# OFFER TO CONTRIBUTE TO THE COMMANDIT'S COMPANY № 1

Tashkent. August 13, 2025.

### 1. TERMS AND BASIC CONCEPTS

**Offer** is an offer from the Limited Liability Company "IMAN HALAL INVESTMENTS KOMMANDITNOE TOVARISHESTVO" (hereinafter referred to as the "Company") to Investors to conclude a transaction under the terms of this offer.

**Acceptance (Acceptance)** - The Investor's performance of the actions specified in clauses 2.4 and 3.1 of this Offer, in particular, the receipt of their investment funds to the Bank Account of the Partnership, is considered acceptance of the offer (acceptance).

**Contract** -Agreement concluded between the Full Partner and the Investor on the terms specified in this Offer. As a result of the transaction, the Investor is admitted to the Partnership as a limited partner and participates in the Partnership on the terms specified in the Partnership's Memorandum of Association.

**Company**- a limited partnership "IMAN HALAL INVESTMENTS KOMMANDITNOE TOVARISHESTVO," registered in accordance with the legislation of the Republic of Uzbekistan on the basis of certificate No. 814296 dated February 13, 2020, and located at the following address: Republic of Uzbekistan, Tashkent, Mirzo-Ulugbek district, Ravnak street, 21;

**Complete Partner** - Limited Liability Company "IMAN HALAL INVESTMENTS," registered in accordance with the legislation of the Republic of Uzbekistan on the basis of certificate No. 715673 dated April 24, 2019 and located in the Republic of Uzbekistan, Tashkent city, Mirzo Ulugbek district, Navnihol MFY, Tepamasjid street, house 4 is the sole full partner of the Partnership;

**Investor (Commandant)** - a natural or legal person (resident or non-resident of the Republic of Uzbekistan) who has accepted the terms of this Offer, contributed investment funds to the authorized capital of the Partnership, and has a certificate of acceptance by the Partnership as a Commandant. In this case, the Investor is liable for the obligations of the Partnership within the limits of their contribution and does not participate in the management of the Partnership.

Side or Parties - Full Partner and/or Investor (Commandant) depending on the context.

**IMANUM Platform** - a special application for performing actions related to entering, operating, and leaving the Partnership as a limited partner under the conditions stipulated in this Offer - *IMANUM* electronic platform. This app can be downloaded from the <a href="https://www.imanum.app">www.imanum.app</a> website, Google Store, or App Store.

**Reserve Fund** - A special fund designed to prevent risks associated with the Company's debt obligations and insolvency, as well as to compensate for losses associated with financing transactions and projects.

**Foundation agreement** - a constituent document of the Partnership, registered in the prescribed manner and approved by the decision of the Full Partner.

Contribution to the authorized capital (investment) is the amount of all invested funds of the Investor. Contributions to the authorized capital can consist of investments in several tariffs.

**Investment period** - the period specified in the investment plan chosen by the Investor on the IMANUM platform.

**Investment rate** is the type of investment chosen by the Investor on the IMANUM platform, which determines the investment period and terms of the partnership.

Predicted profit - an indicator of expected average income or profit from future economic activity, calculated by the Company taking into account such factors as inflation, exchange rate fluctuations, market conditions. In this case, as a result of sharp changes in the market, the profit forecast indicators for each tariff may decrease. In this case, the investor will be notified of the updated forecasts through the application. In addition, the Partnership does not guarantee investments in foreign currency (US dollars) against currency depreciation, but increases the Investor's share of profit in foreign currency, taking into account market fluctuations associated with currency depreciation.

**Recalculation of profit share** - A practice on the *IMANUM* platform for recalculating dividends paid to an investor (commandant) in the event of their withdrawal from the Partnership before the expiration of their chosen investment plan.

**Independent Expert Council** - A contracted team of independent qualified experts that oversees the Company's compliance with Islamic finance standards.

### 2. GENERAL PROVISIONS

- **2.1.** This offer, in accordance with the Civil Code of the Republic of Uzbekistan, the Law of the Republic of Uzbekistan dated December 6, 2001 № 308-II "On Business Partnerships" and the Partnership's founding agreement, regulates relations related to the Investor's entry into the Partnership, participation in it, and withdrawal from the Partnership.
- **2.2.** This offer is an official offer of the Partnership, addressed to an indefinite circle of persons for the purpose of concluding an investment agreement on the terms specified therein.
- **2.3.** The offer is valid for an unlimited period and is valid until the Parties fully fulfill their obligations under the Agreement.
- **2.4.** The investor is in the process of registration on the IMANUM platform and in the notification section. By touching "Agree to the Terms" confirms that you agree to the terms of this Offer and have fully accepted (accepted) them.

### 3. TERMS OF CONCLUSION

- **3.1.** A person who has reviewed the terms of the offer must take the following actions to be admitted to the Partnership as a limited partner:
- **3.1.1. Register (authorization) on the IMANUM platform.** Full name, date of birth, passport or ID number in the form specified in the Investor's passport or ID-card for registration,

Enter information about the validity period of the passport, as well as the address of permanent residence, in the relevant clauses.

**3.1.2. Transfer of investment funds to the** company's bank **account.** The Investor transfers investment funds in the national currency of the Republic of Uzbekistan (sum) or foreign currency (US dollar) to the bank **account** of the Partnership specified in Chapter 14 of this offer. The minimum amount of funds to be deposited in the national currency or US dollars is determined by the investment rate chosen by the Investor on *the IMANUM* platform.

If the investment amount is made in foreign currency, this amount is converted into the national currency of the Republic of Uzbekistan (sum) at the exchange rate of the Central Bank of the Republic of Uzbekistan on the date of receipt to the Partnership's account, and the amount calculated in sums is recognized as the Investor's actual contribution to the authorized capital of the Partnership.

If the investment is made in foreign currency (U.S. dollars), the Partnership does not guarantee it against currency devaluation, but increases the Investor's share of profit when making the investment in foreign currency, taking into account market fluctuations associated with currency devaluation.

Investment funds must be made directly by the Investor registered (authorized) on *the IMANUM* platform, i.e., from his personal bank account or bank payment card.

The Investor can transfer investment funds to the Partnership at any time by transfer.

- **3.1.3. Select an investment plan.** The investor chooses one of the following rates based on the type, term, and expected profit of the investment in the Company:
- **Start** investment funds are invested in the national currency of Uzbekistan sum and the investment period is at least **12 months**.

**Currency** - investment funds are invested in foreign currency - US dollars and the investment period is at least **12 months**.

**Pro** - investment funds are invested in the national currency of Uzbekistan - sum, and the investment period is at least **24 months**.

An investor can invest at several rates. In this case, **the number of investments is not limited.** Investments made under each tariff are independent of investments under other tariffs. Settlements for investments are made separately in accordance with the selected tariff conditions.

- **3.2.** To consider an investment agreement with the Partnership concluded, the Investor must perform all the actions specified in clauses 3.1.1-3.1.3 above. In case of delay in the execution of these actions, the date of conclusion of the investment agreement is postponed until the date of their full execution.
- **3.3.** The Investor, who has performed all the actions specified in clauses 3.1.1-3.1.3 above, is accepted as the limited partner of the Partnership. In order to confirm the acceptance of the investor's investment contributions to the authorized capital of the Partnership and its entry as a **"commandant," the Partnership issues him a certificate**. Information about the Investor accepted as a limited partner is entered into the memorandum of association and is subject to state registration no later than the 10th of the following month.

**3.4.** A full partner and/or Partnership **is not** a non-banking credit institution to which the requirements of the Law of the Republic of Uzbekistan "On Combating the Legalization of Proceeds from Criminal Activity, the Financing of Terrorism and the Financing of the Proliferation of Weapons of Mass Destruction" (No. 660-II of August 26, 2004) apply and **does not carry out** internal control, client verification, client identification, or other similar actions within the framework of the requirements of the above law.

### 4. COMPANY BOARD

**4.1.** According to Article 29 of the Law of the Republic of Uzbekistan "On Business Partnerships," the Investor does not participate in the management and conduct of the Partnership's affairs. The Investor may participate in the management of the Partnership only on the basis of a power of attorney issued by the Partnership. The Investor has no right to dispute or object to the actions of the general partners in the management and conduct of the Company's affairs.

At the same time, the Investor may apply to the Independent Expert Council regarding violations of Islamic finance criteria via the email address provided on the website www.imanum.app.

**4.2.** In managing and conducting the affairs of the Partnership, the Full Partner, at his discretion, independently determines the main directions of the Partnership's activities and the procedure for its implementation.

When carrying out its activities, the Partnership has the right to independently determine the prices, purchase, sale or lease of projects (business projects and/or social projects) for goods (works, services) in which the Full Partner and/or the Partnership participates, as well as the profitability and effectiveness of these projects.

At the discretion of the full partner, some projects may be financed at rates below market rates or through non-profit transactions, with discounts provided in the following cases **for marketing and charitable purposes**. However, the discounts will not exceed **50 percent** of the total product price:

- Discounts within the framework of direct business practices, that is, any discounts that directly benefit the Partnership up to 40%.
- Indirect operating discounts, such as employee discounts. Such discounts are provided for such purposes as attracting and retaining necessary employees for the Company up to 40%.
- Discounts granted by the government to certain categories of persons in licensing requirements. For example, the Youth Notebook, the Women's Notebook, and the Iron Notebook are issued to individuals up to 50%.

### 5. PROCEDURE FOR PROFIT DISTRIBUTION AND LOSS COMPENSATION

- **5.1.** The Investor's profit from the Company's share **is calculated from the day following the date of receipt** of the invested funds **to the Company's account.** In this case, the date of receipt of funds transferred by the Investor to the Company's account may vary by 1-2 days, taking into account the bank transfer process and weekends.
  - 5.2. The company's profits will be distributed within the last 10 days of each month.

### **5.3**. Calculation of the investor's profit for the first month

Calculation of the investor's profit for the first month is carried out taking into account the number of days of use of investment funds in this month according to the following formula: Investor's profit = (Company's total monthly profit indicator × Investor's share in profit – Dividend tax) × Investment amount × Ratio of investment funds to how many days were used during the month

This can be explained by the following example. For example:

- Amount of funds invested by the Investor in the Partnership 10 million soums
- Investor's share in the profit from investments 99%
- The company's profit in September was 2.15%.
- Dividend tax 5%
- Date of investment: September 10

First of all, we determine the part of the Company's monthly total profit indicator that corresponds to the Investor's share. Let's assume the Company's total profit in September was 2.15%. If the investor's share in the profit is 99%, then the amount of the investor's profit indicator is:

$$2.15\% \times 0.99 = 2.13\%$$

From this, the Investor pays a 5% dividend tax. Then:

$$2.13\% - (2.13 / 100) \times 5 = 2.02\%$$

The net profit indicator is calculated for the Investor.

Now let's calculate the investor's profit amount. If the Investor's investment amount is 10 million soums, then the net profit for the Investor for September is:

 $10,000,000 \times 2.02\% = 202,000 \text{ sum}$ 

However, this was used not on all days of the month, but for 20 days. Therefore, profit will also decrease accordingly:

 $202,000 \times 20/30 = 134,667$  sum

Summary:

The investor, who invested 10 million soums on September 10, will receive 134,667 soums in profit for September. If the Investor had invested money on September 1, the profit for the full month - 30 days would have amounted to 202,000 soums.

**5.4.** If the Investor wishes to receive the profit (dividends) intended for distribution by the Company, they must apply to the Company with a corresponding application through the platform **3 days before** the distribution of profit, i.e., by the 20th of each month. If no application is submitted, the Investor's income is automatically directed towards increasing their share in the Company's authorized capital (reinvestment).

Acquisition of one's share in the net profit of the Partnership and/or its allocation to increase the share in the authorized capital of the Partnership is carried out after the withholding of taxes established by law.

In the event that the investor's share in the profit is directed towards increasing their share in the authorized capital of the Partnership, the size of the shares of the Partnership's investors (commanditors) is changed and

re-registration. Upon re-registration, the Investor is issued **a new certificate** indicating the change in the share and amount of the share in the authorized capital of the Partnership .

- **5.5.** The Company's losses are distributed among its participants in proportion to their shares in the authorized capital of the Company. If, as a result of losses incurred by the partnership, the value of the partnership's net assets becomes less than the amount of its authorized capital, the profit received by the partnership is not distributed among the participants until the value of the net assets exceeds the amount of the authorized capital.
- **5.6.** If the Investor wishes to transfer the profit received from the Partnership or funds in its account to a bank account belonging to a third party, then before performing this action, the Investor is obliged to apply to the Partnership in writing through their personal account and provide a notarized power of attorney issued in the name of the person receiving the funds. In the absence of a power of attorney or confirmation of this action by the Partnership, the funds are transferred only to the Investor's account opened in their own name.

### **6. COMPANY RESERVE FUND**

**6.1.** A reserve fund has been created in the Partnership to cover debt obligations and other financial risks, increased cases of non-payment by buyers for sales, unforeseen operating expenses (tax obligations and other mandatory payments for previous periods), bankruptcy risks and losses. The Company's reserve fund constitutes **15 percent of** the authorized capital .

For example, if the amount of the reserve fund is 10% of the authorized capital, and the losses incurred by the Partnership are also 10%, then the Investor is 100% insured against losses. That is, the reserve fund performs the function of insuring investors' liability for the Company's losses in a certain amount in the event of force majeure and business risks.

- **6.2.** The reserve fund is formed through deductions from the Investor's monthly net profit **up to 5%** for the entire period of the Partnership's activity. The total amount of the reserve fund is determined by the management body of the Partnership.
- **6.3.** The formation of the reserve fund and the transfer of funds from it are carried out in accordance with the financial model and strategic planning. The management and maintenance of the reserve fund is carried out in accordance with the International Accounting Rules AAOIFI (AAOIFI International Organization for the Implementation and Implementation of Accounting and Auditing Standards for Companies Based on Islamic Finance).
- **6.4.** In case the company suffers losses, they are covered from the funds available in the reserve fund's account in the form of an insurance scheme that complies with Islamic finance.
- **6.5.** Reserve fund funds can be invested in short-term highly liquid assets for the purpose of obtaining additional profit.
- **6.6.** Upon full formation of the reserve fund, its surplus may be distributed to investors leaving the Partnership in proportion to the amounts they have allocated to the reserve fund.

In this case, the allocated reserve fund funds are calculated according to the following formula:

Formula: The amount of money received from the investor for the reserve fund / the total amount of money accumulated in the reserve fund \* the amount of money remaining in the reserve fund.

For example,

- A total **of 60,000 soums** received from the Investor who contributed 1 million soums for the reserve fund during the 12-month period;
- During the 12-month period, a total of 100 million soums were allocated to the reserve fund from all investors;
- If, at the time of the Investor's withdrawal from the Partnership, 100 million soums remained in the reserve fund, then 60,000 / 100,000,000 \* 62,000,000 =**37,000 soums** Refunded to the Investor.
- **6.7.** Information about the reserve fund is reflected in the relevant financial statements and is open for review by investors.

# 7. EXPIRATION OF THE INVESTMENT PERIOD AND THE PROCEDURE FOR EXITING THE COMPANY

## 7.1. The Investor may withdraw from the Partnership in the following cases:

- If the term of the investment tariff chosen by the investor expires.
- before the expiration of the investment tariff chosen by the Investor;
- Alienation by selling or gifting a share in the company to another person.
- by partial withdrawal of the share in the authorized capital of the partnership.
- By withdrawing investment funds from the Company for valid reasons.

# 7.2. The procedure for withdrawing from the Partnership as a result of the expiration of the investment tariff chosen by the investor:

If the term of the selected tariff expires, the Investor must take one of the following actions:

- Renew the term of the investment tariff chosen by the investor, if it is active;
- Switch to another new tariff;
- Withdrawal from the company.
- **7.2.1.** The investor will be notified about this by sending a notification to their personal account in the IMANUM application **2 months before** the expiration of their investment definition . In response to this notification, **Within 7 (seven) calendar days** The Investor must decide to withdraw from the Partnership or continue investment activities after the expiration of its tariff term.
- a) If the Investor **chooses to continue** its operations in the Partnership in response to this notification, the term of its investment plan **will be extended for the same period.**

However, if the Investor changes this decision before the expiration of the investment tariff and decides to withdraw from the Partnership, they must contact the Partnership in writing through their personal account in the IMANUM application. In this case, the funds in the Investor's account are returned based on their amount within the following timeframes:

- Up to 1 million soums in 3 banking days.
- From 1 million to 10 million soums in 5 banking days.
- from 10 million to 100 million soums within 30 banking days
- Funds exceeding 100 million soums 60 within banking days

- b) If the Investor, in response to the notification, **decides to withdraw from the Partnership** immediately after the expiration of the investment tariff, the Company shall return the full amount of funds to the Investor **within 10 banking days** from the date of expiration of the investment tariff, depending on the amount of funds in the Investor's account.
- c) If the Investor **does not respond** within the period specified in the notification, the Company has the right **to automatically renew** its investment tariff on the same terms **for the same period**. However, if the Investor missed the deadline specified in the notification for valid reasons and decided to withdraw from the Partnership, it is necessary to contact the Partnership in **writing** via their personal account in the IMANUM application . In this case, the return is made based on the amount of funds in the Investor's account within the following timeframes:
  - Up to 1 million soums within 10 banking days.
  - From 1 million to 10 million soums will be issued within 15 banking days.
  - From 10 million to 100 million soums in 30 banking days.
  - Funds exceeding 100 million soums within 60 bank working days.
- 7.2.2. If the previously chosen tariff of the Investor **is closed (inactive)**, the Investor must choose a new tariff or express their will to terminate the partnership. If, within the established period, the Investor does not switch to a new tariff or does not announce the decision to terminate the partnership and withdraw from the partnership, the Partnership has the right to return the Investor's funds and decide to withdraw from the Partnership or continue the partnership on the old terms.
- 7.2.3. If the Investor intends to switch to another tariff after the expiration of the investment tariff, the balance in their account should not be less than the minimum investment amount established for this tariff. If the Investor's funds are insufficient to switch to another tariff, they are required to replenish the balance sheet.

### 7.3. Procedure for withdrawal before the expiration of the investment tariff chosen by the investor:

7.3.1. The investor can withdraw from the Partnership and receive the invested funds before the expiration of the chosen investment tariff. For this, the Investor must apply in writing through the IMANUM platform. The Agreement between the Investor and the Company is considered terminated as soon as the Investor expresses their will to withdraw money from the Company or terminate the partnership. Accordingly, the Company converts all the money in the Investor's account into debt, that is, into a financial obligation. Therefore, from the date of receipt of the application, the accrual of profit on the funds in the Investor's account is suspended, and according to this offer, within the next 90 banking days the Company will return the funds in full to the Investor.

### 7.3.2. Recalculation of profit in case of early withdrawal of the investor.

Due to the investor's withdrawal from the Partnership earlier than the period agreed upon in the offer, i.e., before the expiration of the investment tariff they chose on the IMANUM platform, their share in the profit is recalculated. That is, as a result of the Investor receiving profit each month, the dividends paid to him are recalculated, and the excess amount is deducted from the invested funds. The purpose of this is to cover additional expenses arising from the investor's early withdrawal from the Partnership. Profit for early withdrawal of the Investor from the Partnership is recalculated in the following form:

For example, it was agreed that an investor who invested for 12 months would receive 80% of the Company's net profit. However, if the Investor intends to withdraw from the Partnership after 3 months,

its profit in the Partnership is recalculated according to the following formula: 3/4 of its 80% share (since 3 months equals 1/4 of 12 months) is transferred to the Partnership's account, and the remaining 1/4 belongs to the investor.

# 7.4. Procedure for withdrawal by alienation in the form of sale or donation of a share in the partnership:

- 7.4.1. The Investor may sell or donate their share in the authorized capital of the Partnership to another limited partner, family members, or third parties.
- 7.4.2. If an investor intends to alienate their share in the Partnership by selling or gifting it to another person, they must submit to the Partnership, in accordance with the procedure established by law, a contract for the transfer of the share (purchase and sale agreement) or gifting concluded between the parties and apply to the Partnership with an application for the transfer of their share to another person. Based on these submitted documents, the Partnership formalizes the Investor's share to the relevant person.
  - 7.4.3. The transfer or donation of an investor's share terminates their participation in the partnership.

# 7.5. The procedure for partial withdrawal of investment funds contributed by the partnership to the authorized capital is carried out:

- 7.5.1. To withdraw a portion of the Investor's share in the Company's authorized capital, the Investor must **apply in writing** *via the IMANUM platform* or to the Company's call center.
- 7.5.2. The maximum limit of the share that can be partially withdrawn by the investor and the terms of the withdrawal are determined by the Partnership independently and may vary depending on market fluctuations and business risks. The current maximum limit of the share that can be partially withdrawn is reflected on the IMANUM platform.

## 7.6. Procedure for the full or partial withdrawal of a share in the Partnership for valid reasons:

- 7.6.1. Valid reasons include limited circumstances, such as the need for urgent treatment of the investor himself or a close relative, or the death of the latter. If, for these reasons, it is necessary to withdraw the investment prematurely and, upon presentation of documents confirming the above circumstances, the profit for the partnership period (if the partnership actually received profit in the relevant period) is fully withdrawn.
- 7.6.2. For early withdrawal from the Partnership for valid reasons, the Investor's share in the profit is not recalculated.
- **7.7.** The value of the contribution of Investors wishing to withdraw from the Partnership in foreign currency in the authorized capital of the Partnership is paid in the national currency of the Republic of Uzbekistan.
- **7.8.** Funds in the account belonging to the Investor are paid by transfer to the bank account specified in the Investor's application after the withholding of tax payments in accordance with the requirements of the legislation.
- **7.9.** Regardless of the investor's withdrawal from the Partnership before or as a result of the expiration of its investment tariff, funds in the amount of 2% of its net profit will be withheld for the purpose of compensating the Bank's transaction costs. These funds will be used to cover bank expenses related to the Investor's withdrawal.
- **7.10.** In the event of the death of the Investor, the funds in his authorized capital are returned to his representative. In this case, it is recommended to distribute these funds among the heirs based on Islamic finance and figh criteria.

### 8. RIGHTS AND OBLIGATIONS OF THE PARTIES

### 8.1. Investor's rights:

- to join the Partnership on the terms specified in the offer;
- to withdraw from the Partnership in the manner prescribed by this offer;
- receive information about the activities of the Partnership and familiarize themselves with its financial statements and other documents in the manner prescribed by law and this offer;
- receive a portion of the partnership's profit proportional to its contribution to the authorized capital in the manner prescribed by the founding agreement;
  - to familiarize themselves with the annual reports and balance sheets of the Partnership;
- This is the transfer of one's share in the authorized capital or part thereof to another Investor or a third party in the manner prescribed by the offer.
  - obtain a certificate confirming this after making a full contribution.

## 8.2. Investor's obligations:

- Please read the terms of this Offer before accepting it;
- Ensuring full compliance with the terms of the offer;
- not to disclose confidential information about the activities of the Partnership;
- Not leaving the Partnership before the expiration of the investment tariff.
- non-interference in the management of the Partnership;
- Notify the Full Partner and/or the Partnership no later than 3 (three) days of a change in their personal data, including: service bank (bank payment card), primary mobile number, residential address.

### 8.3. Rights of the Partnership:

- independently manage the Partnership in the manner prescribed by this offer and the Charter Agreement;
- distribution of the Partnership's profit in the manner prescribed by this offer and the Charter Agreement;
- Organization and management of the purchase and sale of investors' shares through *the IMANUM* platform.

### 8.4. Obligations of the Partnership:

- Ensuring full compliance with the terms of the offer;
- acceptance of the Investor on the terms specified in the Offer and issuance of a certificate confirming this;
- Not to disclose confidential information about the Investor, except in cases where this is necessary in accordance with the requirements of the law;
  - qualitative and conscientious management of the partnership's affairs;
  - Ensuring the uninterrupted operation of the online platforms IMANUM and IMAN Superapp;
  - Automated investment portfolio management, income distribution system, and accounting.

### 9. RESPONSIBILITY OF THE PARTIES

- **9.1.** For non-performance or improper performance of the terms of the Offer and/or the Agreement, the Parties shall be liable in accordance with this Offer and the current legislation of the Republic of Uzbekistan.
- **9.2.** The general partner is liable for the obligations of the partnership with all its property. In this case, circumstances related to abuse of power in the management of the Partnership and intentional actions or inaction.
- **9.3.** The investor is liable for losses related to the activities of the partnership only within the limits of their contribution.
- **9.4.** One Party that has not fulfilled or improperly fulfilled the obligations specified in this offer is obliged to compensate the other Party for the actual material damage caused as a result of this.
  - **9.5.** The Partnership is not liable for lost profits of the Investor and is recognized as entrepreneurial risk.
- 9.6. The General Partner and/or the Partnership are not liable for losses caused by the following actions of the Investor or a third party:
  - Incorrect entry of information and details by the Investor, as well as violation of the established payment procedure;
    - Unlawful actions of third parties, including actions related to the use of the Investor's identification data.

### **10. DISPUTE RESOLUTION**

- **10.1.** In the event of disputes and disagreements, the Parties shall make every effort to resolve them through negotiations. In this case, the parties are obliged to consider the dispute in pre-trial proceedings, primarily in the claim procedure. Claims are sent in writing, with documents confirming the validity of the claim attached. The period for consideration of the claim is **15 (fifteen) calendar** days. The full partner reserves the right to submit a statement of claim to the court without applying the pre-trial settlement procedure and dispute resolution through negotiations.
- 10.3. If pre-trial settlement of disputes is not achieved, the dispute is considered by the competent court at the location of the Full Partner in accordance with the legislation of the Republic of Uzbekistan.

### 11. FORCE MAJOR CASES

- **11.1.** The parties are released from liability for partial or incomplete fulfillment or improper fulfillment of obligations under this offer, if such improper fulfillment arose under the influence of force majeure that could not have foreseen and prevented it by reasonable measures after the conclusion of this offer. These include wars, epidemics, natural disasters, government decisions, and changes in legislation.
- **11.2.** If the impossibility of fulfilling obligations under this Agreement arises, the Party shall immediately, no later than 10 (ten) working days, notify the other Party of the occurrence and termination of the above-mentioned circumstances. In this case, the Parties shall consult with each other as soon as possible and agree on the measures to be taken by the Parties. Authorized for the existence of emergencies

Supported by documents issued by the state authorities, which must be sent to the other Party within **30 (thirty) business** days from the date of occurrence of such circumstances.

**11.3.** Failure to notify or untimely notification of the occurrence of a state of emergency deprives the Party of the right to use these circumstances as grounds for exemption from liability for untimely fulfillment of obligations.

### 12. PRIVACY AND PERSONAL DATA

- **12.1.** Personal data means any information directly or indirectly relating to a person. These include information such as last name, first name, patronymic, date and place of birth, residential address, identity documents, phone numbers, email address, sources of income, and loan obligations.
- **12.2.** The provision of personal and other information necessary for concluding a transaction is at the discretion of the person. In accordance with the Law of the Republic of Uzbekistan "On Personal Data," a person agrees to the processing of their personal data and to take any legal action against them. Consent to the processing of personal data may be withdrawn at any time. Failure to agree to this is considered a refusal to conclude this agreement.
- **12.3.** The Parties consider the information obtained as a result of the transaction confidential and ensure its use exclusively for the purposes of the transaction. There is an obligation not to disclose information to third parties, except in cases stipulated by law.
- **12.4.** The collected data will be used by the Full Partner and/or the Partnership for the conclusion or execution of the transaction. The Partnership has the right to transmit data in cases stipulated by law.
- **12.5.** The Full Partner and/or the Partnership does not undertake to verify the accuracy of the information provided by the person and to monitor the legal capacity of the person intending to enter into the transaction, but expects the person to provide reliable and accurate information.
- **12.6.** The investor agrees to send him messages by mail, e-mail, SMS messages, and other means. These messages may be related to the conclusion, execution, or modification of a transaction.
- **12.7.** The Investor agrees to the use and processing of the Company's personal data within the cases established by law. The Partnership uses the Investor's personal data for the purposes and in the manner prescribed by law, including to ensure the fulfillment of contractual obligations.
- **12.8.** The Company undertakes not to sell, disclose and protect such personal data to third parties. Information may be provided to third parties only in cases stipulated by law.

### 13. OTHER CONDITIONS

**13.1.** Changes, additions, letters, notifications and documents related to this Offer and/or Investor's participation in the partnership will be sent by the Parties through the IMANUM platform (www.imanum.app).

- **13.2.** In the event of insolvency or bankruptcy of the Partnership, the rights and interests of the Investor are protected on the basis of the legislation of the Republic of Uzbekistan and the constituent documents of the Partnership.
- **13.3.** In all other matters not provided for by this Offer, the Parties shall be guided by the Charter Agreement of the Partnership and the current legislation of the Republic of Uzbekistan.
- **13.4.** In the event that any of the terms of this Offer is deemed invalid, the remaining terms of this Offer shall continue to apply and remain in force.
- **13.5.** Neither Party has the right to transfer its rights and obligations under the transaction to a third party without the written consent of the other Party.
  - **13.6.** This Offer is certified by the director and seal of the Company.

### 14. COMPANY'S BANK REQUISITES

Company name	"IMAN HALAL INVESTMENTS COMMANDITTEO TOVARISHESTVO" limited partnership
TIN:	307128450
Bank account number:	In Sum: 2020 8000 2051 8157 4001 In US dollars: 2020 8840 9051 8157 4003
Bank:	MFO 01017 Yakkasaray Branch of JSCB "Ipoteka-bank" SWIFT: UZHOUZ22
Address:	Tashkent city, Mirzo Ulugbek district, Ravnak street, 21