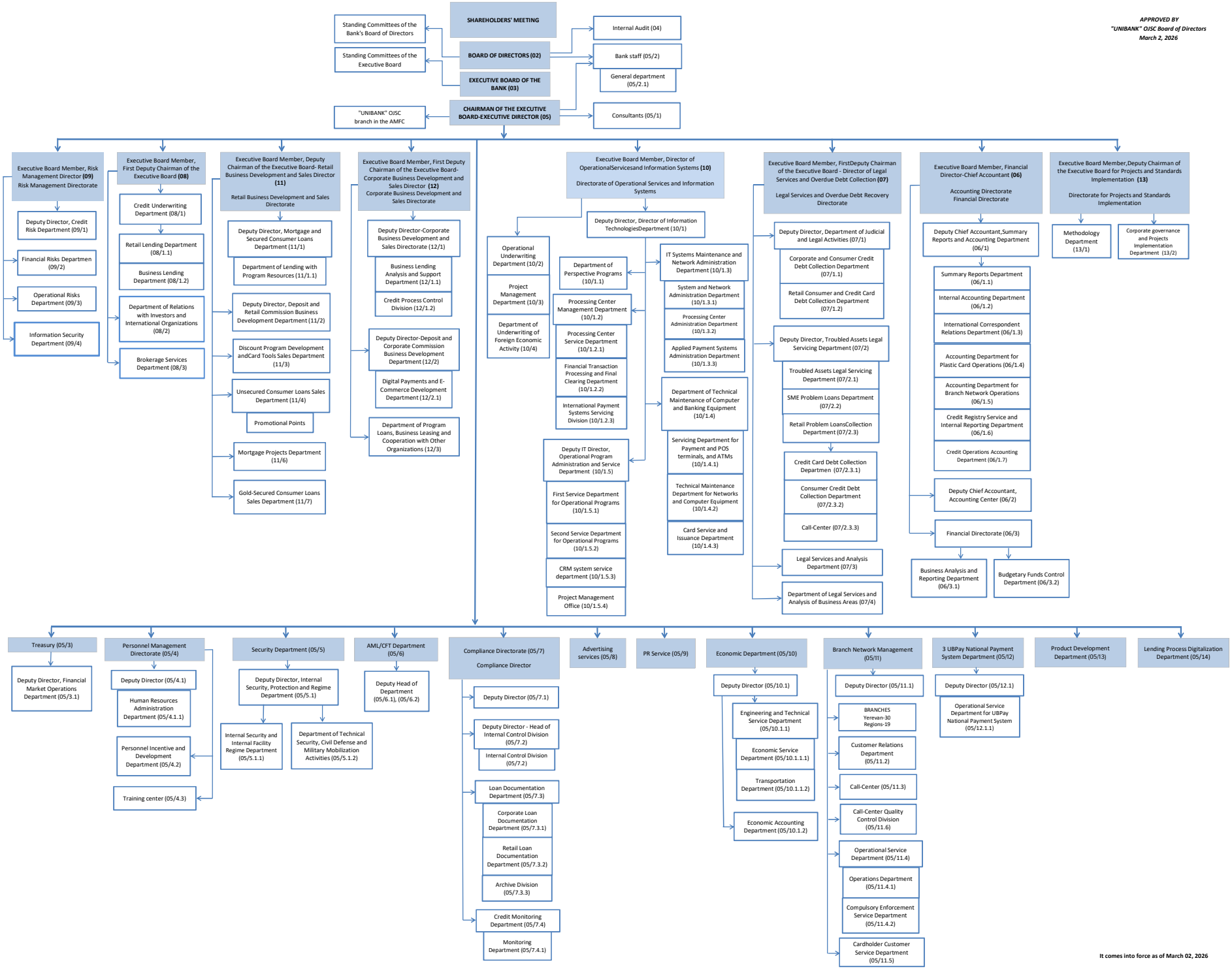
APPROVED BY
"UNIBANK" OJSC Board of Directors
March 2, 2026



It comes into force as of March 02, 2026