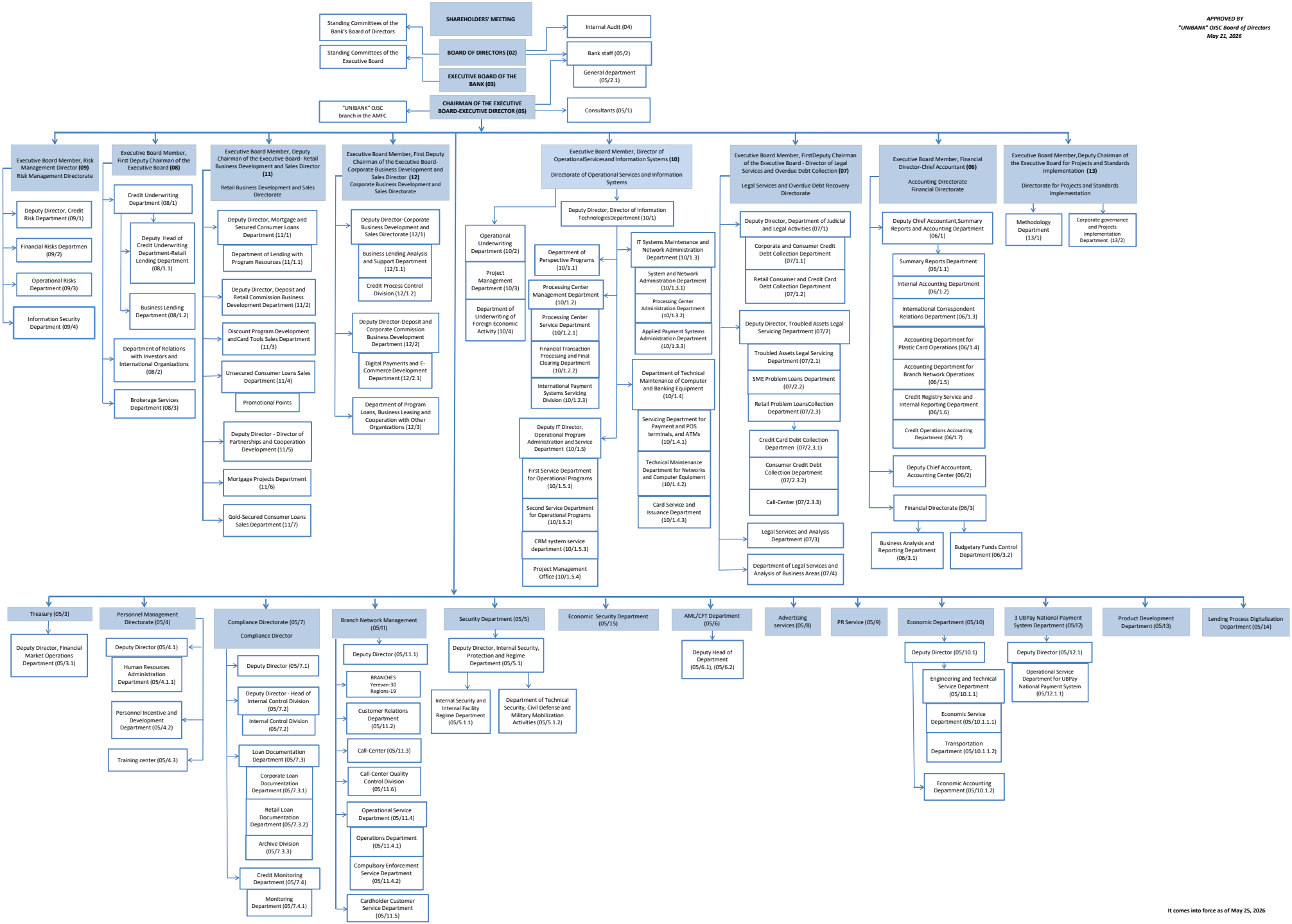
APPROVED BY
"UNIBANK" OJSC Board of Directors
May 21, 2026



It comes into force as of May 25, 2026