

Anti-corruption policy of Eldik Bank OJSC

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1. General Provisions

- 1.1. The Anti-Corruption Policy of Eldik Bank OJSC (hereinafter referred to as the Policy) is a fundamental internal document that defines the key principles and requirements adopted by Eldik Bank OJSC (hereinafter referred to as the Bank) to minimize the Bank's exposure to corruption risks and violations, and also ensures compliance of the Bank's internal procedures with the norms of the legislation of the Kyrgyz Republic in the field of combating corruption.
- 1.2. The Policy has been developed taking into account the requirements of the current legislation of the Kyrgyz Republic and does not contradict international treaties concluded by the Kyrgyz Republic and other regulatory legal acts applicable to the Bank. When developing the Policy, advanced international practices in the field of combating corruption were also taken into account.
- 1.3. Policy Objectives:
 - 1) assistance in the implementation of the requirements of the legislation of the Kyrgyz Republic in the field of combating corruption, including the Law of the Kyrgyz Republic "On Combating Corruption", within the powers of the Bank;
 - 2) ensuring the Bank's commitment to high standards of business ethics and developing an anti-corruption corporate consciousness;
 - 3) developing a uniform understanding of the Bank's approaches to combating corruption among the Bank's employees and other interested parties;
 - 4) creation of effective mechanisms, procedures, control and other measures aimed at combating corruption and minimizing the risks of the Bank and Bank employees being involved in corruption;
 - 5) establishing measures of responsibility for corrupt actions and violations of the Policy.
- 1.4. The policy is posted on the Bank's official website to inform the Bank's stakeholders about the approaches applied to combating corruption.
- 1.5. The Bank provides conditions under which Bank employees and other interested parties can freely point out shortcomings in the implementation of the Policy, as well as make proposals for improving the Policy.

2. Terms used in the Policy

- 2.1. **Bank** – "Eldik Bank" OJSC.
- 2.2. **Facilitation payments** are small sums of money or other benefits, regardless of value, paid to officials or government bodies to facilitate or expedite the completion of routine administrative formalities.
- 2.3. **Abuse of authority** – the use by a person performing managerial functions in the Bank of his/her authority contrary to the legitimate interests of the Bank and for the purpose of deriving benefits or advantages for himself/herself or other persons, or causing harm to other persons, if this has caused significant harm intentionally or through negligence.

- 2.4. **Commercial bribery** is the illegal transfer of money, securities, or other property to a person performing managerial functions in a Bank, as well as the illegal provision of property services to him in exchange for actions (inactions) in the interests of the giver.
Illegal receipt by a person performing managerial functions in the Bank of money, securities, other property, as well as illegal use of property services for the performance of actions (inactions) in the interests of the giver.
- 2.5. **Counterparty** – any legal entity with which the Bank enters into any contractual relationship, or any individual with whom the Bank enters into any contractual relationship, except for employment.
- 2.6. **Conflict of interest** is a situation in which a contradiction arises between the personal interests of bank officials and (or) its employees and the proper performance of their official duties or the property and other interests of the Bank and (or) its employees and (or) clients, which may entail the emergence of a risk of adverse consequences for the Bank and (or) its clients.
- 2.7. **A pre-conflict situation** is a situation in which Bank employees, while carrying out their work activities, while performing their work duties, develop a personal interest that may lead to a conflict of interest.
- 2.8. **A corruption offence** is a socially dangerous, guilty and punishable act (action or inaction) that has the characteristics of corruption, for which the legislation of the Kyrgyz Republic establishes disciplinary, criminal, civil or administrative liability.
- 2.9. **Corruption** is a deliberate act consisting of the creation of an illegal stable connection between one or more officials holding authority and individuals or groups for the purpose of illegally obtaining material or any other benefits and advantages, as well as the provision of these benefits and advantages to individuals and legal entities, which creates a threat to the interests of society or the state. Also, corruption (corruption offenses), within the framework of this Policy, means abuse of office, giving/receiving a bribe by an official of the Bank, or other illegal use by officials of the Bank of their official position contrary to the legitimate interests of the Bank for the purpose of obtaining benefits in the form of money (money), valuables, other property or property services, other property rights for themselves, as well as the provision of these benefits to third parties, or the illegal provision of such benefits to officials of the Bank by other persons, which creates a threat to the interests of the Bank. Also, within the framework of this Policy, illegal actions against the Bank shall be understood as the illegal receipt by employees of the Bank, regardless of the position they hold in the Bank, of material remuneration or other property benefit for the performance of certain actions (inactions) in connection with the use of official position in the Bank.
- 2.10. **Personal benefit** is the interest of a Bank employee, his/her close relatives (parents, spouse, children, adoptive parents, adopted children, full and half siblings, grandfathers, grandmothers, grandchildren) in receiving non-material benefits and other non-material advantages, with the exception of promotion and gratitude to him/her.
- 2.11. **Material benefit** is an economic benefit in monetary and/or in-kind form that can be assessed and defined as income in accordance with the Tax Code of the Kyrgyz Republic.
- 2.12. **Mediation in bribery** - performing actions to transfer a bribe on behalf of the bribe giver or bribe taker, or otherwise assisting the bribe giver and/or bribe taker in reaching or implementing an agreement between them on receiving/giving a bribe, or mediation in bribery using one's official powers, or when transferring or receiving a bribe on a large scale, on an especially large scale.

3. Scope of the Policy

- 3.1. The Policy applies to all employees of the Bank, regardless of their position and length of service at the Bank.
- 3.2. The Bank strives to ensure that the Bank's subsidiaries adhere to the principles and requirements of the Policy, in particular through the approval by the Bank's subsidiaries of similar internal documents.
- 3.3. The Bank welcomes the desire of the Bank's counterparties to follow the principles and requirements set out in the Policy.
- 3.4. The principles and requirements of the Policy apply to the Bank's counterparties, including suppliers, agents, consultants, representatives and other persons, in cases where the relevant obligations are stipulated in contracts with them or directly follow from applicable anti-corruption legislation.

4. Principles of Policy

- 4.1. The Bank's rejection of corruption in any form or manifestation (the principle of zero tolerance for corruption).
- 4.2. Compliance of the Bank's activities with the current legislation of the Kyrgyz Republic and generally accepted standards in the field of combating corruption.
- 4.3. The inevitability of liability of Bank employees, regardless of their position and length of service, in the event that they commit corruption violations in connection with the performance of their official duties.
- 4.4. Personal example of members of the Board of Directors, members of the Management Board, heads of structural divisions and branch directors in forming a culture of intolerance to corruption.
- 4.5. Regular identification and assessment of corruption risks that could potentially arise within the Bank's activities or affect the Bank's activities.
- 4.6. Involvement of Bank employees in the implementation of the Policy, anti-corruption standards and procedures.
- 4.7. Inadmissibility of prosecution and punishment of persons, including employees of the Bank, who responsibly reported potential violations of the legislation of the Kyrgyz Republic in the field of combating corruption or facts of corruption.
- 4.8. Proper investigation of all identified cases of corruption and abuse of office by Bank employees.
- 4.9. Openness of doing business: informing partners, contractors and the public about the Bank's anti-corruption business standards.

5. Corrupt practices

- 5.1. Corrupt actions include any actions that violate the legislation of the Kyrgyz Republic in the field of combating corruption, including bribery and commercial bribery, regardless of the purpose, including simplification of administrative and other procedures, ensuring competitive and other advantages, in relation to the Bank and its employees or on behalf of or in the interests of the Bank in relation to government agencies and their employees, clients of the Bank, counterparties of the Bank, as well as other legal entities, their employees and representatives.
- 5.2. The actions specified in paragraph 5.1 of this Policy are qualified as corrupt actions when committed directly or indirectly, personally or through third parties, in any form, including in the form of receiving/providing funds, valuables, other property or property services, other property rights.
- 5.3. Employees of the Bank are prohibited from committing any corrupt acts, including directly or indirectly, personally or through third parties, offering, giving, promising, asking for and receiving bribes or making payments to simplify administrative, bureaucratic and other formalities in any form, including in the form of cash, valuables, services or other benefits, to any persons and from any persons, including government agencies and their employees, clients of the Bank, and counterparties of the Bank.
- 5.4. Bank employees are prohibited from soliciting or accepting an improper benefit from any person for the purpose of performing or refraining from performing an action related to their official duties.
- 5.5. Bank employees are required to refuse any kind of illegal incentive, without allowing such refusal to be interpreted in an ambiguous manner. Any offer or attempt to offer such illegal incentive must be immediately reported by a Bank employee to his/her immediate supervisor.
- 5.6. Bank employees are required to refrain from coercing any person to commit a corrupt act, including through the use of violence or threats.
- 5.7. Bank employees are required to refrain from behavior that may be interpreted by others as a willingness to commit or participate in the commission of corruption and other offenses in their own interests and/or in the interests of the Bank.
- 5.8. The Bank does not engage agents, consultants or other third parties to make any payments or actions that are contrary to the anti-corruption legislation of the Kyrgyz Republic or that create a risk to the business reputation of the Bank, as well as to the business reputation of its employees in the performance of their official duties.

6. Conflict of interest

- 6.1. In order to combat corruption and minimize reputational risks, the Bank is guided by the following principles when managing conflicts of interest:
 - 1) the obligation to disclose information about real or potential conflict of interest;

- 2) individual consideration and assessment of reputational risks when identifying each conflict of interest and resolving it;
 - 3) confidentiality of the conflict disclosure process interests and the process of its settlement;
 - 4) maintaining a balance of interests between the Bank and employees when resolving conflicts of interest;
 - 5) protecting an employee from retaliation for reporting a conflict of interest.
- 6.2. In order to identify and resolve conflicts of interest, the Bank establishes the following requirements for Bank employees:
- when making decisions on business matters and performing their work duties, be guided by the interests of the Bank;
 - avoid situations and circumstances that may lead to a conflict of interest;
 - disclose any existing (real) or potential conflict of interest, including reporting the occurrence of a conflict of interest;
 - to facilitate the resolution of any conflict of interest that may arise.
- 6.3. The Bank imposes a ban on concluding contracts with persons in respect of whom a conflict of interest, affiliation or other abuses has been established.
- 6.4. The Bank strives to refrain from any actions that could cause a conflict of interest among the Bank's counterparties.
- 6.5. The procedure for managing conflicts of interest is determined by a separate internal regulatory document of the Bank.

7. Anti-corruption measures

- 7.1. Measures to prevent and combat corruption:
- 1) development and implementation of standards and procedures aimed at ensuring fair work;
 - 2) compliance with the provisions of the Code of Corporate Ethics of the Bank's employees, ensuring the implementation of anti-corruption standards of employee conduct, moral and ethical standards and the corporate culture of the Bank;
 - 3) compliance with the requirements of the Bank's internal regulatory documents on the prevention and resolution of conflicts of interest in the relevant areas of the Bank's activities;
 - 4) survey of Bank employees using the Questionnaire for assessing the implementation of Anti-Corruption Policy measures (Appendix No. 1);
 - 5) preventing the use of forged documents in the preparation of financial and regulatory banking reports;
 - 6) conducting internal audits of the Bank's structural and regional divisions, as well as conducting independent external audits of the Bank;
 - 7) control of entertainment expenses, control of tenders and purchases.
- 7.2. Compliance with the provisions of this Policy is verified by the Internal Audit Department and the Internal Control Department.
- 7.3. The Bank carries out measures to combat money laundering.
- 7.4. The Bank takes measures aimed at checking the Bank's counterparties to prevent and/or identify violations in order to minimize and suppress the risks of the Bank's involvement in corrupt activities.
- 7.5. Bank employees are required to consult with their immediate supervisor and relevant Bank departments if any doubts arise regarding the positive business reputation of a counterparty.
- 7.6. The Bank strives to include in contracts with the Bank's counterparties conditions and clauses with the aim of preventing corrupt practices or conflicts of interest between the Bank and counterparties, including various measures and mechanisms aimed at ensuring compliance with ethical standards, preventing the possibility of abuse of official powers or access to resources.
- 7.7. The Bank prohibits distortion, falsification, or deliberately false information in accounting, management, or tax records, including for the purpose of concealing corrupt payments, and regards such practices as fraud.
- 7.8. In order to ensure the reliability and accuracy of financial (accounting) reporting, ensure compliance with the requirements of regulatory legal acts of the Kyrgyz Republic and internal regulations, prevent and

detect corruption offenses, the Bank carries out internal control of banking operations and services, business transactions, financial control, to prevent the following actions:

- creation of unofficial (double) reporting;
- lack of primary accounting documents;
- carrying out unrecorded or incorrectly recorded transactions;
- keeping records of non-existent expenses;
- reflection of obligations, the object of which is incorrectly identified;
- use of forged documents;
- intentional destruction of documents and reports before the deadlines stipulated by law.

- 7.9. The Bank ensures that all Bank employees are familiar with the Policy and also ensures that they sign a personal commitment to comply with the Policy.
- 7.10. The Bank carries out systematic training of employees in order to increase their awareness of the Bank's anti-corruption policy and the legislation of the Kyrgyz Republic in the field of combating corruption.
- 7.11. The Bank maintains political and religious neutrality and refrains from financing political parties, organizations and movements, including for the purpose of obtaining commercial advantages or preferences. Bank employees are prohibited from receiving political or religious donations on behalf of the Bank.
- 7.12. The Bank does not finance or otherwise participate in charitable or sponsorship activities for the purpose of obtaining any improper commercial advantages or preferences.

8. Business gifts and business hospitality

- 8.1. The Bank recognizes the exchange of business gifts and the incurrence of entertainment expenses, including business hospitality expenses, as a necessary part of doing business and generally accepted business practice.
- 8.2. Gifts that employees of the Bank may present on behalf of the Bank to other persons or receive in connection with their work activities at the Bank from other persons must meet the following criteria:
- 1) be directly related to the objectives of the Bank's activities.
 - 2) be reasonable, proportionate and not luxury items;
 - 3) not be a hidden reward for an action (inaction), provision of rights, rendering of services, making a certain decision on a transaction, agreement, permission, or an attempt to influence the recipient for another illegal or unethical purpose;
 - 4) not contradict the principles and requirements of the Policy, other internal documents of the Bank and the legislation of the Kyrgyz Republic.
- 8.3. Gifts on behalf of the Bank or on behalf of a Bank employee to third parties in the form of cash in any currency in cash or non-cash form, securities, precious metals, precious stones, as well as benefits and services, including payment for entertainment, transportation costs, loans, discounts and other benefits, are not permitted.
- 8.4. It is permitted to transfer souvenir gifts from the Bank to the Bank's clients and counterparties, and representatives of government agencies.
- 8.5. Bank employees are prohibited from offering or transferring any gifts, regardless of their value, to persons performing audit or control and supervisory functions in relation to the Bank.
- 8.6. The Bank's actions in the area of business hospitality, which includes various representative events, should not lead to the emergence of any reciprocal obligations on the part of the invited participant of the event or influence the objectivity of his business judgments and decisions.
- 8.7. Bank employees, whether acting as the organizing or invited party, are prohibited from participating in entertainment events if the latter are illegal, may be perceived as a bribe or commercial bribery, or may offend public morality and ethics.
- 8.8. In the event that Bank employees are offered objectively expensive gifts or generous hospitality by any person in the course of performing their official duties, Bank employees are obliged to inform their immediate supervisor about this.
- 8.9. Bank employees are permitted to invite or accept invitations from the Bank's counterparties and government agencies to official events such as seminars, round tables, conferences, etc.

9. Interaction with government agencies implementing control and supervisory functions, assistance to law enforcement agencies in the field of combating corruption

- 9.1. The Bank pays special attention to issues of interaction between Bank employees and government officials due to the emerging high corruption risks.
- 9.2. Bank employees are required to refrain from making any offer/reward to a civil servant, the acceptance of which may place the civil servant in a situation of conflict of interest.
- 9.3. The Bank takes measures aimed at preventing the Bank from being held legally liable, including establishing a ban on:
 - the transfer, offer or promise on behalf of and in the interests of the Bank to a civil servant and/or other persons of money, securities, other property, the provision of property services to him, the granting of property rights for the performance in the interests of this employee of an action (inaction) related to the position he occupies;
 - offering and attempting to transfer any gifts to inspectors of government officials and/or other persons;
 - payment of any expenses for public officials and their close relatives, or in their interests, in order to obtain commercial advantages.
- 9.4. The Bank shall establish a procedure for reporting to law enforcement agencies facts of violation of requirements for official conduct of civil servants and/or other persons, including during the implementation of control and supervisory activities in the Bank, as well as a pre-trial procedure for appealing their actions.
- 9.5. Assistance to law enforcement agencies is an important indicator of the Bank's genuine commitment to its declared anti-corruption standards of conduct.
- 9.6. The Bank undertakes a public commitment:
 - report to the relevant law enforcement agencies any cases of corruption or other offenses that the Bank has become aware of;
 - refrain from any sanctions against their employees who have reported to law enforcement agencies information that became known to them in the course of performing their work (official) duties about the preparation or commission of a corruption or other offense;
 - prevent unlawful interference by Bank employees in the activities of law enforcement agencies during anti-corruption activities.
- 9.7. The Bank provides assistance in identifying and investigating corruption cases by law enforcement agencies, takes the necessary measures to preserve and transfer to law enforcement agencies documents and information containing data on corruption offenses, taking into account the requirements of the legislation on commercial, official and/or banking secrecy.

10. Anti-corruption management structure

- 10.1. Board of Directors of the Bank:
 - approves the Anti-Corruption Policy, as well as all amendments and additions to it;
 - monitors the overall results of the implementation and application of the Anti-Corruption Policy.
- 10.2. Bank Management Board:
 - reviews and approves the Anti-Corruption Policy, as well as all amendments and additions to it, before submitting it for approval by the Board of Directors of the Bank;
 - assists in the implementation of the requirements of the Law of the Kyrgyz Republic "On Combating Corruption", in compliance with the requirements of the Anti-Corruption Policy, corporate governance and corporate ethics of the Bank's employees.
 - informs the Board of Directors of the Bank on the measures taken to ensure that the Bank's activities comply with the principles and requirements of the Policy and the legislation of the Kyrgyz Republic in the field of combating corruption.
- 10.3. Compliance Control Department:
 - monitors the functioning of procedures aimed at minimizing the risks of corruption.
 - considers information provided by Bank employees and other interested parties of the Bank on violations of the Policy, on suspicions of committing corruption offenses.
 - initiates official investigations in the area of combating corruption (if necessary);

- participates in training Bank employees in the field of combating corruption;
 - carries out other actions within the scope of his powers.
- 10.4. The heads of the Bank's structural divisions monitor compliance with the provisions of the Policy by the Bank's employees who are directly subordinate to them.
- 10.5. The Bank's structural divisions identify corruption risks that are potentially related to the core activities of the structural divisions, and also provide information on corruption risks to the compliance control division.
- 10.6. Periodic analysis of the effectiveness of the existing anti-corruption system is carried out within the framework of internal audit.
- 10.7. When the organizational structure of the Bank changes, the functions of the divisions involved in this Policy shall be performed by the divisions to which these functions will be transferred in accordance with the new organizational structure.

11. Compliance with the Policy and liability for violations

- 11.1. The Bank's employees, regardless of their position, when performing their official duties or when carrying out their activities on behalf of the Bank, must strictly comply with the principles and requirements of the Policy and the anti-corruption legislation of the Kyrgyz Republic. The Bank's employees bear personal responsibility for compliance with the principles and requirements of the Policy.
- 11.2. Each employee of the Bank is obliged to familiarize themselves with the Policy and confirm in writing the obligation to conscientiously comply with the Policy in accordance with the form established by Appendix No. 2 to this Policy.
- 11.3. For corruption and other offenses against the Bank's employees, disciplinary, administrative, and criminal liability measures may be applied in accordance with the legislation of the Kyrgyz Republic, as well as corporate action measures in accordance with the internal regulatory documents of the Bank.
- 11.4. The Bank guarantees that those employees of the Bank who refused to commit an illegal act, including a corrupt act, will not be subject to any persecution, pressure or sanctions, including disciplinary sanctions, even if as a result of such refusal the Bank did not receive additional material and non-material benefits or suffered losses that could have been avoided only by violating this Policy or the legislation of the Kyrgyz Republic.
- 11.5. The Bank conducts an internal investigation into each reasonable suspicion or established fact of corruption within the limits permitted by the legislation of the Kyrgyz Republic.
- 11.6. Bank employees are obliged to assist in official investigations conducted by authorized Bank employees for each reasonable suspicion or established fact of corruption, including providing information and documents necessary to verify the circumstances that served as the basis for the violations.
- 11.7. The members of the Board of Directors, members of the Management Board and senior officials of the Bank are responsible for the formation of an ethical standard of non-acceptance of corruption in the Bank. In this context, the members of the Board of Directors, members of the Management Board and senior officials of the Bank must:
- set an example for the Bank's employees through their actions in the performance of their job responsibilities;
 - participate in the development, implementation, monitoring of measures and actions to combat corruption, within the framework regulated by the internal regulatory documents of the Bank;
 - encourage Bank employees to put forward initiatives to improve the effectiveness of measures and actions to combat corruption.

12. Reporting Violations

- 12.1. The Bank encourages employees, clients, counterparties of the Bank, as well as any other interested parties to provide information on potential violations of the Policy, corruption violations, suspicions of damage to the interests or reputation of the Bank by e-mail risk_compliance@rsk.kg.
- 12.2. The Bank guarantees that the Bank's employees will not be subject to any persecution, pressure or sanctions, including disciplinary action, in the event of good faith provision of information on potential violations of the Policy, corruption violations, suspicions of damage to the interests or reputation of the Bank.

- 12.3. The Bank guarantees that the information provided will in no way be used against the applicant, including against a Bank employee.
- 12.4. The heads of the Bank's structural divisions bear personal responsibility for preventing the Bank's employees from transmitting information about potential violations of the Policy, corruption violations, suspicions of damage to the interests or reputation of the Bank, as well as for applying disciplinary and other measures to the Bank's employees in connection with their submission of such information.

13. Final provisions

- 13.1. The policy, as well as additions and amendments to it, are approved and declared invalid by decision of the Board of Directors.
- 13.2. The policy is reviewed annually for its relevance and compliance with the anti-corruption legislation of the Kyrgyz Republic and international practices in the field of combating corruption that do not contradict the legislation of the Kyrgyz Republic.
- 13.3. If, as a result of changes in the legislation of the Kyrgyz Republic, individual points of the Policy come into conflict with the legislation of the Kyrgyz Republic, then until the relevant changes are made to the Bank Policy, the provisions of the legislation of the Kyrgyz Republic shall apply.

Appendix No. 1

Questionnaire for assessing the implementation of Anti-Corruption Policy measures			
No.	Questions	Grade	Comments
1.1	What do you think more accurately describes the concept of corruption (choose one answer)? 1) Abuse of official position for personal interests with the receipt of remuneration 2) Theft of assets (funds) of the Bank/clients/partners 3) Poor performance of official duties (Insert the answer number in the Grade box)		
2.1	Do you think the department you work in is at risk of corruption due to the nature of its tasks and functional responsibilities?		
3.1	In your opinion, are the Bank and other divisions of the Bank exposed to the risk of corruption due to the nature of their tasks and functional responsibilities?		
4.1	Are the functions and actions you perform regulated by the Bank's internal regulatory documents?		
5.1	Are the tasks assigned to you formalized by the appropriate order?		
6.1	Have there been any cases when a client/partner/employee of the Bank gave you a gift?		
6.2	If yes, do you think that the gift was made in order for the client/partner/employee of the Bank to receive any benefits, priorities, or stimulate a decision favorable to him/her?		
7.1	Have there been any cases when a client/partner/employee of the Bank presented/gave a gift to your colleague/manager?		
7.2	If yes, do you think that the gift was made in order for the client/partner/employee of the Bank to receive any benefits, priorities, or stimulate a decision favorable to him/her?		
8.1	Is there a requirement in the Bank's internal regulatory documents to report facts/cases of corruption in the Bank?		
9.1	Will you report facts/cases of corruption known to you at the Bank?		
	Your gender		
	Your age		
	Full name		
	Bank division		
	Date completed		

Grading on a 5-point scale:

5 – Yes

4 – Most likely yes

3 – Probably not

2 – No

1 – Difficult to answer

Appendix No. 2

Commitment of an employee of Eldik Bank OJSC to comply with the Anti-Corruption Policy of Eldik Bank OJSC

I confirm that I have carefully read the Anti-Corruption Policy of Eldik Bank OJSC.

I undertake to faithfully comply with the provisions and requirements of the Anti-Corruption Policy of Eldik Bank OJSC.

I have been informed that in case of my violation of the Anti-Corruption Policy of Eldik Bank OJSC and the legislation of the Kyrgyz Republic in the field of combating corruption, I may be subject to disciplinary, administrative and other liability in the manner established by the legislation of the Kyrgyz Republic and the internal documents of Eldik Bank OJSC.

Full name of the Bank employee

Bank employee position

Signature of the Bank employee

Date of signing (day, month, year)