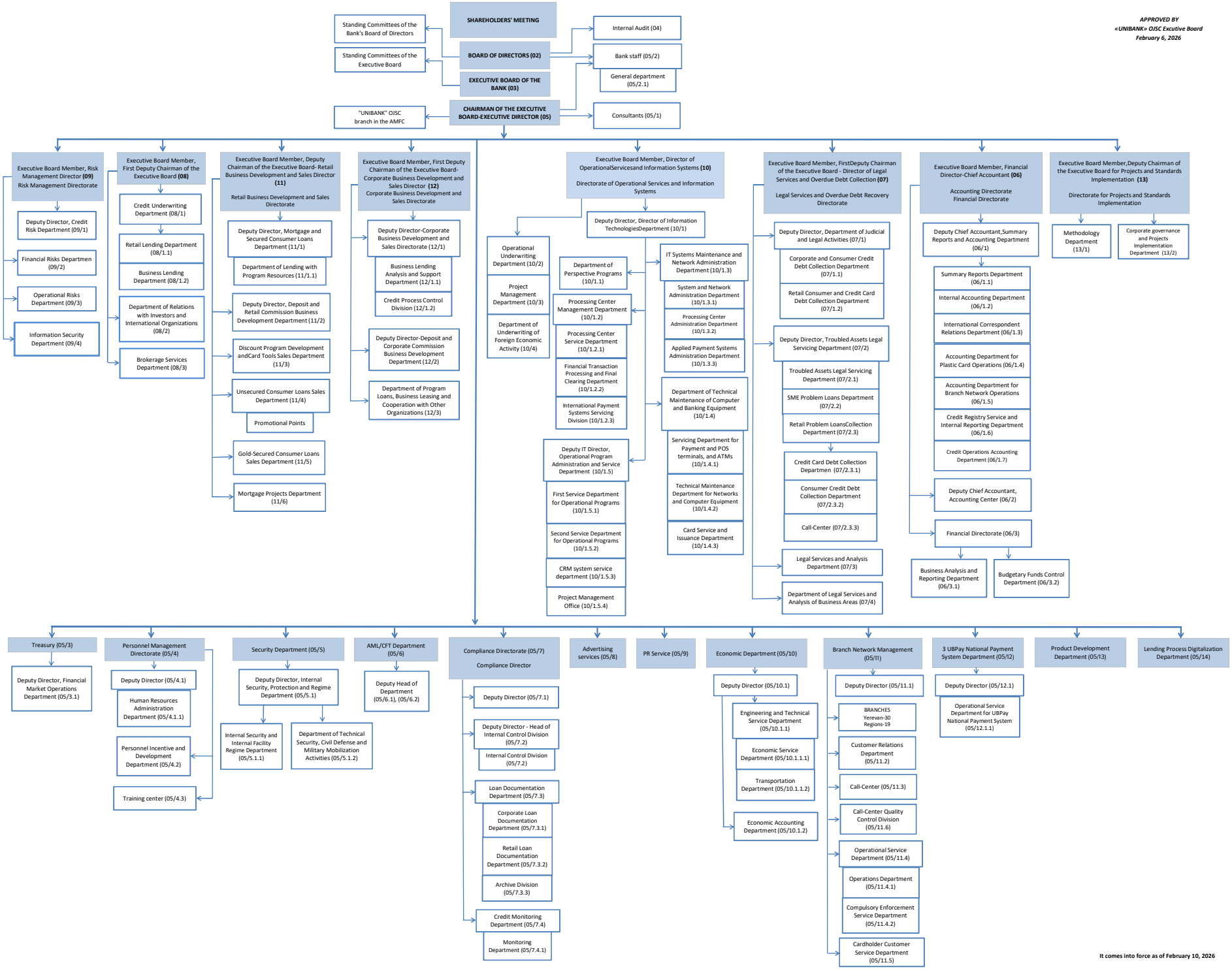
APPROVED BY
«UNIBANK» OJSC Excutive Board
February 6, 2026



It comes into force as of February 10, 2026