

“APPROVED BY”

The Decision of the  
Supervisory Board Meeting  
#5 on July 26, 2022



Lee Young Lok

Chairman of the Supervisory Board

“TASDIQLANGAN”

Bank Kuzatuv kengashining  
2022 yil 26 iyuldag'i  
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Bayonnomasiga muvofiq



KDB Bank Uzbekistan

Anti-Money Laundering and Sanctions Compliance Program:  
Anti-Money Laundering & Sanctions Policy

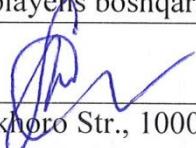
Jinoiy faoliyatdan olingan daromadlarni legallashtirishga qarshi  
kurashish va Sanksiyalar bo'yicha Siyosat  
(Komplayens dasturi)

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<b>I. ABBREVIATIONS / QISQARTMALAR</b>	
Bank / Bank	“KDB Bank Uzbekistan” JSC / “KDB Bank O‘zbekiston” AJ
AML/ JFODLQ	Anti-Money Laundering/ Jinoiy faoliyatdan olingan daromadlarni legallashtirishga qarshi
AML/CFT/PWMD JFODLQ/TM/OQQTM	Anti-money laundering, combating terrorism financing and proliferation of weapons of mass destruction / jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg‘in qurollarini tarqatishni moliyalashtirishga qarshi kurashish
STR / ShOTX	Suspicious Transaction Report / Shubhali operatsiya to‘g‘risidagi xabar
SASA/ MVDO	Specially Authorized State Agency of the Republic of Uzbekistan / O‘zbekiston Respublikasining maxsus vakolatli davlat organi
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Law of Republic of Uzbekistan “On banks and banking activity” / O‘zbekiston Respublikasining “Banklar va bank faoliyati to‘g‘risida”gi Qonuni;	
Law of the Republic of Uzbekistan “On Combating the Legalization on Proceeds of Criminal	

activity, the Financing of Terrorism and the Financing of Proliferation of Weapons of Mass Destruction” #660-II dated 26 August 2004 / O‘zbekiston Respublikasining 2004 yil 26 avgustdagi № 660-II “Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish to‘g‘risida”gi Qonuni;

The Rules of Internal Controls to Combat Money Laundering, Financing of Terrorism and the Financing of Proliferation of Weapons of Mass Destruction at Commercial Banks, registered by Ministry of Justice of the Republic of Uzbekistan under #2886 dd 23 May, 2017 / O‘zbekiston Respublikasi Adliya vazirligida 2017 yil 23 mayda 2886-son bilan ro‘yxatga olingan “Tijorat banklarida jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg‘in qurollarini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha Ichki nazorat Qoidalari”.

#### **IV. REVISION HISTORY OF DOCUMENT VERSION / HUJJAT TAHRIRI**

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COMP/4.0. – 2022	26.07.2022	New Policy

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<p><b>1. Overview</b></p> <p>KDB Bank Uzbekistan (“Bank”), a foreign subsidiary of Korea Development Bank (“Headquarters”), is committed to complying with all applicable Anti-Money Laundering (“AML”) and Sanctions laws, rules, and regulations. To this end, the Bank has adopted this AML &amp; Sanctions Policy (hereafter, “Policy”) and the associated Policy and Procedures listed in <i>Section 1.1. Associated Policy and Procedures</i>.</p> <p><b>1.1. Associated Policy and Procedures</b></p> <p>The Policy should be read in conjunction with:</p> <ul style="list-style-type: none"> <li>✓ KDB Bank Uzbekistan Know-Your-Customer (“KYC”) Procedures;</li> <li>✓ KDB Bank Uzbekistan Transaction Monitoring and Reporting (“TM”) Procedures;</li> <li>✓ KDB Bank Uzbekistan Sanctions Screening (“SS”) Procedures;</li> <li>✓ KDB Bank Uzbekistan Risk Assessment (“RA”) Procedures; and</li> <li>✓ KDB Bank Uzbekistan Regulation on Compliance Department.</li> </ul>	<p><b>1. Umumiy qoidalar</b></p> <p>Koreya Taraqqiyot Bankining (keyingi o‘rninda - Bosh ofis) xorijiy sho‘ba korxonasi bo‘lgan “KDB Bank O‘zbekiston” AJ (keyingi o‘rninda - Bank) jinoiy faoliyatdan olingan daromadlarni legallashtirishga qarshi kurashish (“JFODLQ”) va Sanksiyalar to‘g‘risidagi amaldagi barcha qonun hujjatlari va qoidalarga rioya qilish majburiyatini zimmasiga oladi. Shu maqsadda Bank mazkur JFODLQ va Sanksiyalar bo‘yicha Siyosatini (keyingi o‘rninda - Siyosat) hamda 1.1 bo‘limda qayd etilgan tegishli siyosat va tartiblarni qabul qilgan.</p> <p><b>1.1. Aloqador ichki me’yoriy hujjatlar</b></p> <p>Siyosat quyidagi ichki me’yoriy hujjatlar bilan birgalikda o‘qilishi lozim:</p> <ul style="list-style-type: none"> <li>✓ Bankning O‘z mijozingizni biling (KYC) Tartibi;</li> <li>✓ Bankning Tranzaksiyalarni monitoring qilish va hisobot berish (“TM”) Tartibi;</li> <li>✓ Bankning Sanksiyalarni tekshirish (“SS”) Tartibi Tartibi;</li> <li>✓ Bankning Risklarni baholash (“RA”) Tartibi; va</li> <li>✓ Bankning Komplayens boshqarmasi to‘g‘risidagi Nizomi.</li> </ul>
<p><b>2. Objective</b></p> <p>KDB Bank Uzbekistan, established under the law of Republic of Uzbekistan, and its Headquarters, established under the law of Republic of Korea, are firmly committed and devoted to preventing money laundering, terrorism financing and proliferation of weapons of mass destruction in line with the Rules of Internal Controls to Combat Money Laundering, Financing of Terrorism and the Financing of Proliferation of Weapons of Mass Destruction at Commercial Banks #2886 dated 23 May 2017 (“AML Rules”) and complying with all applicable laws and regulations and the Sanctions regimes through an effective risk-based approach. In addition, through such efforts, the Bank seeks to manage legal, compliance, regulation, and reputational risks</p>	<p><b>2. Maqsad</b></p> <p>Bank O‘zbekiston Respublikasi qonunchiligiga muvofiq tashkil etilgan, va Bank Bosh ofisi Koreya Respublikasi qonunchiligiga muvofiq tashkil etilgan, va jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg‘in quollarini tarqatishning oldini olishga 2017 yil 23 –may sanasida O‘zbekiston Respublikasi Adliya vazirligi tomonida 2886-sen bilan ro‘yxatga olingan “Tijorat banklarida jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg‘in quollarini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha Ichki nazorat Qoidalari” (“JFODLQ qoidalari”) va tavakkalchilikka asoslangan samarali yondashuv orqali amaldagi barcha qonunlar va</p>

across the Bank and mitigate such risks to prevent, detect, and report any suspicion related to the violation of money laundering and Sanctions programs.

To this end, the Bank must develop and maintain a compliance program for Anti-Money Laundering and Sanctions compliance program (hereafter, “AML and Sanctions compliance program”) through a risk-based approach.

This Policy and the associated Procedures are designed to protect KDB Bank Uzbekistan from being used to facilitate money laundering, terrorism financing, proliferation of weapons of mass destruction or other financial crimes, and to govern its compliance with Sanctions regimes impacting the Bank. This Policy is applicable to all KDB Bank Uzbekistan employees and contract or contingent employees with responsibilities to perform or oversee products, services, or customers benefitting or otherwise affecting the Bank. Individuals in such roles or with such responsibilities must comply with this Policy and the associated Procedures particular to their function(s).

KDB Bank Uzbekistan may establish additional internal controls for AML and Sanctions compliance program consistent with this Policy and tailored to the applicable legal requirements and its exposure to money laundering risks when required by legal or government authorities or when determined appropriate based upon the AML and Sanctions risk of the KDB Bank Uzbekistan.

qoidalarga hamda Sanksiyalar rejimlariga rioya qilish qat’iy bel bog‘lagan. Bundan tashqari, ma’lum bir sa’y-harakatlar orqali Bank o‘z atrofidagi yuridik, Komplayens, tartibga solish va ishchanlik obro‘siga doir risklarni boshqarish hamda Jinoiy faoliyatdan olingan daromadlarni legallashtirish va Sanksiya dasturlarini buzish bilan bog‘liq har qanday shubhali amallarning oldini olish, aniqlash va xabar berish uchun bunday risklarni kamaytirishga intiladi.

Shu maqsadda, Bank tavakkalchilikka asoslangan yondashuvonasida jinoiy faoliyatdan olingan daromadlarni legallashtirishga qarshi kurashish va Sanksiyalarga rioya qilish dasturini (keyingi o‘rinlarda “JFODLQ va Sanksiyalarga rioya qilish dastur”) ishlab chiqishi va yuritishi kerak.

Ushbu Siyosat va unga aloqador ihcki me’yoriy hujjatlar Bankni jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish, ommaviy qirg‘in qurollarini tarqatish yoki boshqa moliaviy jinoyatlarga ko‘maklashishda foydalanishdan himoya qilish hamda uning Bankka ta’sir etuvchi Sanksiya rejimlariga rioya etishini tartibga solish uchun ishlab chiqilgan. Ushbu Siyosat Bankning barcha xodimlariga hamda Bankdan foya ko‘rvuchi yoki boshqa tarzda ta’sir ko‘rsatuvchi mahsulotlar, xizmatlar yetkazib beruvchi xodimlar yoki mijozlarga nisbatan qo‘llaniladi. Bunday roldagi bo‘lgan yoki bunday mas’uliyatga ega bo‘lgan shaxslar ushbu Siyosat va unga aloqador boshqa ichki me’yoriy hujjatlarga o‘ziga tegishli alohida qismi doirasida rioya qiladilar.

Hukumatning tegishli idoralari talabiga binoan, JFODLQ va Sanksiyalarga rioya qilish dasturiga qo‘sishimcha ichki nazorat choralarini belgilashi mumkin. KDB Bank O’zbekiston Qabul qiluvchi davlat Bankning JFODLQ va Sanksiyalarga rioya qilish dasturi uchun qo‘llaniladigan me’yoriy talablari Koreya Respublikasi bilan solishtirganda va Bosh ofis standartlari bilan solishtirganda chetlanishlar

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In the case where there are deviations in the regulatory requirements of the host country, Uzbekistan, applicable for KDB Bank Uzbekistan's AML and Sanctions compliance program in comparison with those of the home country, Republic of Korea, and the standards of the Headquarters, the KDB Bank Uzbekistan shall comply with the stricter requirements to the extent that the laws and regulations of the host country permit. If the host country does not permit the proper implementation of the measures above, the KDB Bank Uzbekistan shall apply appropriate additional measures to mitigate and manage the money laundering, terrorism financing and proliferation of weapons of mass destruction risks.	mayjud bo'lsa, Bank qabul qiluvchi davlatning qonunlari va qoidalari ruxsat bergan darajada qat'iyroq talablarga rioya qiladi. Agar qabul qiluvchi davlat yuqorida ko'rsatilgan chora-tadbirlarni tegishli tarzda amalga oshirishga ruxsat bermasa, Bank jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg'in quollarini tarqatish riskini kamaytirish va boshqarish bo'yicha tegishli qo'shimcha chora-tadbirlarni qo'llaydi.
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<p><b>3. Money Laundering, Terrorism Financing, Proliferation of Weapons of Mass Destruction and Sanctions</b></p> <p>It is KDB Bank Uzbekistan's Policy to ensure that the business and operations of the KDB Bank Uzbekistan are governed by the appropriate, risk-based policy, procedures, and controls to effectively identify, manage, monitor, escalate, and resolve risks related to money laundering, terrorism financing, proliferation of weapons of mass destruction and Sanctions in a timely manner.</p> <p><b>3.1. Money Laundering</b></p> <p>Money laundering is the process by which individuals or entities attempt to conceal the true origin and ownership of the proceeds of criminally derived funds or assets, including cash and securities. Pursuant to Article 3, part 2 of the Law of the Republic of Uzbekistan on Combating the Legalization on Proceeds of Crime, the Financing of Terrorism and the Financing of Proliferation of Weapons of Mass Destruction #660-II dated 26 August 2004 ("AML Law"), money laundering may include concealing the true identity, source, location, disposition, transfer or intrinsic rights in relation to funds or other assets. Money laundering schemes may involve seemingly legitimate businesses (e.g., charitable organizations) or third-party professionals and service providers (e.g., intermediaries, accountants, lawyers) seeking to use otherwise legitimate funds for illegitimate purposes.</p> <p>Money laundering may be committed through knowingly engaging in a financial transaction with the proceeds of a crime including illegal arms sales, narcotics, trafficking, contraband smuggling, fraud, tax evasion and other activities related to organized crime, embezzlement, insider trading, bribery, etc.</p> <p>Money laundering may be facilitated by deliberately or willfully ignoring indications of</p>	<p><b>3. Jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg'in quollarini tarqatishning oldini olish hamda sanksiyalar</b></p> <p>Bankning ushbu Siyosati Bankning faoliyati jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish, ommaviy qirg'in quollarini tarqatish bilan bog'liq risklarni samarali aniqlash, boshqarish, monitoring qilish, kuchaytirish va hal qilish uchun tegishli, riskka asoslangan siyosat, tartiblar va nazoratlar bilan boshqarilishini ta'minlash va o'z vaqtida Sanksiyalarga rioya qilinishini ta'minlashga qaratilgan.</p> <p><b>3.1. Jinoiy faoliyatdan olingan daromadlarni legallashtirish</b></p> <p>Jinoiy faoliyatdan olingan daromadlarni legallashtirish jismoniy yoki yuridik shaxslarning jinoiy yo'l bilan olingan mablag'lar yoki aktivlarining, shu jumladan naqd pul va qimmatli qog'ozlarning haqiqiy kelib chiqishi va egalik huquqini yashirishga urinishlari jarayonidir. O'zbekiston Respublikasining 2004 yil 26 avgustdagi 660-II "Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in quolini tarqatishni moliyalashtirishga qarshi kurashish to'g'risida"gi Qonuning 3-modda ikkinchi xatboshisiga muvofiq, jinoiy faoliyatdan olingan daromadlarni legallashtirish - pul mablag'lari yoki boshqa mol-mulkni o'tkazish, mulkka aylantirish yoxud almashtirish yo'li bilan ularning kelib chiqishiga qonuniy tus berish, ushbu mablag' yoki boshqa mol-mulkning asl xususiyatini, manbaini, turgan joyini, tasarruf etish, ko'chirish usulini, qayd etilgan mol-mulkka bo'lgan haqiqiy egalik huquqlarini yashirishdan yoxud sir saqlashdan iborat bo'lishi mumkin. Jinoiy faoliyatdan olingan daromadlarni legallashtirish sxemalarida qonuniy ko'rindigan korxonalar (masalan, xayriya tashkilotlari) yoki boshqa qonuniy mablag'lardan noqonuniy</p>
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<p>unusual or suspicious activity regarding a customer or transaction (i.e., willful blindness). While criminal proceeds may be laundered in many ways, a significant proportion of such proceeds are laundered through financial institutions.</p>	<p>maqsadlarda foydalanishga intilayotgan uchinchi tomon mutaxassislari va xizmat ko‘rsatuvchi shaxslari (masalan, vositachilar, buxgalterlar, advokatlar) ishtirok etishi mumkin. Jinoiy faoliyatdan olingan daromadlarni legallashtirish jinoiy faoliyatdan olingan daromadlar bilan qasddan moliyaviy operatsiyalarni amalga oshirish, shu jumladan noqonuniy qurol sotish, giyohvandlik vositalari, kontrabanda, firibgarlik, soliq to‘lashdan bo‘yin tov lash va uyushgan jinoyatchilik, o‘zlashtirish, insayderlik savdosi, poraxo‘rlik va boshqalar bilan bog‘liq boshqa harakatlar orqali sodir etilishi mumkin. Mijoz yoki tranzaksiya bilan bog‘liq noodatiy yoki shubhali faoliyat belgilarini (ya’ni, qasddan ko‘rmaslikdan foydalanib) ataylab yoki qasddan e’tiborsiz qoldirish orqali jinoiy faoliyatdan olingan daromadlarni legallashtirishga yordam berishi mumkin. Jinoiy faoliyatdan olingan daromadlar ko‘p jihatdan yuvilishi mumkin bo‘lsa-da, bunday daromadlarning muhim qismi moliya institatlari orqali yuviladi.</p>
<p><b>3.2. Terrorism Financing</b> The motivation behind terrorism financing is generally ideologically-based as opposed to financially-based. Terrorism is intended to intimidate a population or to compel a government or an international organization to do or abstain from doing any specific act through the threat of violence. Compliance with the applicable Sanctions regimes is paramount in furthering economic and governmental stability, minimizing financial crimes and terrorism financing, and enhancing human rights objectives. In accordance with Article 3, part 6 of the AML Law, terrorism financing is aimed at ensuring the existence, functioning, financing of terrorist organizations, leaving the territory of the Republic of Uzbekistan to participate in terrorist activities, perpetrating and carrying out terrorist attacks, assigning or raising funds, resources as well as other services for terrorist</p>	<p><b>3.2. Terrorizmni moliyalashtirish</b> Terrorizmni moliyalashtirish motivi moliyaviy jihatga emas, balki mafkuraviy asosga qurilgan. Terrorizm zo‘ravonlik tahlidi ostida aholini qo‘rqitish yoki hukumat yoki xalqaro tashkilotni biron bir muayyan harakatni amalga oshirish yoki amalga oshirmsalikka majburlashga mo‘ljallangan. Amaldagi Sanksiya rejimlariga rioya qilish iqtisodiy va hukumat barqarorligini yanada mustahkamlash, moliyaviy jinoyatlar va terrorizmni moliyalashtirishni minimallashtirish va inson huquqlari ta’milanishini mustahkamlashda muhim ahamiyatga ega. Yuqorida qayd etilgan “Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish to‘g‘risida”gi Qonuning 3-modda beshinchi xatboshisiga muvofiq,,</p>

organizations or persons who participate in terrorist activities.

Terrorist groups may develop sources of funding that are relatively mobile to ensure that those funds can be used to obtain material and other logistical items needed to commit terrorist activities. In order to ensure these objectives for mobility, money laundering is frequently used by terrorist groups and is a vital component of terrorism financing.

Terrorists generally finance their activities through both unlawful and legitimate sources. Unlawful activities, such as extortion, kidnapping, and narcotics trafficking, have been found to be a major source of funding. Other observed activities include (but are not limited to) smuggling, fraud, theft, robbery, identity theft, use of conflict diamonds, and the improper use of charitable or relief funds. In the last example, donors may have no knowledge that their donations have been diverted to support terrorist causes. Legitimate sources of funding have also been found to provide terrorist organizations with funding. These legitimate funding sources are a key difference between terrorism financiers and traditional criminal organizations. In addition to charitable donations, legitimate sources include (but are not limited to) foreign government sponsors, business ownership, and personal employment.

Although the motivation differs between traditional money launderers and terrorist financiers, the actual methods to fund terrorist operations may be the same as or similar to those methods used by other criminals that launder funds.

terrorizmni moliyalashtirish terrorchilik tashkilotlarining mavjud bo‘lishi, faoliyat yuritishi, moliyalashtirilishi, terrorchilik faoliyatida ishtirot etish uchun xorijga chiqib ketish, terrorchilik harakatlarini taylorlash va sodir etish, terrorchilik tashkilotlari yoki terrorchilik faoliyatida ishtirot etuvchi shaxslar uchun mablag‘lar, resurslar, shuningdek boshqa xizmatlarni ajratish yoki jalb qilishni o‘z ichiga oladi.

Terrorchilik guruhlari ushbu mablag‘lar terrorchilik faoliyatini amalga oshirish uchun zarur bo‘lgan moddiy va boshqa moddiy- texnik vositalarni olish uchun ishlatalishini ta’minalash maqsadida harakatchan moliyalashtirish manbalarini ishlab chiqishi mumkin. Harakatlanish uchun ushbu maqsadlarni ta’minalash uchun jinoiy faoliyatdan olingan daromadlarni legallashtirish terrorchilik guruhlari tomonidan tez-tez qo’llaniladi va terrorizmni moliyalashtirishning muhim tarkibiy qismi hisoblanadi.

Terrorchilar odatda o‘z faoliyatini noqonuniy va qonuniy manbalar orqali moliyalashtiradilar. Tovlamachilik, odam o‘g‘irlash va narkotik moddalar savdosi kabi noqonuniy faoliyat moliyalashtirishning asosiy manbai ekanligi aniqlangan. Boshqa kuzatilgan faoliyatlarga kontrabanda, firibgarlik, o‘g‘irlik, talonchilik, shaxsiy ma’lumotlarni o‘g‘irlash, ziddiyatli olmoslardan foydalanish va xayriya yoki yordam fondlaridan noto‘g‘ri foydalanish kiradi (lekin bular bilan cheklanmaydi). Oxirgi misolda donorlar o‘zlarining xayr-ehsonlari terrorchilik sabablarini qo‘llab-quvvatlashga yo‘naltirilganligi haqida hech qanday ma’lumotga ega bo‘lmasligi mumkin. Terrorchi tashkilotlarni moliyalashtirish uchun qonuniy manbalar ham topilgan. Ushbu qonuniy moliyalashtirish manbalari terrorizmni moliyalashtiruvchilar va an’anaviy jinoiy tashkilotlar o‘rtasidagi asosiy farqni ifodalaydi. Shuningdek, xayriya to‘lovlariga, qonuniy manbalarga xorijiy hukumat homiylik to‘lovleri, biznes egaligi va shaxsan yollanish

	kiradi (lekin bular bilan cheklanmaydi). Motivatsiya an'anaviy pul yuvuvchilar va terrorizmni moliyalashtiruvchilar o'rtasidagi farqni ifoda etsada, terrorchilik operatsiyalarini moliyalashtirishning amaldagi usullari jinoiy faoliyatdan olingen daromadlarni legallashtirish bilan shug'ullanuvchi boshqa jinoyatchilar tomonidan qo'llaniladigan usullar bilan bir xil yoki shunga o'xshash bo'lishi mumkin.
<b>3.3. Proliferation of Weapons of Mass Destruction</b>  In accordance with Article 3, part 6 of the AML Law, financing of proliferation of weapons of mass destruction refers to assigning or raising funds, resources, other services for the development, production, acquisition, stockpiling, storage, sale and usage of nuclear, chemical, biological or other weapons of mass destruction, materials or equipment which might intentionally be used in their manufacture.	<b>3.3. Ommaviy qirg'in quollarini tarqatish</b>  Yuqorida qayd etilgan "Jinoiy faoliyatdan olingen daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in quolini tarqatishni moliyalashtirishga qarshi kurashish to'g'risida"gi Qonunining 3-modda oltinchi xatboshisiga muvofiq,, ommaviy qirg'in quollarini tarqatishni moliyalashtirish deganda, yadroviy, kimyoviy va boshqa turdag'i ommaviy qirg'in quolini, bunday qurolni yaratishda foydalanish mumkin bo'lgan materiallarni hamda uskunalarini yaratish, ishlab chiqarish, olish, toplash, saqlash, o'tkazish, foydalanish maqsadida har qanday mablag'-vositalarni, resurslarni berish yoki yig'ish, boshqa xizmatlar ko'rsatishni qamrab oladi.
<b>3.4. Sanctions</b>  Sanctions regime refers to the laws and regulations related to financial and economic Sanctions enforced by specific state and international organizations consisting of restrictions and prohibitions on transactions with certain countries, entities and individuals. KDB Bank Uzbekistan and all employees shall comply with applicable Sanctions regimes and related laws and regulations. Refer to <i>KDB Bank Uzbekistan Sanctions Screening Procedures</i> for additional guidance.	<b>3.4. Sanksiyalar</b>  Sanksiyalar rejimi - bu muayyan davlatlar, yuridik shaxslar va jismoniy shaxslar bilan operatsiyalarini cheklash va taqiqlashdan iborat bo'lgan muayyan davlat va xalqaro tashkilotlar tomonidan qo'llaniladigan moliyaviy va iqtisodiy chekllovlar bilan bog'liq qonunlar va qoidalardir. Bank va barcha xodimlar amaldagi Sanksiyalar rejimlari hamda tegishli qonun va qoidalarga rioya qilishlari lozim. Qo'shimcha ko'rsatma uchun Bankning Sanksiyalarini tekshirish Tartibga murojaat qiling.
<b>3.5. Liability in the event of violation of the legislation</b>  KDB Bank Uzbekistan firmly expresses herein zero-tolerance approach for continuing	<b>3.5. Qonunchilikni buzganlik uchun javabgarlik</b>  Bank ushbu bilan jinoiy faoliyatdan olingen mablag'lar bilan bog'liq operatsiyalar jinoyat tarkibini tashkil etishini tan oladi hamda

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financial transactions with recognizing or deliberately ignoring that the transactions are related to criminal funds constitutes a criminal act. KDB Bank Uzbekistan and its employees shall be subject to penalties set out in the laws and regulations if failure to comply or violation with applicable Uzbekistan AML and Sanctions laws and regulations. In the event of a violation, KDB Bank Uzbekistan or individual employees responsible for violating regulations or failing to comply may be subject of the liability as per of existing legislation. It is further acknowledged that failure to comply with this Policy and associated Procedures may result in additional disciplinary action.	qasddan e'tibor bermaslik bilan moliyaviy operatsiyalarni davom ettirishga nisbatan "nol bardoshlik" yondashuvi qo'llanilishini qat'iy ifodalaydi. Bank va uning xodimlari O'zbekiston Respublikasining amaldagi JFODLQ va Sanksiyalarga doir qonun hujjatlariga rioya qilmasa yoki ularni buzsa, qonun hujjatlarida belgilangan javobgarlikka tortiladi. Qonunbuzarlik sodir etilgan taqdirda, mazkur qonunbuzarlik uchun mas'ul bo'lgan Bank yoki alohida xodimlarga nisbatan amaldagi qonunchilikda belgilangan jazo choralar qo'llanilishi mumkin. Bundan tashqari, ushbu Siyosat va unga aloqador ichki me'yoriy hujjatlarga rioya qilmaslik qo'shimcha ravishda intizomiy javobgarlikka sabab bo'lishi mumkin.
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#### **4. Definition**

##### **4.1. Customer**

A “customer” can generally be defined as a Natural Person(s)<sup>1</sup> or a Legal Person(s)<sup>2</sup> (e.g., corporation, partnership, trust, estate, etc.) that establishes a formal banking relationship with KDB Bank Uzbekistan. KDB Bank Uzbekistan also defines a customer as a person(s) (including Legal Persons) that have an ongoing contractual relationship with KDB Bank Uzbekistan. For purposes of a loan, the customer is considered onboarded when KDB Bank Uzbekistan enters into an enforceable agreement to lend or provide other credit-related services.

##### **4.2. Account**

An “account” is a formal agreement between KDB Bank Uzbekistan, and its Customer, established to provide ongoing banking services.

##### **4.3. Financial Transaction**

Financial transactions refer to receipt, purchase and sale, repurchase, brokerage, discount, issuance, redemption, refund, trust, registration, or exchange of financial assets, or payment of interest, discounts, or dividends thereof by a financial company, or conducting such business as an agency, or other transactions of financial assets as followed in compliance with Article 5 of the Law of the Republic of Uzbekistan On Banks and Banking Activities #ZRU-580 dated 5 November 2019 (“Law on Banks and Banking Activities”):

- ✓ Transactions arising from business of loan, guarantee, insurance, mutual aid, factoring, keeping securities, safe lending; or
- ✓ Foreign exchange transaction;
- ✓ Raising funds for deposits;
- ✓ Making payments, including without opening bank accounts;
- ✓ Opening and maintaining bank accounts

#### **4. Ta’rif**

##### **4.1. Mijoz**

“Mijoz” deganda, odatda, Bank bilan rasmiy bank munosabatlarini o‘rnatuvchi jismoniy shaxs(lar) yoki yuridik shaxs(lar) (masalan, korxonalar va boshqalar) tushuniladi. Bank, shuningdek, mijozni Bank bilan doimiy shartnoma munosabatlariga ega bo‘lgan shaxs(lar) (shu jumladan yuridik shaxslar) sifatida belgilaydi. Kredit olish maqsadida Bank kredit berish yoki kredit bilan bog‘liq boshqa xizmatlarni ko‘rsatish to‘g‘risida rioya qilinishi majburiy sanalgan shartnoma tuzgan taqdirda, mijoz jalb qilingan hisoblanadi.

##### **4.2. Hisobraqam**

“Hisobraqam” bu Bank va uning mijizi o‘rtasida doimiy bank xizmatlarini ko‘rsatish uchun tuzilgan rasmiy shartnoma asosida ochiladi.

##### **4.3. Moliyaviy operatsiya**

Moliyaviy operatsiyalar moliyaviy aktivlarni olish, sotib olish va sotish, qayta sotib olish, vositachilik qilish, chegirma, emissiya, qoplab berish, ishonch bildirish, ro‘yxatdan o‘tkazish, yoki moliyaviy aktivlar almashuvi yoxud moliyaviy tashkilot tomonidan foizlar, chegirmalar yoki dividendlarni to‘lashni yoxud O‘zbekiston Respublikasining 2019 yil 5 noyabrda yangi tahrirda qabul qilingan “Banklar va bank faoliyati to‘g‘risida”gi 580-sonli Qonunining 5-moddasiga muvofiq, muassasa sifatida moliyaviy aktivlar bilan quyidagi boshqa tranzaksiyalar amalga oshirishini anglatadi:

- ✓ ssuda, kafillik, sug‘urta, o‘zaro yordam, faktoring, qimmatli qog‘ozlarni saqlash, risksiz kreditlash biznesidan kelib chiqadigan operatsiyalar; yoki
- ✓ pul mablag‘larini omonatlarga (depozitlarga) jalb etish;
- ✓ to‘lovlarini amalga oshirish, shu jumladan

<sup>1</sup> “Natural Persons” are defined as individual human beings.

<sup>2</sup> Legal Persons and arrangements (referred to as “Legal Person”).

<p>of Natural and Legal Persons, including correspondent accounts of banks;</p> <ul style="list-style-type: none"> <li>✓ Provision of loans in its own name on the terms of repayment, interest payment and maturity at the expense of own and borrowed funds;</li> <li>✓ Operations with foreign currency in cash and non-cash forms;</li> <li>✓ Trust management of property under the contract with Natural or Legal Persons;</li> <li>✓ Encashment and cash services;</li> <li>✓ Issuance of guarantees and assumption of other obligations on behalf of third parties providing for the fulfillment of their obligations;</li> <li>✓ Factoring;</li> <li>✓ Issuance, purchase, sale, accounting and storage of securities, management of securities under agreements with customers, and other transactions with them;</li> <li>✓ Purchase and sale of refined precious metals, including maintenance of custody accounts and impersonal (non-physical) metal accounts;</li> <li>✓ Purchase and sale of precious metal coins;</li> <li>✓ Conducting transactions with derivative financial instruments (derivatives);</li> <li>✓ Leasing of special premises or safe deposit boxes for keeping documents or valuables;</li> <li>✓ Leasing;</li> <li>✓ Granting of loans in the forms prescribed by the legislation;</li> <li>✓ Rendering consulting services related to financial operations;</li> <li>✓ Asset portfolio management;</li> <li>✓ Issuance, use and redemption of electronic money; and</li> <li>✓ Issuing bank cards and processing payments, servicing bank cards jointly with other entities, including other</li> </ul>	<p>bank hisobvaraqlarini ochmasdan amalga oshirish;</p> <ul style="list-style-type: none"> <li>✓ jismoniy va yuridik shaxslarning bank hisobvaraqlarini, shu jumladan banklarning vakillik hisobvaraqlarini ochish hamda yuritish;</li> <li>✓ kreditlarni ularning qaytarilishi, foizliligi va muddatliligi sharti bilan o‘z nomidan o‘zining mablag‘lari hamda jalb etilgan mablag‘lar hisobidan berish;</li> <li>✓ chet el valyutasi bilan naqd va naqdsiz shakllardagi operatsiyalar;</li> <li>✓ jismoniy yoki yuridik shaxs bilan tuzilgan shartnomma bo‘yicha mol-mulkni ishonchli boshqarish;</li> <li>✓ inkassatsiya va kassa xizmatlarini ko‘rsatish;</li> <li>✓ uchinchi shaxslar nomidan ularning majburiyatlari bajarilishini nazarda tutuvchi kafolatlar berish va boshqa majburiyatlarni qabul qilish;</li> <li>✓ fuchinchi shaxslardan pul shaklidagi majburiyatlarning bajarilishini talab qilish huquqini olish (faktoring);</li> <li>✓ qimmatli qog‘ozlarni chiqarish, xarid qilish, sotish, ularning hisobini yuritish va ularni saqlash, mijoz bilan tuzilgan shartnomaga binoan qimmatli qog‘ozlarni boshqarish, ular bilan boshqa operatsiyalarni bajarish;</li> <li>✓ affinlangan qimmatbaho metallar sotib olish va sotish, shu jumladan metallarni mas’ul saqlash hisobvaraqlarini hamda metallarning egasizlantirilgan (jismoniy bo‘lмаган) hisobvaraqlarini yuritish;</li> <li>✓ qimmatbaho metallardan yasalgan tangalarni sotib olish va sotish;</li> <li>✓ hosilaviy moliyaviy vositalar (derivativlar) bilan operatsiyalarni amalga oshirish;</li> <li>✓ hujjatlar yoki qimmatbaho narsalarni saqlash uchun maxsus binolar yoki ularning ichidagi seyflarni ijaraga berish;</li> </ul>
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<p>financial institutions.</p> <p><b>4.4. Financial Assets</b></p> <p>The term "financial assets" means cash and securities, such as demand deposits, installment deposits, installments, fraternity dues, depositary receipts, investments, trust property, stocks, bonds, beneficiary certificates, contribution quotas, bills, checks and debt certificates that are dealt with by financial companies, etc.</p>	<ul style="list-style-type: none"> <li>✓ lizing berish;</li> <li>✓ qonunchilikda nazarda tutilgan shakllarda qarzlar berish;</li> <li>✓ moliyaviy operatsiyalar bilan bog'liq maslahat xizmatlari ko'rsatish;</li> <li>✓ aktivlar majmuini (portfelini) boshqarish;</li> <li>✓ elektron pullarni chiqarish, ulardan foydalanish va to'lash; va</li> <li>✓ bank kartalarini berish va to'lov larga ishlov berish, bank kartalariga boshqa tashkilotlar, jumladan boshqa moliya institutlari bilan birgalikda xizmat ko'rsatish.</li> </ul> <p><b>4.4. Moliyaviy aktivlar</b></p> <p>"Moliyaviy aktivlar" atamasi pul mablag'lari va qimmatli qog'ozlarni, shu jumladan, talab qilib olinguncha omonatlar, bo'lib to'lanadigan omonatlar, badallar, a'zolik badallari, depozit tilxatlari, investitsiyalar, ishonchli boshqaruvdagi mol-mulk, aksiyalar, obligatsiyalar, benefitsiar sertifikatlari, badal kvotalar, veksellar, cheklar va moliyaviy kompaniyalar bilan tuzilgan bitim natijasida qo'lga kiritilgan qarz sertifikatlari va hokazolarni anglatadi.</p>
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<h2>5. AML and Sanctions Compliance Governance and Management Oversight</h2>	<h2>5. JFODLQ va Sanksiyalar talablariga rioya etilayotganligini yuzasidan boshqaruvish va nazorat</h2>
<p>KDB Bank Uzbekistan is committed to the fight against money laundering, terrorism financing, and proliferation of weapons of mass destruction. This document establishes governing principles and standards to protect KDB Bank Uzbekistan from money laundering, terrorism financing, violation of Sanctions regimes, and proliferation of weapons of mass destruction. KDB Bank Uzbekistan expects all employees to conduct themselves in accordance with the ethical standards and in full compliance with relevant laws, regulations, and internal standards and controls. The following section outlines the roles and responsibilities for AML and Sanctions compliance program.</p>	<p>Bank jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qирғиң qуорларини тарқатышга qарши kurashish tarafdori sanaladi. Ushbu Siyosat Bankni jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish, sanksiya rejimini buzish va ommaviy qирғиң qуорларини тарқатышдан himoya qilish bo‘yicha boshqaruv tamoyillari va standartlarini belgilab beradi. Bank barcha xodimlaridan o‘zlarini axloqiy me’yorlarga muvofiq va tegishli qonunlar, qoidalar, ichki standartlar va nazoratlarga to‘liq rioya qilishlarini kutadi. Quyidagi bo‘limda JFODLQ va Sanksiyalar amal qilish dasturining roli va mas’uliyati ochib beradi.</p>
<p><b>5.1. Supervisory Board</b>  Supervisory Board of KDB Bank Uzbekistan is ultimately responsible for the oversight on AML and Sanctions compliance program designed and operated by the Senior Management and the adherence to applicable AML and Sanctions laws and regulations. To that end, the Board shall review and approve on the assessments and remediations in respect to the Bank’s AML and Sanctions compliance program from the Senior Management or the Internal Audit Department. In addition, the Supervisory Board shall ensure the Senior Management has appropriate qualifications and capabilities for the management of AML and Sanctions risk of the Bank.  The Supervisory Board shall approve and control the implementation of the internal policies of KDB Bank Uzbekistan.  The Supervisory Board is responsible for the appointment, dismissal of Compliance Staff of the Bank (including the Head of Compliance Department) with adequate qualifications and independence for effective implementation of AML and Sanctions compliance program.</p>	<p><b>5.1. Kuzatuv kengashi</b>  Bank Kuzatuv kengashi yuqori rahbariyat tomonidan ishlab chiqilgan va boshqariladigan JFODLQ va Sanksiyalarga amal qilish dasturi hamda amaldagi JFODLQ va Sanksiyaga doir qonunlari va qoidalariga rioya etilishi ustidan nazorat qilish uchun pirovardida javobgardir. Shu maqsadda Kengash Banking JFODLQ va Sanksiyalarga amal qilish dasturiga nisbatan baholash va tuzatish ishlarini yuqori rahbariyat yoki Ichki audit departamenti tomonidan taqdim etigach ko‘rib chiqadi va tasdiqlaydi. Bundan tashqari, Kuzatuv kengashi yuqori rahbariyatning Banking JFODLQ va sanksiyalar tavakkalchiligini boshqarish bo‘yicha tegishli malaka va imkoniyatlarga ega bo‘lishini ta’minlashi kerak.  Kuzatuv kengashi Bank ichki siyosatlarini tasdiqlaydi va amalga oshirilishini nazorat qiladi.  JFODLQ va Sanksiyalarga rioya qilish dasturining tatbiq qilinishi uchun yetarlicha malaka va mustaqillikka ega bo‘lgan Banking Komplayens xodimlarini lavozimga tayinlash, ozod qilish (shu jumladan Komplayens</p>

<p>Likewise, Compliance Staff performance evaluation and remuneration (salary, bonuses, etc.) shall be within the exclusive competence of the Supervisory Board.</p> <p><b>5.2. Internal Audit Department</b></p> <p>Internal Audit Department of KDB Bank Uzbekistan conducts an important role in independently evaluating the risk management and controls, and responsible for periodic evaluations of the effectiveness of AML and Sanctions compliance program. Internal Audit Department should establish appropriate audit scope and methodology. As a general rule, the processes used in auditing should be consistent with broader audit mandate, subject to any prescribed auditing requirements applicable to AML and Sanctions measures. The frequency of audits shall be conducted periodically, and additional audits may be applicable based on the risk profile of the Bank. Internal Audit Department shall report on the audit findings and the remediations to the Supervisory Board as well as relevant stakeholders.</p>	<p>boshqarmasi boshlig‘ini ham), shuningdek ularning faoliyatini baholash va mukofotlash (ish haqi, mukofotlar va boshqalar) Kuzatuv kengashining mutlaq vakolatiga kiradi..</p> <p><b>5.2. Ichki audit boshqarmasi</b></p> <p>Bankning Ichki audit departamenti risklarni boshqarish va nazoratni mustaqil baholashda muhim rol o‘ynaydi hamda JFODLQ va Sanksiyalarga rioya qilish dasturining samaradorligini davriy baholash uchun javobgar sanaladi. Ichki audit boshqarmasi tegishli audit ko‘lami va metodologiyasini yaratishi kerak. Umumiy qoida tariqasida, auditda qo‘llaniladigan jarayonlar JFODLQ va Sanksiyalarga taalluqli chorralarga nisbatan qo‘llaniladigan har qanday belgilangan audit talablariga rioya qilgan holda, kengroq audit vakolatiga mos kelishi kerak. Audit davriy ravishda o‘tkazilishi kerak va Bankning risk profiliga qarab qo‘srimcha tekshiruvlar tayinlanishi mumkin. Ichki audit departamenti audit natijalari va tuzatishlar to‘g‘risida Kuzatuv kengashiga hamda tegishli manfaatdor tomonlarga hisobot beradi.</p>
<p><b>5.3. Chairman of the Management Board</b></p> <p>As part of the Senior Management, the Chairman of the Management Board of KDB Bank Uzbekistan shall contribute to set a compliance tone from the top ensuring the soundness of KDB Bank Uzbekistan’s AML and Sanctions compliance program. To that end, the Chairman of the Management Board is responsible for the oversight on the design and operation of AML and Sanctions compliance program of KDB Bank Uzbekistan. In addition, the Chairman of the Management Board shall provide oversight on the assessments and remediations of AML and Sanctions compliance program. The Chairman of the Management Board is responsible for the nomination of the Bank’s Compliance Staff candidates with adequate qualifications and independence for effective implementation of AML and Sanctions compliance program to the consideration and approval of the Supervisory Board of the Bank. In addition, the</p>	<p><b>5.3. Boshqaruvi raisi</b></p> <p>Bank boshqaruvi raisi yuqori rahbariyatning bir qismi sifatida Bank JFODLQ va Sanksiyalarga rioya qilish dasturining mustahkamligini ta‘minlash uchun yuqoridan muvofiqlik ohangini belgilashga hissa qo‘sishishi kerak. Shu maqsadda boshqaruvi raisi Bankning JFODLQ va Sanksiyalarga rioya qilish dasturini ishlab chiqish va ishlashini nazorat qilish uchun javobgardir. Bundan tashqari, boshqaruvi raisi JFODLQ va Sanksiyalarga rioya qilish dasturini baholash va tuzatishlar ustidan nazoratni amalga oshiradi. Boshqaruvi raisi Bank Kuzatuv kengashi tomonidan ko‘rib chiqilishi va tasdiqlanishi uchun JFODLQ va Sanksiyalarga rioya qilish dasturini samarali amalga oshirish uchun tegishli malaka va mustaqillikka ega bo‘lgan Bankning Komplayens xodimligiga nomzodlarni taklif qilish uchun mas‘ul</p>

Chairman of the Management Board shall ensure that appropriate level of resources is allocated for AML and Sanctions compliance activities. In following, the Chairman of the Management Board shall inform the Compliance Department of the Headquarters on changes of the Bank's organization structure for AML and Sanctions compliance program. The Chairman of the Management Board serves as the chairperson of the Compliance Committee and is responsible for executing the defined responsibilities.

#### **5.4 Compliance Committee**

Compliance Committee of KDB Bank Uzbekistan serves an important role in setting the compliance tone from the top ensuring the soundness of KDB Bank Uzbekistan's AML and Sanctions compliance program as the governing consultation body across the Business Lines and the Compliance Department. To that end, the Compliance Committee serves as the escalation point for consultation on AML and Sanctions compliance program.

The Compliance Committee meets regularly to review and discuss on the AML and Sanctions compliance program within their scope of responsibility on the following but not limited to:

- Assessment results and remediations on identified deficiencies of AML and Sanctions compliance program from the risk assessments, compliance testing, independent audit, and regulatory findings in coordination with the Compliance Department and the Chairman of the Management Board;
- Establishment of AML and Sanctions Policy and associated Procedures and any modifications due to changes in local regulatory expectations as well as changes in business operations of the Bank subject to approval of the Supervisory Board of the Bank;
- Regular reports of management

sanaladi. Bundan tashqari, boshqaruv raisi JFODLQ va Sanksiyalarga riona qilish faoliyati uchun tegishli darajadagi resurslar ajratilishini ta'minlaydi. Bankning JFODLQ va Sanksiyalarga riona qilish dasturi tarkibiy tuzilmasida yuz bergan o'zgarishlar to'g'risida boshqaruv raisi Bosh ofis Komplayens boshqarmasini xabardor qiladi. Boshqaruv raisi Komplayens qo'mitasining raisi sifatida faoliyat yuritadi va belgilangan vazifalarni bajarish uchun mas'ul hisoblanadi.

#### **5.4. Komplayens qo'mitasi**

Bank Komplayens qo'mitasi faoliyat yo'nalishlari va Komplayens boshqarmai yuzasidan boshqaruvchi maslahat organi sifatida Bankning JFODLQ va Sanksiyalarga riona qilish dasturining mustahkamligini ta'minlashda yuqoridaan muvofiqlik ohangini belgilashda muhim rol o'ynaydi. Shu maqsadda Komplayens qo'mitasi JFODLQ va Sanksiyalarga riona qilish dasturi bo'yicha maslahatlashuvlar uchun eskalatsiya nuqtasi bo'lib xizmat qiladi.

Komplayens qo'mitasi o'z mas'uliyati doirasida JFODLQ va Sanksiyalarga riona qilish dasturini ko'rib chiqish va muhokama qilish uchun muntazam ravishda to'planadi va quyidagilar uchun mas'ul sanalgan holda bular bilan cheklanmaydi:

- Komplayens boshqarmasi va Boshqaruv raisi bilan kelishilgan holda risklarni baholash, muvofiqlik testi, mustaqil audit va me'yoriy-huquqiy xulosalar natijasida JFODLQ va Sanksiyalarga riona qilish dasturining aniqlangan kamchiliklarini baholash natijalari hamda ularni bartaraf etish;
- Bank Kuzatuv kengashi tomonidan tasdiqlanishi sharti bilan JFODLQ va Sanksiyalar siyosati hamda tegishli tartib-qoidalarni belgilash hamda mahalliy tartibga solish kutilmalaridagi o'zgarishlar, shuningdek, Bankning ish faoliyatidagi o'zgarishlar bilan bog'liq har qanday o'zgartirishlar;

<p>information on AML and Sanctions compliance program; and</p> <ul style="list-style-type: none"> <li>• Adequate level of resource allocations for AML and Sanctions compliance activities.</li> </ul> <p>In addition to regular meetings, the Compliance Committee may meet more frequently to discuss on the matters that require urgent and immediate attention.</p> <p>Please refer to the <i>Appendix A. Compliance Committee Regulation</i> for further details on the Compliance Committee.</p>	<ul style="list-style-type: none"> <li>• JFODLQ va Sanksiyalargarioya qilish dasturi bo'yicha boshqaruv ma'lumotlari yuzasidan muntazam hisobotlari; va</li> <li>• JFODLQ va Sanksiyalarga muvofiqlik faoliyati uchun resurslarni yetarli darajada taqsimlash.</li> </ul> <p>Muntazam yig'ilishlarga qo'shimcha ravishda, Komplayens qo'mitasi shoshilinch va darhol e'tibor talab qiladigan masalalarni muhokama qilish uchun tez-tez yig'ilib turishi mumkin. Komplayens qo'mitasi haqida batafsil ma'lumot olish uchun <i>A-sonli ilovadagi Komplayens qo'mitasi to'g'risidagi Nizomga</i> qarang.</p>
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### **5.5. Head of Business Line<sup>3</sup>**

Heads of Business Lines of KDB Bank Uzbekistan are responsible for complying with and executing this Policy and associated Procedures. They are responsible for reinforcing the robust compliance tone set by the Compliance Committee. Furthermore, with the consultation from the Head of Compliance Department, Heads of Business Lines are responsible for ensuring that their processes reflect their compliance responsibilities and that those processes are being adhered with.

As part of the responsibility, the Heads of Business Lines regularly review and ensure business processes are appropriate and aligned with the AML and Sanctions compliance program of KDB Bank Uzbekistan. Especially, the Heads of Business Lines should have a full understanding and provide oversight on the AML and Sanctions risk management of respective business lines including the customers and transactions.

### **5.5. Faoliyat yo'nalishi boshlig'i**

Bank faoliyat yo'nalishlari rahbarlari ushbu Siyosat va unga aloqador ichki me'yoriy hujjatlarga rioya qilish va amalga oshirish uchun mas'uldir. Ular Komplayens qo'mitasi tomonidan o'rnatilgan qat'iy muvofiqlik ohangini mustahkamlash uchun mas'ul sanaladi. Bundan tashqari, Komplayens boshqarmasi boshlig'inining maslahati bilan faoliyat yo'nalishlari rahbarlari ularning jarayonlari o'zlarining muvofiqlik majburiyatlarini aks ettirishi va ushbu jarayonlarga rioya etilishini ta'minlash uchun javobgardir.

Mas'uliyatning bir qismi sifatida faoliyat yo'nalishlari rahbarlari faoliyat jarayonlarining muvofiqligini va Bank ning JFODLQ va Sanksiyalarga rioya qilish dasturiga muvofiqligini muntazam ravishda ko'rib chiqadi va ta'minlaydi. Xususan, faoliyat yo'nalishlari rahbarlari to'liq tushunchaga ega bo'lishi va tegishli faoliyat yo'nalishlari, shu jumladan mijozlar va tranzaksiyalarning JFODLQ va Sanksiyalar risklarini boshqarish

<sup>3</sup> The Business Lines of KDB Bank Uzbekistan includes the business units that deal with customers and customers' transactions:

Client Service Department, Credit Department, Client Relationship Management Department, Cash and Exchange Office, Treasury Department, Bank Cards Department, Account Administration Department, Transaction Banking Department, Operations Department, General Affairs, Currency Control Department and the same functions units at the Branches.

### **5.6. Head of Compliance Department**

Head of Compliance Department, with the support of the Compliance Department, is responsible for establishment, execution, and assessment of AML and Sanctions compliance program of KDB Bank Uzbekistan. Also, the Head of Compliance Department shall act as the Money Laundering Reporting Officer (“MLRO”) for external regulatory reporting unless otherwise stated. The Head of Compliance Department shall provide oversight in respect to the AML and Sanctions compliance program including Know-Your-Customer, Sanctions Screening, Transaction Monitoring and Reporting, and Risk Assessment. In addition, the Head of Compliance Department has primary responsibilities as the following but not limited to:

- Provide oversight in respect to this Policy and associated Procedures;
- Define escalation and reporting framework as well as roles and responsibilities for respective employees in respect to the AML and Sanctions compliance program;
- Establish and execute AML and Sanctions risk management framework including arrangements of internal controls to mitigate AML and Sanctions risk in accordance to the development to the new products, services, and technologies;
- Responsible for record retention in relation to AML and Sanctions compliance program;
- Establish and execute Know Your Employee framework;
- Train employees on AML and Sanctions compliance program;
- Regularly assess and remediate in respect to the effectiveness of AML and Sanctions compliance program including operations, internal controls and system,

byuzasidan nazoratni ta'minlashi kerak.

### **5.6. Komplayens boshqarmasi boshlig'i**

Komplayens boshqarmasi boshlig'i Komplayens boshqarmasi ko'magida Bankning JFODLQ va Sanksiyalarga riosa qilih dasturini yaratish, bajarish va baholash uchun mas'uldir. Shuningdek, Komplayens boshqarmasi boshlig'i, agar boshqacha tartib belgilangan bo'lmasa, tashqi hisobotlar masalasida Jinoiy faoliyatdan olingan daromadlarni legallashtirishga qarshi kurashish yuzasidan hisobot beruvchi xodim vazifasini bajaradi. Komplayens boshqarmasi boshlig'i JFODLQ va Sanksiyalarga riosa qilish dasturi, jumladan, “mijoizingizni biling”, sanksiyalarini tekshirish, tranzaksiyalarni monitoring qilish va hisobot berish hamda risklarni baholash bo'yicha nazoratni amalga oshiradi. Bundan tashqari, Komplayens boshqarmasi boshlig'i quyidagi asosiy majburiyatlarga ega bo'lsa-da, biroq bular bilan cheklanib qolmaydi:

- Mazkur Siyosat va unga aloqador ichki me'yoriy hujjatlar ustidan nazoratni ta'minlash;
- JFODLQ va Sanksiyalarga riosa qilish dasturi bo'yicha tegishli xodimlarning roli va mas'uliyatini kuchaytirish hamda hisobot berish tizimini belgilab berish;
- Yangi mahsulotlar, xizmatlar va texnologiyalarni ishlab chiqishga muvofiq JFODLQ va Sanksiyalar riskini kamaytirish uchun ichki nazoratni tartibga solishni o'z ichiga olgan JFODLQ va Sanksiyalar risklarini boshqarish tizimini yaratish hamda amalga oshirish;
- JFODLQ va Sanksiyalarga riosa qilish dasturidagi tegishli yozuvlarni saqlash ;
- “Xodimlaringni bilib ol” tizimini yaratish va amalga oshirish;
- Xodimlarga JFODLQ va Sanksiyalarga riosa qilish dasturi yuzasidan o'quv mashg'ulotlari o'tkazish;

<p>and report to the Compliance Committee on the testing results and remediations; and</p> <ul style="list-style-type: none"> <li>• Assign employee(s) of the Compliance Department with the consideration of size and complexity of the Bank including business operations.</li> </ul> <p>Moreover, the Head of Compliance Department act as a member of Compliance Committee and is responsible for executing the directives and communications with the Compliance Department of the Headquarters.</p>	<ul style="list-style-type: none"> <li>• Operatsiyalar, ichki nazorat va tizimni o‘z ichiga olgan JFODLQ va Sanksiyalarga rioya qilish dasturining samaradorligini muntazam ravishda baholash hamda tuzatib borish, shuningdek sinov natijalari va tuzatishlar to‘g‘risida Komplayens qo‘mitasiga hisobot berish; va</li> <li>• Bankning hajmi va murakkabligini, shu jumladan operatsiyalarini hisobga olgan holda Komplayens boshqarmasi xodimlarini tayinlash.</li> </ul> <p>Bundan tashqari, Komplayens boshqarmasi boshlig‘i Komplayens qo‘mitasining a’zosi sifatida faoliyat yuritadi va Bosh ofis Komplayens boshqarmasining ko‘rsatmalarini bajarish hamda va aloqalarni yuritish uchun javobgardir.</p>
<p><b>5.7. Deputy Head of Compliance Department</b></p> <p>The Deputy Head of Compliance Department is responsible for assisting the Head of Compliance Department in performing various compliance activities as the employee with seniority and expertise within the Compliance Department. The Deputy Head of Compliance Department maintains oversight of the Compliance Department’s daily operations. This includes working as the Compliance Department facilitating and maintaining an open line of communications regarding compliance matters with various departments to enhance cooperation for AML and Sanctions compliance program.</p>	<p><b>5.7. Komplayens boshqarmasi boshlig‘ining o‘ribbosari</b></p> <p>Komplayens boshqarmasi boshlig‘ining o‘ribbosari Komplayens boshqarmasi boshlig‘iga ushbu boshqarmaning rahbar xodimi sifatida turli Komplayens faoliyatlarini amalga oshirishda ko‘maklashish uchun mas’uldir. Komplayens boshqarmasi boshlig‘ining o‘ribbosari Komplayens boshqarmasining kundalik faoliyati ustidan nazoratni amalga oshiradi. Bu JFODLQ va Sanksiyalarga rioya qilish dasturi bo‘yicha hamkorlikni kuchaytirish uchun turli boshqarmalar bilan Komplayens masalalari bo‘yicha ochiq aloqa liniyasini osonlashtiradigan va qo‘llab-quvvatlovchi Komplayens boshqarmasi sifatida faoliyat yuritishni o‘z ichiga oladi.</p>
<p><b>5.8. Compliance Department</b></p> <p>The Compliance Department of KDB Bank Uzbekistan is responsible for supporting establishment, execution, and testing of AML and Sanctions compliance program. The Compliance Department oversees and coordinates the day-to-day implementation of AML and Sanctions compliance program in</p>	<p><b>5.8. Komplayens boshqarmasi</b></p> <p>Bankning Komplayens boshqarmasi JFODLQ va Sanksiyalarga rioya qilish dasturini yaratish, amalga oshirish va sinovdan o‘tkazishni qo‘llab-quvvatlash uchun mas’uldir. Komplayens boshqarmasi ushbu Siyosat va unga aloqador ichki me’yoriy hujjatlarga</p>

accordance to this Policy and associated Procedures including providing oversight on Business Lines with their AML and Sanctions responsibilities. Their responsibilities include actively maintaining expertise on all AML and Sanctions matters impacting the Bank, overseeing the Bank's AML and Sanctions training program, and communicating this Policy and associated Procedures to all employees responsible for executing AML and Sanctions compliance program. Moreover, the Compliance Department is an escalation point for all AML and Sanctions matters for KDB Bank Uzbekistan.

### **5.9. Head of Branch**

The Head of Branch of KDB Bank Uzbekistan is ultimately responsible for respective branch operations including ensuring that the branch is compliant with this Policy and associated Procedures of KDB Bank Uzbekistan. Moreover, the Head of Branch should have a full understanding and provide oversight on the AML and Sanctions risk management of respective branch of KDB Bank Uzbekistan. Head of Branch shall facilitate and maintain open line of communications regarding compliance matters with the Compliance Department.

### **5.10. Business Line**

Employees who deal with customers and customers' transactions, and the supervisors of such employees, are key to preventing and detecting money laundering. These employees are responsible for:

- Obtaining the requisite identification and customer information at the inception of a relationship;
- Conducting appropriate level of due diligence in accordance to the customer's risk;
- Conducting review for alerts generated from transaction monitoring; and

muvofiq JFODLQ va Sanksiyalarga rioya qilish dasturining kundalik ijrosini nazorat qiladi va muvofiqlashtiradi, shu jumladan ularning JFODLQ va sanksiyalar bo'yicha mas'uliyati bilan faoliyat yo'nalishlari ustidan nazoratni ta'minlaydi. Ularning mas'uliyatiga Bankka ta'sir ko'rsatadigan barcha JFODLQ va Sanksiyalar masalalari bo'yicha ekspertizasini faol olib borish, Bankning JFODLQ va Sanksiyalar bo'yicha o'quv dasturi ijrosini nazorat qilish, shuningdek, ushbu Siyosat va unga aloqador ichki me'yoriy hujjatlarni JFODLQ va Sanksiyalarga rioya qilish dasturini bajarish uchun mas'ul sanalgan barcha xodimlarga yetkazish kiradi. Bundan tashqari, Komplayens boshqarmasi Bank uchun barcha JFODLQ va Sanksiyalar masalalari uchuneskalatsiya nuqtasidir.

### **5.9. Filial boshqaruvchisi**

Bank filiali boshqaruvchisi filialning tegishli operatsiyalari uchun, shu jumladan, filialni Bankning ushbu Siyosatiga va tegishli tartiblariga rioya qilinishini ta'minlash uchun yakuniy javobgarlikni zimmasiga oladi. Bundan tashqari, Filial boshqaruvchisi Bankni tegishli filialining JFODLQ va Sanksiyalar risklarini boshqarish bo'yicha to'liq tushunchaga ega bo'lishi va nazoratni ta'minlashi kerak. Filial boshqaruvchisi Komplayens boshqarmasi bilan Komplayens masalalari bo'yicha ochiq aloqa yo'nalishini osonlashtiradi va qo'llab-quvvatlaydi.

### **5.10. Faoliyat yo'nalishi**

Mijozlar va mijozlarning tranzaksiyalari bilan shug'ullanadigan xodimlar hamda mazkur xodimlarning rahbarlari Jinoiy daromadlarni legallashtirishning oldini olish va aniqlashning asosiy bo'g'inidir. Ushbu xodimlar quyidagilar uchun javobgardir:

O'zaro munosabatlarning boshlanishida mijozning identifikatsiyasi va ma'lumotlarini olish;

Mijozning risk darajasiga mos ravishda tegishli darajadagi tekshiruvni amalga oshirish; Tranzaksiya monitoringi natijasida hosil bo'lgan ogohlantirishlarni ko'rib chiqish; va

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<ul style="list-style-type: none"><li>Notifying the Compliance Department when he/she becomes aware of a relevant AML or Sanctions related trigger event (e.g., an AML red flag is identified).</li></ul>	Komplayens boshqarmasiga tegishli AML yoki Sanksiyalar bilan bog'liq boshlang'ich signal, ya'ni trigger xodisasi (masalan, AML qizil bayrog'i aniqlanganligi) haqida xabardor topgan taqdirda ma'lum qilish.
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## **6. Risk-Based Approach**

KDB Bank Uzbekistan implements a risk-based approach for identifying and assessing money laundering, terrorism financing, Sanctions, proliferation of weapons of mass destruction risks (collectively, “ML and Sanctions risks”) to enhance compliance internal controls and allocate appropriate resources in order to mitigate the underlying risk of the Bank. KDB Bank Uzbekistan sets the Risk Appetite and tolerance in terms of AML and Sanctions compliance program to proactively prevent the potential threats in advance. Moreover, the Bank conducts AML and Sanctions Risk Assessments to continuously identify, assess, mitigate and monitor the AML and Sanctions risk according to the Risk Appetite set by the Bank.

### **6.1. AML and Sanctions Risk Appetite Statement**

KDB Bank Uzbekistan employees are required to consider the AML and Sanctions Risk Appetite Statement (“Risk Appetite”) when making decisions in the performance of their duties.

The following is the principle behind the AML and Sanctions Risk Appetite Statement for KDB Bank Uzbekistan:

*KDB Bank Uzbekistan strives to adhere to the letter and spirit of all supervisory obligations and to maintain effective regulatory relationships. KDB Bank Uzbekistan recognizes that there are money laundering, terrorism financing, and Sanctions risks in our businesses and that some of the Bank’s activities and customers pose high risk. However, KDB Bank Uzbekistan intends to maintain a medium risk profile, meaning that all high risks must be mitigated through sound risk management controls.*

Please refer to the Appendix B. AML & Sanctions Risk Appetite Statement for further

## **6. Riskka asoslangan yondashuv**

Bank jinoiy faoliyatdan olingen daromadlarni legallashtirish, terrorizmni moliyalashtirish, sanksiyalar, ommaviy qirg'in qurollarini tarqatish risklarini (birgalikda “ML va Sanksiya risklari” deb yuritiladi) aniqlash va baholash bo'yicha tavakkalchilikka asoslangan yondashuvni joriy qiladi, bunda Bankning asosiy riskini kamaytirish maqsadida ichki nazoratga rioxaya etilishini kuchaytiradi va tegishli resurslarni taqsimlaydi. Bank potensial tahdidlarni avvaldan faol ravishda oldini olish uchun JFODLQ va Sanksiyalarga rioxaya qilish dasturi nuqtai nazaridan Risk Appetite ni belgilaydi. Bundan tashqari, Bank tomonidan o'rnatilgan Risk Appetite ga muvofiq JFODLQ va Sanksiyalar riskini doimiy ravishda aniqlash, baholash, kamaytirish va monitoring qilish uchun Bank JFODLQ va Sanksiyalar riskini baholashni amalga oshiradi.

### **6.1. JFODL va sanksiyalar Risk Appetite bayonoti**

Bank xodimlari o'z xizmat vazifalarini bajarishda qaror qabul qilishda JFODLQ va Sanksiyalar Risk Appetite bayonotini ("Risk Appetite") hisobga olishlari shart.

Quyida Bank uchun JFODLQ va Sanksiya Risk Appetite bayonoti asosidagi tamoyil keltirilgan:

*Bank barcha nazorat majburiyatlarining mazmuni va ruhiga rioxaya qilishga va samarali tartibga soluvchi munosabatlarni saqlashga intiladi. Bank bizning faoliyatimizda jinoiy faoliyatdan olingen daromadlarni legallashtirish, terrorizmni moliyalashtirish va sanksiyalar riski mavjudligini hamda Bankning ayrim faoliyati va mijozlari yuqori darajadagi risk tug'dirishi mumkinligini tan oladi. Shu bilan birga, Bank o'rtacha risk profilini saqlab qolish niyatida, ya'ni yuqori darajadagi barcha risklarni boshqarishning ishonchli nazorati orqali kamaytirilishi lozim.*

Batafsil ma'lumot olish uchun JFODLQ va Sanksiyalar Risk Appetite bayonoti

<p>details.</p> <p>The AML and Sanctions Risk Appetite Statement shall be reviewed by the Compliance Committee on an, at least, annual basis, and updated as determined necessary. The AML and Sanctions Risk Appetite Statement of KDB Bank Uzbekistan shall be approved in accordance with the approval lines for this Policy outlined in <i>Section 8.1. Policy and Procedures Maintenance</i>.</p>	<p><i>to 'g 'risidagi B-sonli ilovaga qarang.</i></p> <p>JFODLQ va Sanksiyalar Risk Appetite bayonoti Komplayens qo'mitasi tomonidan kamida har yili ko'rib chiqiladi va zarurat tug'ilganda yangilanadi. Bankning JFODLQ va Sanksiyalar Risk Appetite bayonoti ushbu Siyosatning 8.1-bo'limida aks ettirilgan Siyosat tegishli faoliyat yo'nalishi bo'yicha tasdiqlanishi zarur.</p>
<p><b>6.2. AML and Sanctions Risk Assessment</b></p> <p>The primary objective of KDB Bank Uzbekistan's AML and Sanctions Risk Assessments in consideration of factors such as target customers, products and services, geographic locations, delivery channels, and transactions is to drive improvements to the AML and Sanctions compliance program through the identification of the inherent money laundering, terrorism financing, Sanctions, and proliferation of weapons of mass destruction risks that KDB Bank Uzbekistan is exposed to and determining how effectively these inherent risks are mitigated by the AML and Sanctions compliance program, establishing the residual risk for KDB Bank Uzbekistan.</p> <p>It is KDB Bank Uzbekistan's policy to conduct AML and Sanctions Risk Assessments on an, at least, annual basis in alignment with the timeframe of Headquarter's Risk Assessment. It is within the discretion of the KDB Bank Uzbekistan to require more frequent AML and Sanctions Risk Assessments.<sup>4</sup></p> <p>The outcomes of the AML and Sanctions Risk Assessment shall be used:</p> <ul style="list-style-type: none"> <li>✓ Study, analyze, identify, evaluate, assess, monitor, manage, document, and</li> </ul>	<p><b>6.2. JFODLQ va sanksiyalar riskini baholash</b></p> <p>Maqsadli mijozlar, mahsulotlar va xizmatlar, geografik joylashuvlar, yetkazib berish kanallari va tranzaksiyalar kabi omillarni hisobga olgan holda Bankning JFODLQ va sanksiyalar riskini baholashning asosiy maqsadi Bank duchor bo'lgan jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish, sanksiyalar va ommaviy qirg'in qurollarini tarqatish bilan bog'liq bo'lgan risklarni aniqlash hamda Bank uchun qoldiqni aniqlovchi riskni o'rnatuvchi JFODLQ va Sanksiyalarga rivoja qilish dasturi tomonidan bu o'ziga xos risklar qanchalik samarali tarzda kamaytirila yotganligini anglash orqali JFODLQ va Sanksiyalarga rivoja qilish dasturini takomillashtirishga harakat qilishdan iborat.</p> <p>Bankning mazkur Siyosati Bosh ofisning risklarni baholash muddatiga muvofiq, hech bo'limganda yillik asosda JFODL va sanksiyalar risk darajasini baholashni amalga oshirishni ta'minlaydi. JFODLQ va Sanksiya risk darajasini baholashning tez-tez amalga oshirib turilishini talab qilish Bank ixtiyoridadir.</p>

<sup>4</sup> More frequent (i.e., more frequently than once-a-year) AML and Sanctions Risk Assessments are typically directed in response to significant events (both internal and external to the Bank) or changes. Examples of significant events that may trigger an off-cycle AML and Sanctions Risk Assessments include but are not limited to: mergers and acquisitions, significant external risk events or changes, major compliance breaches, or the introduction of new products or services.

<p>mitigate risks;</p> <ul style="list-style-type: none"> <li>✓ Identify gaps and opportunities for improvement in the AML and Sanctions compliance program;</li> <li>✓ Assist the KDB Bank Uzbekistan in understanding the risk profiles of each Business Line(s), including the potential affect a new product or service may have on the risk profile of the Bank as a whole and of the individual Business Line(s);</li> <li>✓ Assist the KDB Bank Uzbekistan in making informed, strategic decisions including but not limited to the development or revision of the AML and Sanctions Risk Appetite,<sup>5</sup> allocation of resources, implementation of enhanced controls, enhancement of technology and systems and etc.;</li> <li>✓ Develop strategies and action plans for the Business Lines to lower the residual risk exposure; and</li> <li>✓ Inform KDB Bank Uzbekistan and the relevant regulatory authorities of key risks, control deficiencies or gaps, and plans to remediate identified control deficiencies or gaps.</li> </ul> <p>Identified gaps or control deficiencies should give rise to appropriate remediating actions that are appropriately prioritized and tracked to. These remediating actions may have a significant impact on the overall residual risk exposure to KDB Bank Uzbekistan once they are completed. Therefore, the Compliance Committee and other relevant stakeholders should pay critical attention to and receive regular reports on the status of the completion</p>	<p>JFODLQ va sanksiyalar risk darajasini baholash natijalaridan quyidagilar uchun foydalaniadi:</p> <ul style="list-style-type: none"> <li>✓ Risklarni o‘rganish, tahlil qilish, aniqlash, baholash, monitoring qilish, boshqarish, hujjatlashtirish va kamaytirish;</li> <li>✓ JFODLQ va Sanksiyalarga rioya qilish dasturidagi kamchiliklar va uni takomillashtirish imkoniyatlarini aniqlash;</li> <li>✓ Bankka har bir faoliyat yo‘nalish(lar)ning risk profillarini, shu jumladan yangi mahsulot yoki xizmatning butun Bank va alohida faoliyat yo‘nalish(lar)ning risk profiliga ta’sir qilishi mumkin bo‘lgan potensial ta’sirini tushunishda yordam berish;</li> <li>✓ Bankka asoslangan, strategik qarorlar qabul qilishda yordam berish, shu jumladan JFODLQ va Sanksiya Risk Appetite bayonotini ishlab chiqish yoki qayta ko‘rib chiqish, resurslarni taqsimlash, kuchaytirilgan nazoratni amalga oshirish, texnologiya va tizimlarni takomillashtirish va boshqalar;</li> <li>✓ Qoldiq tavakkalchilikni kamaytirish uchun faoliyat yo‘nalishlari uchun strategiya va harakat rejalarini ishlab chiqish; hamda</li> <li>✓ Bank va tegishli nazorat organlarini aniqlangan asosiy risklar va nazorat kamchiliklari ni bartaraf etish rejalarini haqida xabardor qilish.</li> </ul> <p>Aniqlangan bo‘shliqlar yoki nazorat</p>
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<sup>5</sup> The results of the AML and Sanctions Risk Assessments shall determine whether KDB Bank Uzbekistan’s residual risk exceeds the established AML and Sanctions Risk Appetite. If the residual risk exceeds the established AML and Sanctions Risk Appetite, then KDB Bank Uzbekistan shall take actions to either reduce the inherent risks KDB Bank Uzbekistan is exposed to or strengthen the AML and Sanctions compliance program by enhancing existing or developing new controls in order to reduce the residual risk to be in alignment with the AML and Sanctions Risk Appetite. If necessary, KDB Bank Uzbekistan may choose to re-evaluate the AML and Sanctions Risk Appetite and revise the AML and Sanctions Risk Appetite accordingly to more accurately reflect the risk exposures to KDB Bank Uzbekistan.

of the remediating actions. Where possible, KDB Bank Uzbekistan shall strive to ensure remediating actions are fully completed prior to the next AML and Sanctions Risk Assessment in order to assess whether the remediating actions have impacted (ideally, lowered) the residual risk score. Additionally, it is critical that KDB Bank Uzbekistan's Business Lines accept and own money laundering, terrorism financing, and Sanctions risks because the Business Lines are best placed to successfully effect changes to the KDB Bank Uzbekistan's inherent risk profile and effectiveness of the internal controls environment established by the AML and Sanctions compliance program.

kamchiliklari tegishli ravishda birinchi o'ringa qo'yilgan va kuzatilishi zarur bo'lgan bartaraf etish yuzasidan tegishli chora-tadbirlarni keltirib chiqarishi kerak. Ushbu tuzatish choralar, ular bajarilganidan so'ng, Bank uchun umumiy qoldiq tavakkalchilikka sezilarli ta'sir ko'rsatishi mumkin. Shu sababli, Komplayens qo'mitasi va boshqa tegishli manfaatdor tomonlar tuzatish harakatlarining bajarilishi holatiga jiddiy e'tibor qaratishlari va muntazam hisobotlarni olishlari kerak. Iloji bo'lsa, Bank tuzatuvchi harakatlar qoldiq tavakkalchilik darajasiga ta'sir qilganligini (ideal holda, pasaytirish) baholash uchun navbatdagi JFODLQ va Sanksiya riskini baholashdan oldin tuzatish harakatlari to'liq bajarilishini ta'minlashga intiladi. Bundan tashqari, Bankning faoliyat yo'nalishlari Jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va sanksiya risklarini qabul qilishi hamda ularga ega bo'lishi juda muhim, chunki faoliyat yo'nalishlari Bankning o'ziga xos risk profiliga va o'rnatilgan ichki nazorat muhitining samaradorligiga muvaffaqiyatli o'zgartirish kiritish uchun JFODLQ va Sanksiyalarga riosa qilish dasturi tomonidan joylashtirilgan.

### **6.3. New Product, Service, or Technology**

Prior to the launch of the new products, business practices or the use of new or developing technologies, KDB Bank Uzbekistan should identify and assess the ML and Sanctions risks that may arise in relation to the development of new products and new business practices, including new delivery mechanisms, and the use of new or developing technologies for both new and pre-existing products.

It is the responsibility of each Business Line to assess the risks associated with any new products, services, or technology and to maintain policy, procedures, and processes for such. The Business Lines' respective policy, procedures, and processes should include, at

### **6.3. Yangi mahsulot, xizmat yoki texnologiya**

Yangi mahsulotlarni, biznes amaliyotlarini yoki yangi yoxud rivojlanayotgan texnologiyalarni joriy qilishdan avval, Bank yangi mahsulotlar va yangi biznes amaliyotlarini, shu jumladan, yangi mahsulotlarni ishlab chiqish bilan bog'liq bo'lishi mumkin bo'lgan ML va Sanksiya risklarini aniqlashi, baholashi hamda yangi vi rivojlanayotgan texnologiyalarni ham yangi, ham amaldagi mahsulotlarga tatbiq qilishi lozim.

Har qanday yangi mahsulot, xizmatlar yoki texnologiya bilan bog'liq risklarni baholash hamda tegishli siyosat, tartibllar va jarayonlarni yuritish har bir faoliyat yo'nalishining mas'uliyatidir. Faoliyat

<p>minimum:</p> <ul style="list-style-type: none"> <li>✓ The requirement for the Business Lines to assess its ability to manage the inherent risk of the new product, service, or technology and any additional potential new control or enhanced control responsibilities in order to manage associated inherent risk; and</li> <li>✓ Prior to launching the new product, service, or technology, ensure that the Compliance Department has assessed the proposed new product, service, or technology for AML and Sanctions risks;</li> <li>✓ Compliance Committee shall be notified of the launching the new product, service, or technology; and</li> <li>✓ Chairman of the Management Board shall approve with the consultation from the Compliance Department of the Headquarters.</li> </ul> <p>Modifications or enhancements to existing products, services, businesses, market segments, or industries that result in a change to the inherent risk profile of KDB Bank Uzbekistan are also subject to the minimum requirements described above.</p>	<p>yo‘nalishlarining tegishli siyosati, tartiblari va jarayonlari kamida quyidagilarni o‘z ichiga olishi kerak:</p> <ul style="list-style-type: none"> <li>✓ Faoliyat yo‘nalishlarining yangi mahsulot, xizmat yoki texnologiyaning o‘ziga xos riskini boshqarish qibiliyatini va bunga bog‘liq bo‘lgan ajralmas riskni boshqarish uchun har qanday qo‘shimcha yangi nazorat yoki kengaytirilgan nazorat majburiyatlarini baholash talabini; va</li> <li>✓ Yangi mahsulot, xizmat yoki texnologiyani joriy qilishdan avval, Komplayens boshqarmasi taklif qilingan yangi mahsulot, xizmat yoki texnologiyani JFODLQ va Sanksiyalar riski borasida baholaganligiga ishonch hosil qilish;</li> <li>✓ Komplayens qo‘mitasi yangi mahsulot, xizmat yoki texnologiyani joriy qilish to‘g‘risida xabardor qilinishi zarurligi; va</li> <li>✓ Boshqaruven raisining Bosh ofis Komplayens boshqarmasi bilan maslahlashuvni asosida tasdiqlashini.</li> </ul> <p>Mavjud mahsulotlar, xizmatlar, korxonalar, bozor segmentlari yoki tarmoqlarga o‘zgartirishlar yoki yaxshilanishlar Bankning o‘ziga xos risk profilini o‘zgartirishga olib keladigan o‘zgartirishlar ham yuqorida tavsiflangan minimal talablarga bo‘ysunadi.</p>
<p><b>7. AML and Sanctions Compliance Program</b></p> <p>KDB Bank Uzbekistan has established and implemented a written, risk-based AML and Sanctions compliance program, including relevant policy, procedures, and processes necessary to implement this Policy.</p> <p>The Compliance Department of the KDB Bank Uzbekistan will provide advice and guidance to the Business Lines, who are responsible for the creation and implementation of risk-based, internal controls (procedures, methodologies,</p>	<p><b>7. JFODLQ va sanksiyalarga riona qilish dasturi</b></p> <p>Bank ushbu Siyosatni amalga oshirish uchun zarur bo‘lgan tegishli siyosat, tartiblarlar va jarayonlarni o‘z ichiga olgan yozma, riskka asoslangan JFODLQ va Sanksiyalarga riona qilish dasturini yaratdi va amalga oshirdi.</p> <p>Bankning Komplayens boshqarmasi riskka asoslangan ichki nazoratni (tartiblar, metodologiyalar, ish hujjatlari, namunalar va boshqalar) yaratish va amalga oshirish uchun mas’ul bo‘lgan faoliyat yo‘nalishlariga JFODLQ va sanksiyalar riskini boshqarishi</p>

work papers, templates, etc.) for managing AML and Sanctions risks. It is also the responsibility of all KDB Bank Uzbekistan employees to identify and report AML and Sanctions-related issues and concerns.

### 7.1. Know-Your-Customer (“KYC”) Program

It is KDB Bank Uzbekistan’s policy to conduct business with reputable customers who are engaged in legitimate business activities and who derive their income, funds, and investable assets from legitimate sources. KDB Bank Uzbekistan is able to mitigate the risk of transacting business with criminal or a person who is on behalf of a criminal actor by transacting only with reputable customers who are known to KDB Bank Uzbekistan through risk-based due diligence efforts. To that effect, the AML and Sanctions compliance program consists of a KYC program. The objectives of the KYC program are to:

- ✓ Enable KDB Bank Uzbekistan to identify the customer and verify the identity of the customer;
- ✓ Collect information and documentation that enables KDB Bank Uzbekistan to understand its customer and assist in determining when transactions are suspicious; and
- ✓ Comply with all applicable laws and regulations.

The KYC Program is mandatory and must be consistently applied throughout KDB Bank Uzbekistan and across Business Lines. Please refer to *KDB Bank Uzbekistan Know-Your-Customer Procedures* for additional guidance.

KDB Bank Uzbekistan is under no obligation to establish a new customer relationship or open a new account if it cannot conduct customer due diligence. A new customer relationship or a new account may not be established if the identity of the customer cannot be determined after the appropriate due

uchun maslahat va yo‘l-yo‘riqlar beradi. Shuningdek, Bankning barcha xodimlari JFODLQ va Sanksiyalar bilan bog‘liq muammolar va xavotirlarni aniqlash va ular yuzasidan hisobot berish uchun javobgardir.

### 7.1. O‘z Mijozingizni biling (“KYC”) dasturi

Bankning mazkur Siyosati qonuniy tadbirkorlik faoliyati bilan shug‘ullanuvchi va o‘z daromadlari, mablag‘lari va investitsiya qilinadigan aktivlarini qonuniy manbalardan oladigan nufuzli mijozlar bilan ishlashni ta‘minlaydi. Bank faqat risklarga asoslangan zarur tekshiruvlar orqali Bankka ma’lum bo‘lgan obro‘li mijozlar bilan tranzaksiya qilish orqali jinoyatchi yoki jinoyat ishtirokchisi nomidan harakat qilayotgan shaxs bilan ishlash risk darajasini kamaytirishga qodir. Shu maqsadda JFODLQ va Sanksiyalarga rioya qilish dasturi “O‘z mijozingizni biling” (keying o‘rinlarda – KYC) dasturini o‘z ichiga oladi. KYC dasturining maqsadlari quyidagilardan iborat:

- ✓ Bankka mijozni identifikatsiya qilish va mijozning shaxsini tekshirish imkonini berish;
- ✓ Bankka o‘z mijozini tushunish va tranzaksiyalar qachon shubhali ekanligini aniqlashga yordam beradigan ma’lumotlar va hujjatlarni to‘plash; va
- ✓ Barcha amaldagi qonun va qoidalarga rioya qilish.

KYC dasturi majburiy sanaladi va butun Bank va faoliyat yo‘nalishlari bo‘ylab doimiy ravishda qo‘llanilishi lozim. Qo‘sishimcha ko‘rsatmalar uchun *Bankning “O‘z mijozingizni biling” dasturini amalga oshirish Tartibiga* qarang.

Bank, agar mijozlarni kerakli tekshiruvdan o‘tkaza olmasa, yangi mijoz munosabatlarini o‘rnatish yoki yangi hisobvaraq ochish majburiyatiga ega bo‘lmaydi. Tegishli tekshiruv tugagandan so‘ng mijozning shaxsini

<p>diligence has been completed. Specific requirements for accepting customers, opening new accounts, and processing transactions vary by Business Line and shall be consistent with the customer's risk profile.</p>	<p>aniqlash imkon bo'limasa, yangi mijoz munosabatlari o'rnatilmasligi yoki yangi hisobvaraq ochilmasligi mumkin. Mijozlarni qabul qilish, yangi hisobvaraqlar ochish va tranzaksiyalarga ishlov berish bo'yicha o'ziga xos talablar faoliyat yo'nalishi bo'yicha farqlanadi va mijozning risk profiliga mos kelishi lozim.</p>
<p><b>7.1.1. KYC Target Customers and Timing of KYC</b></p> <p>KDB Bank Uzbekistan shall perform KYC in cases where listed below. KYC must be completed before the completion of financial transactions. However, KYC may be followed without delay when conducting customer identification after financial transactions are done within the limits defined by local laws and regulations, and KDB Bank Uzbekistan shall take measures to control and manage risk of money laundering that may arise. Refer to <i>KDB Bank Uzbekistan Know-Your-Customer Procedures</i> for the type of detailed KYC target transactions.</p>	<p><b>7.1.1. KYC dasturining ob'ekti sanalgan mijozlar va KYC dasturini amalga oshirish vaqtি</b></p> <p>Bank quyida sanab o'tilgan hollarda KYCni amalga oshiradi. KYC moliyaviy operatsiyalarni yakunlashdan avval amalga oshirilishi zarur. Biroq, moliyaviy operatsiyalar milliy qonunchilikda belgilangan chegaralar doirasida amalga oshirilganidan so'ng mijozlarni identifikasiya qilishda KYC kechiktirmasdan amalga oshirilishi mumkin hamda Bank yuzaga kelishi mumkin bo'lgan jinoiy faoliyatdan olingan daromadlarni legallashtirish riskini nazorat qilish hamda boshqarish choralarini ko'radi. KYC dasturining ob'ekti sanalgan tranzaksiya turlari haqida bat afsil ma'lumot olish uchun Bankning "O'z mijozingizni biling" dasturini amalga oshirish Tartibiga qarang.</p>
<p><b>7.1.2. Prohibited Customers</b></p> <p>It is KDB Bank Uzbekistan's policy to refrain from establishing customer relationships with or open new accounts (including the undertaking of one-off transactions) for any Natural/ Legal Person(s) defined as prohibited types in <i>KDB Bank Uzbekistan Know-Your-Customer Procedures</i>.</p>	<p><b>7.1.2. Taqilangan mijozlar</b></p> <p>Bankning mazkur Siyosati KYC dasturida taqilangan mijoz turlari sifatida belgilangan har qanday jismoniy/yuridik shaxs(lar) bilan Bank tomonidan ish munosabatlarini o'rnatish yoki yangi hisobvaraqlar ochishdan (shu jumladan, bir martalik operatsiyalarni amalga oshirishdan ham) tiyilishga chorlaydi.</p>
<p><b>7.1.3. Customer Identification and Verification</b></p> <p>Business Lines must fulfill all requirements for customer due diligence based upon the customer's risk rating. Business Lines should verify the identity of the customer through a combination of documentary and non-documentary methods, as outlined in the <i>KYC</i></p>	<p><b>7.1.3. Mijozlarni identifikasiya qilish va tekshirish</b></p> <p>Faoliyat yo'nalishlari mijozning risk darajasiga asoslanib, mijozlarni tegishli tekshiruv bo'yicha barcha talablarini bajarishi kerak. Faoliyat yo'nalishlari mijozning shaxsini KYC dasturida ko'rsatilganidek, hujjatli va hujjatsiz usullarning majmui orqali tekshirishi kerak.</p>

*Procedures.* However, at minimum, identification information must be obtained, and name screening must be performed prior to customer onboarding or account opening for Natural and Legal Person as outlined in *KDB Bank Uzbekistan Know-Your-Customer Procedures*.

#### **7.1.4. Customer Name Screening**

The Business Lines are responsible for screening all customers including any related parties against the Watchlist outlined in the *KYC Procedures* prior to establishment of business relationship as well as on ongoing basis throughout business relationship.

The Business Lines are not permitted to establish business relationships with or allow any transactions to be processed for customers that are identified on any of the Watchlists unless appropriate reviews and approvals set out in the *KYC Procedures* are conducted and obtained respectively. Business Lines are required to immediately escalate to the Compliance Department any instance where a prospective customer is listed on the Watchlists. The Compliance Department shall conduct review and investigation of the customer and determine the appropriate next steps.

#### **7.1.5. Customer Risk Rating**

Not all customers present the same level of AML and Sanctions risk. A reasonably designed, risk-based process identifies the criteria necessary to assess the potential ML and Sanctions risks of customers and their transactions. This allows for the implementation of internal controls and appropriate measures to define, analyze, and assess the risk attributable to KDB Bank Uzbekistan's customers. Customers should be assessed at onboarding and periodically as the nature of their relationship changes.

KDB Bank Uzbekistan maintains customer risk rating process for all customers. Customers

Biroq, hech bo‘lmaganda, Bank “KYC dasturida ko‘rsatilganidek, mijozni ishga qabul qilish yoki jismoniy va yuridik shaxs uchun hisobvaraq ochishdan avval shaxsni tasdiqlovchi ma’lumotlar olinishi va ism-sharifi tekshirilishi lozim.

#### **7.1.4. Mijoz nomini tekshirish**

Faoliyat yo‘nalishlari barcha mijozlarni, shu jumladan tegishli tomonlarni KYC tartib-qoidalardan qayd etilgan Kuzatuv ro‘yxatiga nisbatan ish munosabatlarini o‘rnatishdan avval, shuningdek, ish munosabatlari davomida doimiy ravishda tekshirish uchun mas’uldir.

KYC dasturida aks ettirilgan tegishli tekshiruvlar o‘tkazilmagan hamda tasdiqlar olinmagan taqdirda, Faoliyat yo‘nalishlariga Kuzatuv ro‘yxatlaridan birida qayd etilgan mijozlar bilan ish munosabatlarini o‘rnatish yoki ularning manfaatida biror bir tranzaksiyalarni amalga oshirishga ruxsat berilmaydi,. Faoliyat yo‘nalishlari bo‘lajak mijoz Kuzatuv ro‘yxatiga kiritilganligi aniqkanganda, bu haqda darhol Komplayens boshqarmasiga xabar qilinishilozim. Komplayens boshqarmasi mijozning taplili hamda tekshiruvini amalga oshiradi va tegishlicha navbatdagi qadamlarni belgilaydi.

#### **7.1.5. Mijozlarning risk darajasi**

Hamma mijozlar ham bir xil darajadagi JFODLQ va Sanksiyalar riskiga ega emas. Oqilona ishlab chiqilgan, tavakkalchilikka asoslangan jarayon mijozlar va ularning tranzaksiyalarining potensial ML va sanksiya risklarini baholash uchun zarur bo‘lgan mezonlarni aniqlaydi. Bu Bankning mijozlariga tegishli risklarni aniqlash, tahlil qilish va baholash uchun ichki nazorat va tegishli choralarini amalga oshirish imkonini beradi. Mijozlarni jalb qilish paytida va vaqtiga qilingan ularning munosabatlarining mohiyati o‘zgarganda baholanishi kerak.

Bank barcha mijozlar uchun mijozlar riskini

will be risk-rated into distinctive categories. The customer's risk rating determines the level of due diligence that must be conducted on the customer during onboarding and on an ongoing basis through periodic or event-driven reviews. For further details regarding the customer risk rating process, please refer to *KDB Bank Uzbekistan Know-Your-Customer Procedures*.

#### ***7.1.6. Customer Due Diligence (“CDD”)***

The concept of CDD begins with and goes beyond customer identification and verification. The CDD process is critical in assisting Business Lines to more effectively assess and mitigate risk of money laundering, terrorism financing, Sanctions, and proliferation of weapons of mass destruction. It is through CDD that the Business Lines are able to develop risk profiles of their customers in order to monitor customer accounts more effectively and evaluate customer activity to determine whether it is unusual or suspicious. CDD applies at customer onboarding, account opening, and during periodic or event-driven reviews.

KDB Bank Uzbekistan’s CDD consists of at minimum:

- Identifying and verifying the identity of customers (and any person acting on behalf of the customer if applicable);
- Identifying the related parties including beneficial owners;
- Understanding the nature and purpose of the business relationship;
- Conducting ongoing monitoring to maintain and update customer information; and
- Identifying and reporting suspicious activity.

KDB Bank Uzbekistan’s CDD program consists of four (4) types of due diligence:

- Simplified Due Diligence (“SDD”) for

baholash jarayonini yuritadi. Mijozlar risk darajasiga qarab alohida toifalarga ajratiladi. Mijozning risk darajasi mijozni jalb qilish paytida va doimiy ravishda davriy yoki voqealarga asoslangan holda tekshirilishi zarur. Mijozlarning tavakkalchilik darajasini baholash jarayoni bo‘yicha qo‘srimcha ma’lumot olish uchun *Bankning “O‘z mijozingizni biling” dasturiga* qarang.

#### ***7.1.6. Mijozlarni lozim darajada tekshirish (“CDD”)***

Mijozlarni lozim darajada tekshirish (keying o‘rinlarda – CDD) konsepsiysi mijozni identifikatsiya qilish va tekshirishdan boshlanib, undan tashqariga chiqadi. CDD jarayoni Faoliyat yo‘nalishlari uchun Jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish, sanksiyalar va ommaviy qirg‘in qurollarini tarqatish riskini yanada samarali baholash va kamaytirishda yordam berishda muhim ahamiyatga ega. Aynan CDD orqali Faoliyat yo‘nalishlari mijozlar hisobvaraqlarini yanada samaraliroq kuzatib borish va uning noodatiy yoki shubhali ekanligini aniqlash uchun mijozlar faoliyatini baholash uchun o‘z mijozlarining risk profillarini ishlab chiqishlari mumkin. CDD mijozni jalb qilishda, hisobvaraq ochishda va davriy yoki voqealarga asoslangan tekshiruvlar paytida qo‘llaniladi. Bankning CDD kamida quyidagilarni o‘z ichiga oladi:

- Mijozlarni (va agar zarur bo‘lsa, mijoz nomidan ish yurituvchi har qanday shaxslarni) identifikatsiyasi qilish va tekshirish;
- Aloqador shaxslarni, shu jumladan, benefitsiar egalarini aniqlash;
- Ishbilarmonlik munosabatlarining mohiyati va maqsadini tushunish;
- Mijoz ma’lumotlarini saqlash va yangilash uchun doimiy monitoring olib borish; va
- Shubhali faoliyatni aniqlash va hisobot berish.

Bankning CDD dasturi lozim darajadagi

<p>customers who pose a lower risk of ML and Sanctions risks;</p> <ul style="list-style-type: none"> <li>• Customer Due Diligence (“CDD”) for customers who are not subject for simplified due diligence;</li> <li>• Enhanced Due Diligence (“EDD”) for customers who pose a higher risk of ML and Sanctions risks; and</li> <li>• Special Enhanced Due Diligence (“SEDD”) for certain types of customers and accounts, determined by the inherent nature of the customer and account as outlined in the <i>KDB Bank Uzbekistan Know-Your-Customer Procedures</i>.</li> </ul> <p>For additional guidance, please refer to <i>KDB Bank Uzbekistan Know-Your-Customer Procedures</i> and the appropriate business line manuals.</p>	<p>tekshiruvning to‘rtta (4) turinio‘z ichiga oladi:</p> <ul style="list-style-type: none"> <li>• ML va Sanksiya risklari riski kamroq bo‘lgan mijozlar uchun soddalashtirilgan lozim darajadagi tekshiruv (“SDD”);</li> <li>• Soddalashtirilgan lozim darajadagi tekshiruv ob‘ekti hisoblanmagan mijozlar uchun lozim darajadagi tekshiruv (“CDD”);</li> <li>• ML va Sanksiyalar risklari yuqoriroq bo‘lgan mijozlar uchun kuchaytirilgan lozim darajadagi tekshiruv (“EDD”); va</li> <li>• Bank “O‘z mijozingizni biling” dasturida qayd etilgan mijoz va hisobvaraqning o‘ziga xos xususiyati bilan ajralib turadigan ayrim turdag‘i mijozlar va hisobvaraqlar uchun maxsus kuchaytirilgan lozim darajadagi tekshiruv (“SEDD”).</li> </ul> <p>Qo‘sishimcha ko‘rsatmalar uchun Bankning “O‘z mijozingizni biling” dsturi va tegishli Faoliyat yo‘nalishi bo‘yicha qo‘llanmalarga qarang.</p> <p><b>7.1.7. <i>Kuchaytirilgan lozim darajadagi tekshiruv (“EDD”)</i></b></p> <p>Bank jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish, sanksiyalar yoki ommaviy qirg‘in qurollarini tarqatish riski yuqori bo‘lgan yoxud boshqa yuqori risk omillari mavjud bo‘lgan mijozlar uchun kuchaytirilgan lozim darajadagi tekshiruv (keyingi o‘rinlarda – EDD) o‘tkazilishini talab qiladi. Odatda, risk darajasi yuqori hisoblangan mijozlar uchun qo‘sishimcha ma’lumot va qo‘sishimcha hujjatlar talab qilinadi. Bundan tashqari, risk darajasi yuqori deb hisoblangan har qanday mijozlar bilan ish munosabatlarni o‘rnatish KYC dasturida belgilangan tegishli tasdiqlovchilar tomonidan tasdiqlanishi kerak. Risk darajasi yuqori deb tasniflangan mijoz turlari haqida qo‘sishimcha ma’lumo olish uchun Bankning “O‘z mijozingizni biling” dasturiga qarang.</p> <p><b>7.1.8. <i>Soddalashtirilgan lozim darajadagi tekshiruv (“SDD”)</i></b></p> <p>Bank jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish, sanksiyalar va ommaviy qirg‘in qurollarini</p>
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procedures will not be applicable if the customer is identified as high risk by risk assessment. Please refer to *KDB Bank Uzbekistan Know-Your-Customer Procedures* for additional guidance.

#### **7.1.9. Ongoing Due Diligence**

The Business Lines are responsible for conducting periodic reviews and event-driven reviews on the customers. A periodic review (also known as a “KYC Refresh”) requires:

- The review of the information and documentation contained in the customer’s KYC file for accuracy; and
- A review of the customer’s transactional activity to confirm that the customer’s actual activity is consistent with the expected activity noted in the customer’s KYC Form.

The periodic review timeframes are set according to the risk rating of the customer. Periodic reviews not completed with the timeframe must be escalated to the Compliance Department for appropriate measures to be taken in order to mitigate the underlying risk.

Event-driven reviews may be triggered by certain material events or changes related to the customer or a related party. Please refer to *KDB Bank Uzbekistan Know-Your-Customer Procedures* and the Business Line manuals for additional guidance on conducting periodic and event-driven reviews.

#### **7.1.10. Customer Notice**

KDB Bank Uzbekistan is required to notify their customers that information is being requested to verify their identity and the consequences on verification failure (i.e.

tarqatish riski kamroq bo‘lgan mijozlarga nisbatan soddalashtirilgan lozim darajadagi tekshiruv (keyingi o‘rinlarda – SDD) o‘tkazishi mumkin. Risk darajasini baholash orqali mijozning risk darajasi yuqoriligi aniqlansa, mijozni identifikatsiyalashning soddalashtirilgan tartibi qo‘llanilmaydi. Qo‘sishcha ko‘rsatmalar uchun Bankning “O‘z mijozingizni biling” dasturi qarang.

#### **7.1.9. Doimiy lozim darajadagi tekshiruv**

Faoliyat yo‘nalishlari mijozlarning doimiy lozim darajadagi tekshiruvi va voqealiklarni tahlil qilib borics uchun mas’uldir. Doimiy lozim darajadagi tekshiruv (shuningdek “KYC yangilash” deb ham yuritiladi) quyidagilarni talab qiladi:

- Mijozning KYC faylidagi ma’lumotlar va hujjatlarning to‘g‘riligini tekshirish; va
- Mijozning amaldagi faoliyati uning KYC faylida qayd etilgan hamda kutilgan faoliyatga mos kelishini tasdiqlash uchun mijozning tranzaksiyalarini ko‘rib chiqish.

Doimiy lozim darajadagi tekshiruvmuddatlari mijozning risk darajasiga qarab belgilanadi. O‘z vaqtida tugallanmagan tekshiruvlar asosiy riskni kamaytirish maqsadida tegishli choralar ko‘rish uchun Komplayens boshqarmasiga taqdim qilinishi lozim.

Mijoz yoki tegishli tomon bilan bog‘liq bo‘lgan muayyan moddiy hodisalar yoki o‘zgarishlar yuz bergan taqdirda, ushbu hodisalar sababli amalga oshiriladigan ko‘rib chiqishlar ro Ma’lum bir hodisalar yuz berganda o‘tkaziladigan tahlillar amalga oshirilishi mumkin. Qayd etilgan doimiy lozim darajadagi tekshiruv hamda muayyan bir hodisa sababli amalga oshiriladigan tahlillar yuzasidan qo‘sishcha korsatmalar uchun Bankning “O‘z mijozingizni biling” dasturi va “Faoliyat yo‘nalishi” qo‘llanmalariga qarang.

#### **7.1.10. Mijozni xabardor qilish**

Bank o‘z mijozlarini “O‘z mijozingizni biling” dasturi yuzasidan identifikatsiya qilinishi uchun ma’lumot so‘ralayotgani hamda tekshiruv muvaffaqiyatsiz yakunlanishining

<p>decline of account opening or transaction) in accordance with <i>KDB Bank Uzbekistan Know-Your-Customer Procedures</i>.</p>	<p>oqibatlari (masalan, hisobvaraq ochish yoki operatsiyani rad etish) to‘g‘risida xabardor qilishi shart.</p>
<p><b>7.1.11. Reliance on Third Parties</b></p> <p>KDB Bank Uzbekistan may rely on third parties to perform KYC process when the criteria are met and upon the approval from the Compliance Department of the Headquarters. Please refer to the <i>KDB Bank Uzbekistan Know-Your-Customer Procedures</i> for further details.</p>	<p><b>7.1.11. Uchinchi taraflarga tayanish</b></p> <p>Tekshiruv mezonlari Bosh ofisning Komplayens boshqarmasi tomonidan tasdiqlangan taqdirda, Bank KYC jarayonini amalga oshirish uchun uchinchi shaxslarga tayanishi mumkin. Batafsil ma'lumot uchun Bankning “O‘z mijozingizni biling” dasturiga qarang.</p>
<p><b>7.2. Sanctions Compliance Program</b></p> <p>KDB Bank Uzbekistan is committed to comply with Sanctions and embargo programs that restrict trade or other economic activity with certain jurisdictions, individuals, entities, organizations, vessels, airplanes, or countries (collectively referred to as “Sanctioned Parties”). It is KDB Bank Uzbekistan’s policy to comply with all applicable laws relevant to Sanctions, rules, and regulations. KDB Bank Uzbekistan shall:</p> <ul style="list-style-type: none"> <li>✓ Screen all customers, employees, vendors, certain related parties and transactions for Sanctions violations when establishing relationships and throughout the course of relationships;</li> <li>✓ Review all Sanctions alerts and take appropriate measures; and</li> <li>✓ Maintain all Sanctions screening lists are current and up-to-date.</li> </ul> <p>KDB Bank Uzbekistan employees shall not under any circumstance establish a customer relationship, open a new account for, or engage in any dealings with Sanctioned parties unless the customer is authorized by the Sanctions regulators or in the circumstances defined in the <i>KDB Bank Uzbekistan Sanctions Screening Procedures</i>. KDB Bank Uzbekistan employees are responsible for escalating any issues or questions regarding the interpretation or applicability of Sanctions requirements to the</p>	<p><b>7.2. Sanksiyalarga rioya qilish dasturi</b></p> <p>Bank muayyan yurisdiksiyalar, jismoniy shaxslar, yuridik shaxslar, tashkilotlar, kemalar, samolyotlar yoki mamlakatlar (birgalikda “Sanksi ostidagi tomonlar” deb yuritiladi) bilan savdo yoki boshqa iqtisodiy faoliyatni chekllovchi Sanksiyalar va embargo dasturlariga rioya qilish majburiyatini oladi. Sanksiyalarga tegishli barcha amaldagi qonun hujjaligiga rioya qilish Bankning siyosatini ifodalaydi. Bank:</p> <ul style="list-style-type: none"> <li>✓ O‘zaro munosabatlarni o‘rnatishda va munosabatlar davomida barcha mijozlarni, xodimlarni, mahsulot va xizmat yetkazib beruvchilarni, ayrim aloqador tomonlarni hamda operatsiyalarni Sanksiyalarga amal qilinishi nuqtai nazaridan tekshirish;</li> <li>✓ Sanksiyalar haqidagi barcha ogohlantirishlarni tahlil qilish va tegishli choralarini ko‘rish; va</li> <li>✓ Barcha Sanksiyalarni tekshirish ro‘yxatlarini joriy va yangilangan holda yuritilishini amalga oshiradi.</li> </ul> <p>Sanksiyalarni tartibga soluvchi organlar ruxsat bermagunga qadar yoki Bankning Sanksiyalarni tekshirish Tartibida nazarda tutilgan hollarda Bank xodimlari har qanday holatda ham sanksiya ostidagi tomonlar (mijozlar) bilan ish munosabatlari o‘rmatasliklari, yangi hisobvaraqlar ochmasliklari yoki ular bilan biron bir ish munosabatiga kirishmasliklari zarur. Bank</p>

Compliance Department of the Bank. For further details, please refer to *KDB Bank Uzbekistan Sanctions Screening Procedures*.

### **7.3. Suspicious Activity Monitoring and Reporting Program**

All KDB Bank Uzbekistan employees are responsible for preventing, detecting, and reporting instances of suspected activities by facilitating the escalation of any potentially unusual or suspicious activity or information which could possibly be associated with money laundering, terrorism financing, Sanctions, or proliferation of weapons of mass destruction violations to the Head of Compliance Department of the KDB Bank Uzbekistan and to the appropriate regulator, as necessary. Any participation in money laundering, terrorism financing, Sanctions violations, or other illicit activity, with knowledge or as a result of willful blindness, is strictly prohibited. Potentially suspicious activity may be identified by employees at account opening or at any time throughout the course of the customer's relationship with KDB Bank Uzbekistan. For further details, please refer to *KDB Bank Uzbekistan Transaction Monitoring and Reporting Procedures*.

#### **7.3.1. Seeking Advice and Reporting Suspicious Activity**

Any unusual or potentially suspicious activity identified by KDB Bank Uzbekistan employees must be escalated to the Compliance Department of KDB Bank Uzbekistan upon identification. It is the responsibility of the Compliance Department to analyze and investigate the activity to determine whether it is suspicious and to take appropriate action. The Compliance Department is expected to obtain and review

xodimlari Sanksiya talablarining talqini yoki qo'llanilishi bilan bog'liq har qanday masala yoki savollarni Bankning Komplayens boshqarmasiga yetkazish uchun mas'uldir. Batafsil ma'lumot uchun KDB Bank Uzbekistan Sanksiyalarni tekshirish tartib-qoidalariga qarang.

#### **7.3. Shubhali faoliyatni monitoring qilish va hisobot berish dasturi**

Bankning barcha xodimlari jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish, sanksiyalar yoki qurollarni tarqatish bilan bog'liq bo'lishi mumkin bo'lgan har qanday potensial noodatiy yoki shubhali faoliyat yoxud ma'lumotlarning eskalatsiya qilinishiga ko'maklashish orqali shubhali faoliyat holatlarining oldini olish, aniqlash va Bank Komplayens boshqarmasi boshlig'iqa va zarur bo'lganda tegishli tartibga soluvchi organga hisobot berish uchun mas'uldir. Jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish, sanksiyalarni buzish yoki boshqa noqonuniy faoliyatda muayyan bilim bilan yoki qasddan ko'rmaslik (harakatsizlik) natijasida ishtirok etishning har qanday ko'rinishi qat'ian man etiladi. Potensial shubhali faoliyat xodimlar tomonidan hisobvaraq ochilishida yoki mijozning Bank bilan munosabatlari davomida istalgan vaqtida aniqlanishi mumkin. Batafsil ma'lumot olish uchun Bankning Tranzaksiyalarni monitoring qilish va hisobot berish Tartibiga qarang.

#### **7.3.1. Maslahatlashuv va shubhali faoliyat haqida xabar berish**

Bank xodimlari tomonidan aniqlangan har qanday noodatiy yoki potensial shubhali faoliyat identifikatsiyadan so'ng Bank Komplayens boshqarmasiga xabar qilishi lozim. Faoliyatning shubhali yoki shubhali emasligini aniqlash uchun uni tahlil qilish va tekshirish hamda tegishli choralarini ko'rish Komplayens boshqarmasining mas'uliyatiga kiradi. Komplayens boshqarmasi faoliyatning shubhali ekanligini baholash uchun zarur

<p>information from the Business Lines necessary to assess whether the activity is suspicious. If needed, the KDB Bank Uzbekistan Head of Compliance Department is responsible for reporting the suspicious activity to the relevant authorities in accordance with applicable laws and regulations in timely manner. In certain circumstances, KDB Bank Uzbekistan shall consider whether to terminate the relationship with the customer.</p>	<p>bo‘lgan Faoliyat yo‘nalishlaridan ma’lumotlarni olishi va tahlil qilishi lozim bo‘ladi. Zarur bo‘lganda, Bank Komplayens boshqarmasi boshlig‘i shubhali faoliyat to‘g‘risida tegishli idoralarga taalluqli qonun hujjatlari va qoidalarga muvofiq o‘z vaqtida xabar berishi uchun mas’uldir. Ayrim hollarda Bank mijoz bilan munosabatlarga barham berish to‘g‘risida qaror qabul qiladi.</p>
<p><b>7.3.2. Confidentiality</b></p> <p>All KDB Bank Uzbekistan employees are required to maintain strict confidentiality of all external regulatory reporting-related activities. Any external regulatory reporting-related information may not be disclosed. Those entrusted with respective information must not tell, suggest, or tip-off any person.</p>	<p><b>7.3.2. Maxfiylik</b></p> <p>Bank ning barcha xodimlari tashqi me’yoriy hisobotlar bilan bog‘liq barcha faoliyatlarning qat’iy maxfiyligini saqlashlari shart. Har qanday tashqi tartibga soluvchi hisobot bilan bog‘liq ma’lumotlar oshkor qilinishi mumkin emas. Tegishli ma’lumotlar ishonib topshirilgan shaxslar hech kimga oshkor qilmasligi, taklif qilmasligi yoki maslahat bermasligi lozim.</p>
<p>KDB Bank Uzbekistan may provide periodic reports to the Headquarters containing general metrics surrounding the filing of external regulatory reporting in compliance with the laws and regulations in respect to information sharing.</p>	<p>Bank Bosh ofisga axborot almashish bo‘yicha qonun hujjatlari va qoidalarga muvofiq tashqi tartibga soluvchi hisobotlarni topshirish bilan bog‘liq umumiyligini ko‘rsatkichlarni o‘z ichiga olgan davriy hisobotlarni taqdim etishi mumkin.</p>
<p><b>7.4. Termination of Customer Relationship</b></p>	<p><b>7.4. Mijoz bilan munosabatlarga barham berish</b></p> <p>In the event when new or existing customer poses intolerable risk to the Bank as set by the Risk Appetite, the Bank should consider rejection or termination of customer relationship and also consider to report the fact regarding such termination of relationship to applicable governmental authorities.</p> <p>KDB Bank Uzbekistan shall consider the rejection or termination of customer relationship in the circumstances which includes, but not limited to:</p> <ul style="list-style-type: none"> <li>✓ The customer refused to provide information for the KYC process;</li> <li>✓ The customer or related parties is subject to Sanctions; and</li> <li>✓ The customer is identified as being</li> </ul> <p>bo‘lgan Faoliyat yo‘nalishlaridan ma’lumotlarni olishi va tahlil qilishi lozim bo‘ladi. Zarur bo‘lganda, Bank Komplayens boshqarmasi boshlig‘i shubhali faoliyat to‘g‘risida tegishli idoralarga taalluqli qonun hujjatlari va qoidalarga muvofiq o‘z vaqtida xabar berishi uchun mas’uldir. Ayrim hollarda Bank mijoz bilan munosabatlarga barham berish to‘g‘risida qaror qabul qiladi.</p> <p><b>7.3.2. Maxfiylik</b></p> <p>Bank ning barcha xodimlari tashqi me’yoriy hisobotlar bilan bog‘liq barcha faoliyatlarning qat’iy maxfiyligini saqlashlari shart. Har qanday tashqi tartibga soluvchi hisobot bilan bog‘liq ma’lumotlar oshkor qilinishi mumkin emas. Tegishli ma’lumotlar ishonib topshirilgan shaxslar hech kimga oshkor qilmasligi, taklif qilmasligi yoki maslahat bermasligi lozim.</p> <p>Bank Bosh ofisga axborot almashish bo‘yicha qonun hujjatlari va qoidalarga muvofiq tashqi tartibga soluvchi hisobotlarni topshirish bilan bog‘liq umumiyligini ko‘rsatkichlarni o‘z ichiga olgan davriy hisobotlarni taqdim etishi mumkin.</p> <p><b>7.4. Mijoz bilan munosabatlarga barham berish</b></p> <p>Risk Appetite ko‘rsatkichlariga muvofiq yangi yoki joriy mijoz Bank uchun yo‘l qo‘yib bo‘lmaydigan darajadagi risk tug‘dirsa, Bank mijoz bilan munosabatlarni rad etish yoki tugatish masalasini, shuningdek, tegishli davlat organlariga munosabatlarning qanday tarzda tugatilganligi to‘g‘risida xabar berish masalalarini ko‘rib chiqishi lozim.</p> <p>Bank tomonidan mijozlar bilan munosabatlarni rad etish yoki tugatish masalalarini quyidagi hollarda ko‘rib chiqiladi, lekin bular bilan cheklanmaydi:</p> <ul style="list-style-type: none"> <li>✓ mijoz KYC jarayoni uchun ma’lumot taqdim qilishdan bosh tortgan;</li> </ul>

<p>related to suspicious activity.</p> <p>Please refer to <i>KDB Bank Uzbekistan Know-Your-Customer Procedures</i> for the detailed list of prohibited customer types.</p> <p>In the event when new or existing customer has been identified as subject to rejection or termination of the customer relationship, it should be escalated to the Head of Compliance. The Head of Compliance shall review and escalate to the Compliance Committee for review. Final decision-making for customer relationship shall be approved by the Chairman.</p>	<ul style="list-style-type: none"> <li>✓ Mijoz yoki yoki aloqadot tomonlar Sanksiya ostida bo‘lgan; va</li> <li>✓ Mijoz shubhali faoliyatga aloqadorligi aniqlangan taqdirda.</li> </ul> <p>Taqiqlangan mijozlar turlarining batafsil ro‘yxati bilan tanishish uchun Bankning “O‘z mijozingizni biling” dasturiga qarang.</p> <p>Yangi yoki joriy mijoz - rad etish yoki munosabatlarga barham berish ob’ekti deb topilgan taqdirda, bu haqda Komplayens boshqarmasi boshlig‘iga xabar qilinishi lozim. Komplayens boshqarmasi boshlig‘i ushbu masalani tahlil qilib, navbatdagi tahlil uchun Komplayens qo‘mitasiga taqdim qiladi. Mijozlar bilan munosabatlar yuzasidan yakuniy qaror boshqaruv raisi tomonidan tasdiqlanadi.</p>
<p><b>7.5. Wire Transfer</b></p> <p>The obligation of the Bank varies according to the KDB Bank Uzbekistan’s role in the wire transfer – Originator’s Bank, Intermediary Bank and Beneficiary’s Bank.</p> <p><b>7.5.1. Obligation in Originating Business</b></p> <p>KDB Bank Uzbekistan shall obtain and maintain the following wire transfer information including the customer’s or the originator’s information (hereafter “Wire Transfer Information”) for wire transfer and provide such information to the intermediary or receiving financial institutions:</p> <ul style="list-style-type: none"> <li>✓ Name of the Originator;</li> <li>✓ Name of the Recipient;</li> <li>✓ Account number of the Originator (or other reference number when account number is not available);</li> <li>✓ Account number of the Recipient (or other reference number when account number is not available);</li> <li>✓ In case of any cross-border wire transfer of more USD 1,000 (one thousand) or equivalent amount in other currencies, the originator’s address, unique number or identification number (Corporate registration number for Legal Persons, Passport details or other documents</li> </ul>	<p><b>7.5. Pul mablag‘lari o‘tkazmasi</b></p> <p>Bank majburiyati Bankning pul mablag‘lari o‘tkazmalaridagi roliga qarab belgilanadi – Tranzaksiyani amalga oshiruvchining banki, vositachi bank va benefitsiar banki.</p> <p><b>7.5.1.Faoliyatni tashkil etishdagi majburiyat</b></p> <p>Bank pul o‘tkazmasi uchun quyidagi pul o‘tkazmalari ma’lumotlarini, shu jumladan mijoz yoki pul mablag‘i o‘tkazmasini amalga oshiruvchining ma’lumotlarini (keyingi o‘rinlarda - O‘tkazma ma’lumotlari) oladi va saqlaydi hamda bunday ma’lumotlarni vositachi yoki qabul qiluvchi moliyaviy muassasalarga taqdim etadi:</p> <ul style="list-style-type: none"> <li>✓ Pul mablag‘i o‘tkazmasini amalga oshiruvchining nomi;</li> <li>✓ Qabul qiluvchining nomi;</li> <li>✓ Pul mablag‘i o‘tkazmasini amalga oshiruvchining hisobraqami (yoki hisobraqami mavjud bo‘limgan taqdirda, boshqa ma’lumotnomalarraqami);</li> <li>✓ Qabul qiluvchining hisobraqami (yoki hisobraqami mavjud bo‘limgan taqdirda boshqa ma’lumotnomalarraqami);</li> <li>✓ 1,000 (bir ming) AQSh dollaridan yoki uning ekvivalentidagi boshqa chet el</li> </ul>

<p>being legally equal to passport or Foreigner registration number for foreigners); date and place of birth;</p> <ul style="list-style-type: none"> <li>✓ The amount and date of remittance; and</li> <li>✓ The name of the receiving financial institution.</li> </ul> <p><b>7.5.3. Obligation in Receiving Business</b></p> <p>KDB Bank Uzbekistan shall maintain information that the originating or intermediary financial institutions provided. The Bank shall</p>	<p>valyutasidan ko‘p miqdorda transchegaraviy pul o‘tkazmasi amalga oshirilgan taqdirda, pul mablag‘i o‘tkazmasini amalga oshiruvchining manzili, unikal raqami yoki identifikatsiya raqami (yuridik shaxslar uchun korporativ ro‘yxatga olish raqami, chet elliklarning pasport rekvizitlari yoki unga tenglashtirilgan boshqa hujjatlar). chet elliklar uchun pasport yoki chet ellik ro‘yxatga olish raqami), tug‘ilgan sanasi va joyi;</p> <ul style="list-style-type: none"> <li>✓ Pul mablag‘i o‘tkazmasining miqdori va sanasi; hamda</li> <li>✓ Qabul qiluvchi moliya muassasasining nomi.</li> </ul> <p><b>7.5.2. Vositachilik faoliyatimajburiyati</b></p> <p>Bank pul o‘tkazmalariga doir ma’lumotni moliya muassasasidan oladi va bunday ma’lumotlarni qabul qiluvchi moliya muassasasiga taqdim etadi.</p> <p>Bank texnik cheklovlardan tufayli bunday ma’lumotlarni elektron shaklda taqdim etishda qiyinchiliklarga duch kelgan taqdirda, oluvchi moliya muassasasining so‘rovlari ko‘ra uch (3) kun ichida boshqa usullar bilan pul o‘tkazmasiga doir ma’lumotlarni taqdim etishi shart.</p> <p>Bank pul mablag‘i o‘tkazmasini amalga oshiruvchi yoki qabul qiluvchigis doir ma’lumotlarda kamchiliklar yoki noto‘g‘ri ma’lumotlar mavjudligini nazorat qiladi.</p> <p>Bank samarali risklarga asoslangan tartiblarga ega bo‘lib, ularga muvofiq pul mablag‘i o‘tkazmasini amalga oshiruvchi yoki qabul qiluvchi to‘g‘risidagi to‘liq ma’lumotlarni aks ettirmagan pul mablag‘lari o‘tkazmalari yuzasidan tegishli choralar ko‘rish uchun pul mablag‘i o‘tkazmasini amalga oshiruvchining moliya muassasalaridan ma’lumotlarni so‘rab olish yoxud tranzaksiyani rad etishga haqli.</p> <p><b>7.5.3. Qabul qiluvchining faoliyatidagi majburiyat</b></p>
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<p>monitor whether there is any omission, missing, or inaccurate information in originator or recipient information.</p> <p>KDB Bank Uzbekistan has effective risk-based procedures in place to determine appropriate countermeasures on wire transfer lacking complete originator or recipient information including requesting the originating financial institutions or intermediary financial institutions to provide information or rejecting the transaction. The Bank may consider to file STRs (SARs) when information pertinent to wire transfer is omitted.</p>	<p>Bank pul mablag'i o'tkazmasini amalga oshiruvchi yoki vositachi moliya institutlari taqdim etgan ma'lumotlarni yuritish uchun mas'uldir. Bank pul mablag'i o'tkazmasini amalga oshiruvchi yoki qabul qiluvchining ma'lumotlarida kamchilik mavjudligi yoki ma'lumotlar aniqligini monitoring qiladi.</p>
	<p>Bank samarali risklarga asoslangan tartiblarga ega bo'lib, ularga muvofiq pul mablag'i o'tkazmasini amalga oshiruvchi yoki qabul qiluvchi to'g'risidagi to'liq ma'lumotlarni aks ettirmagan pul mablag'lari o'tkazmalari yuzasidan tegishli choralar ko'rish uchun pul mablag'i o'tkazmasini amalga oshiruvchining moliya muassasalaridan ma'lumotlarni so'rab olish yoxud tranzaksiyani rad etishga haqli. Pul mablag'i o'tkazmasi bilan bog'liq ma'lumotlar o'tkazib yuborilgan taqdirda, Bank Shuhbali operatsiya to'g'risidagi xabar (ShOTX) yuborish masalasini ko'rib chiqishi mumkin.</p>

## **7.6. Recordkeeping and Record Retention**

KDB Bank Uzbekistan is required to submit various reports to the designated government agencies or departments. KDB Bank Uzbekistan is required to collect certain information including but not limited to:

- ✓ Customer information including documents and evidence obtained to satisfy KYC requirements;
- ✓ Certain transaction activities including domestic and international wire transfers;
- ✓ Records that document KDB Bank Uzbekistan's compliance with AML and Sanctions laws and regulations;
- ✓ Bank account files and business correspondence, and the results of any analysis conducted;
- ✓ Correspondence with regulatory bodies; and
- ✓ STR's filings.

KDB Bank Uzbekistan strictly enforces compliance with all AML and Sanctions-related recordkeeping requirements. All

## **7.6. Yozuvlarni yuritish va saqlash**

Bank tomonidan belgilangan davlat idoralariga turli hisobotlarni taqdim etishi talab etiladi. Bank tomonidan muayyan ma'lumotlarni toplash talab etilib, biroq mazkur ma'lumotlar doirasi quyidagilar bilan cheklanib qolmaydi:

- ✓ KYC talablarini qanoatlantirish uchun olingan hujjatlar va dalillarni o'z ichiga olgan mijozga doir ma'lumotlar;
- ✓ Ayrim tranzaksiyalar, shu jumladan ichki va xalqaro pul o'tkazmalari;
- ✓ Bankning JFODLQ va Sanksiyalarga doir qonun hujjatlari va qoidalarga muvofiqligini hujjatlashtiruvchi yozuvlar;
- ✓ Bank hisobvarag'i fayllari va faoliyatga doir yozishmalar hamda amalga oshirilgan har qanday tahlil natijalari;
- ✓ Nazorat qiluvchi idoralar bilan yozishmalar; va
- ✓ ShOTX hujjatlari.

Bank JFODLQ va sanksiyalar bilan bog'liq barcha hujjatlarni yuritish talablariga qat'iy

records related to the AML and Sanctions compliance program must be maintained for a minimum of 5 years. Records must be maintained in a manner that is readily retrievable and accessible for AML and Sanctions compliance program purposes or in response to law enforcement or regulatory requests.

All documentation used for the purposes of the AML and Sanctions compliance program, including amendments to any policy or procedure, customer due diligence information, and all transaction records must be documented and retained. In addition, KDB Bank Uzbekistan shall ensure that all documents and records be maintained with appropriate security including any restrictions to access rights.

In order to restrict access to the documents (correspondence with the Central Bank and the Specially Authorized State Agency the Republic of Uzbekistan (“SASA”), including paper and electronic copies of communications sent to the SASA; paper and electronic customer questionnaires; registers, etc.) used in the activities of the Compliance Department, such documents and their inventory shall be kept directly by the Compliance Department in specially arranged premises or in a fireproof and sealed safe deposit.

Electronic versions of documents shall be archived by software, recorded on electronic media and stored by the Head of the Compliance Department together with an inventory in a fireproof and sealed safe deposit. Upon expiry of the retention period, the documents shall be handed over to KDB Bank Uzbekistan archive in accordance with the established procedure.

KDB Bank Uzbekistan shall restrict access to the information related to AML/CFT/PWMD including the documents stored in the archives of KDB Bank Uzbekistan, ensure its non-

rioya qiladi. JFODLQ va sanksiyalarga rioya qilish dasturi bilan bog‘liq barcha yozuvlar kamida 5 yil davomida saqlanishi lozim. Yozuvlar JFODLQ va sanksiyalarga rioya qilish dasturi maqsadlarida yoki huquqni muhofaza qiluvchi organlar yoxud nazorat qiluvchi idoralarning so‘rovlariga javoban osonlik bilan olinadigan va foydalanish mumkin bo‘lgan sharoitda saqlanishi kerak.

JFODLQ va sanksiyalarga rioya qilish dasturi maqsadlarida foydalaniladigan barcha hujjatlar, shu jumladan har qanday siyosat yoki tartibga o‘zgartirishlar, mijozlarni lozim darajada tekshirish ma’lumotlari va barcha tranzaksiya yozuvlari hujjatlashtirilishi va saqlanishi lozim. Bundan tashqari, Bank barcha hujjatlar va yozuvlar tegishli risklardan holi, shu jumladan kirish huquqlariga nisbatan har qanday cheklovlar o‘rnatilgan holda saqlanishini ta’minlaydi.

Komplayens boshqarmasi faoliyatida foydalaniladigan hujjatlar (O‘zbekiston Respublikasi Markaziy banki va maxsus vakolatli davlat organi bilan yozishmalar, shu jumladan maxsus vakolatli davlat organiga yuboriladigan xabarlarning qog‘oz va elektron nusxalari; mijozlar so‘rvnomalarining qog‘oz va elektron nusxalari, reestrlar va b.) dan foydalanish huquqlarini cheklash maqsadida mazkur hujjatlar va ularning inventarlari to‘g‘ridan-to‘g‘ri Komplayens boshqarmasi tomonidan maxsus ajratilgan binolarda yoki yong‘inga chidamli va muhrlangan seyfda saqlanishi lozim.

Hujjalarning elektron versiyalari dasturiy ta’minot vositasida arxivlanadi, elektron tashuvchilarga yoziladi va Komplayens boshqarmasi boshlig‘i tomonidan inventar bilan birga yong‘inga chidamli va muhrlangan seyfda saqlanadi.

Saqlash muddati tugagach, hujjatlar o‘rnatilgan tartibda Bank arxiviga topshiriladi.

Bank JFODLQ/TM/OQQTM bilan bog‘liq ma’lumotlarga, shu jumladan Bank arxivida saqlanayotgan hujjatlardan foydalanishni cheklaydi, ularning tarqatilmasligini

<p>dissemination and shall have no rights to inform legal entities and individuals about submission of reports on their transactions to the regulators.</p> <p>KDB Bank Uzbekistan shall ensure non-disclosure (or prohibition of use for personal purposes or interests of third parties) of information obtained in the process of performance of functions by its employees.</p>	<p>ta'minlaydi hamda yuridik va jismoniy shaxslarni ularning operatsiyalari bo'yicha hisobtorni nazorat qiluvchi organlarga taqdim etilishi haqida xabardor qilishga haqli emas. Bank o'z xodimlari tomonidan o'z vazifalarini bajarish jarayonida olingan ma'lumotlar oshkor etilmasligini (yoki shaxsiy maqsadlarda yoxud uchinchi shaxslar manfaatlarida foydalanishning taqiqlanishini) ta'minlaydi.</p>
<p><b>7.7. Staffs</b></p> <p><b>7.7.1. Know Your Employees</b></p> <p>In order to prevent KDB Bank Uzbekistan's employees including any outsourced vendors from being related to money laundering, terrorism financing, and proliferation of weapons of mass destruction KDB Bank Uzbekistan will operate Know Your Employee ("KYE") to verify and confirm identity of all new hires. On an annual basis, Know Your Employee ("KYE") should be conducted for all employees to identify whether an employee is involved in criminal transaction or activity including money laundering, terrorism financing and proliferation of weapons of mass destruction. In case any employee is considered to be involved in such criminal activities, it can promptly result in severe penalties against the employee. Additional Know Your Employee may be conducted in the circumstances where the Head of Compliance Department finds it necessary.</p>	<p><b>7.7. Xodimlar</b></p> <p><b>7.7.1. O'z xodimingizni biling</b></p> <p>Bank xodimlari, shu jumladan autsorsing (tashqi yollanma ishchilar) asosida xizmat ko'rsatuvchi hamkorlar jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg'in qurollarini tarqatishga aloqador bo'lib qolmasliklarining oldini olish maqsadida Bank barcha yangi ishga qabul qilingan xodimlarni tekshirish va identifikasiya qilish maqsadida "O'z xodimingizni biling" (keyingi o'rinnlarda - KYE) dasturini amalga oshiradi. Har yili barcha xodimlar uchun "O'z xodimingizni biling" tekshirushi xodimning jinoiy tranzaksiya yoki faoliyat, shu jumladan, jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg'in qurollarini tarqatish bilan bog'liqliq faoliyatga jalb etilgan yoki jalb etilmagankigini aniqlash uchun amalga oshirilishi lozim. Biron bir xodim qayd etilgan jinoiy qilmishga aloqador deb tpilgan taqdirda, mazkurxodimiga nisbatan darhol jiddiy jazo chorralari qo'llanishi mumkin. Komplayens boshqarmasi boshlig'i zarur deb hisoblagan hollarda, "O'z xodimingizni biling" tekshiruvini qo'shimcha ravishda amalga oshirishi mumkin.</p> <p><b>7.7.2. Xodimlar malakasi</b></p> <p>Bank Komplayens boshqarmasining barcha xodimlari mazkur Siyosat va unga aloqador ichki me'yoriy hujjatlар hamda amaldagi qonun hujjatlari va qoidalarga muvofiq o'z vazifalari va majburiyatlarini bajarish uchun to'liq malakaga ega bo'lishlari juda muhimdir. Xodimlar o'z vazifalari va majburiyatlarini</p>
<p><b>7.7.2. Staffing Qualifications</b></p> <p>It is of utmost importance that all KDB Bank Uzbekistan's Compliance Department employees are fully qualified to execute their roles and responsibilities in compliance with this Policy and the associated Procedures as well as applicable laws and regulations. A staffing assessment must be conducted at least annually to ensure that they have the requisite</p>	

qualifications to effectively execute their roles and responsibilities. The results of the staffing assessment must be reported to the Compliance Committee for review and to determine whether further action is needed (e.g., staffing changes, additional trainings, request for additional resources, etc.).

## 7.8. Training

KDB Bank Uzbekistan shall provide mandatory AML and Sanctions training to all relevant KDB Bank Uzbekistan employees. All new hires are required to complete New Hire Training as soon as possible. Additionally, AML and Sanctions training is required to be completed by all relevant KDB Bank Uzbekistan employees including contingent and contract employees at least annually. Other targeted training may be provided based upon specific job functions to cover certain higher risk business areas, as appropriate. Training for the Business Lines shall be conducted by the Compliance Department, and training for the employees of the Compliance Department shall be conducted by the Head of Compliance Department. When necessary, training for the Head of Compliance Department shall be conducted by the Compliance Department of the Headquarters. Training may be provided internally within the KDB Bank Uzbekistan or externally by an accredited third party.

The Compliance Department of KDB Bank Uzbekistan is responsible for designing the AML and Sanctions Training Program and will establish annual training plans to determine the extent and type of training needed. Training program will be periodically reviewed and updated to reflect business, regulatory, and legal changes. Further, additional training may be conducted at the direction of the Compliance Department of the Headquarters. Training Program is approved by the

samarali bajarishi uchun zarur malakaga ega ekanligiga ishonch hosil qilish maqsadida yiliga kamida bir marta xodimlar baholashdan o'tkazilishi lozim. Xodimlarni baholash natijalari to'g'risida Komplayens qo'mitasiga ko'rib chiqish va navbatdagi harakatlar (masalan, xodimlarni o'zgartirish, qo'shimcha o'quv mashg'ulotlari, qo'shimcha resurslarni so'rash va boshqalar) zaruriyatini aniqlash uchun xabar qilinishi lozim.

## 7.8. O'quv mashg'ulotlari

Bank o'zining barcha tegishli xodimlari uchun JFODLQ va Sanksiyalar yuzasidan majburiy o'quv mashg'ulotlari o'tkazadi. Ishga yangi qabul qilingan barcha xodimlar imkon qadar tezroq Yangi ishga qabul qilish bo'yicha o'quv mashg'ulotini tamomlashlari lozim. Bundan tashqari, JFODLQ va Sanksiyalar yuzasidan o'quv mashg'ulotini Bankning barcha tegishli xodimlari, shu jumladan kontingen va shartnoma assosida yollangan xodimlar ham yiliga kamida bir marta tamomlashlari kerak. Maqsadli boshqa o'quv mashg'ulotlari, zarurat tig'ilsa, risk darajasi yuqori bo'lgan Faoliyat sohalarini qamrab olishi uchun maxsus lavozim vazifalari asosida taqdim etilishi mumkin. Faoliyat yo'nalishlari uchun o'quv mashg'ulotlari Komplayens boshqarmasi tomonidan, Komplayens boshqarmasi xodimlari uchun esa Komplayens boshqarma boshlig'i tomonidan o'tkaziladi. Zarur bo'lganda, Komplayens boshqarmasi boshlig'ining malakasini oshirish Bosh ofisning Komplayens boshqarmasi tomonidan amalga oshiriladi. O'quv mashg'uloti Bank doirasida yoxud akkreditatsiyadan o'tgan uchinchi taraf tomonidan tashqarida o'tkazilishi mumkin.

Bank Komplayens boshqarmasi JFODLQ va Sanksiyalar yuzasidan o'quv dasturini ishlab chiqish uchun mas'ul sanalib, zaruriy ta'lim darajasi va turini aniqlash uchun yillik o'quv rejalarini tuzadi. O'quv dasturi vaqtiga qarab bilan tahlil qilib turiladi hamda is faoliyatidagi, tartibga soluvchi idoraga doir hamda

<p>Management Board of the KDB Bank Uzbekistan.</p> <p>The Compliance Department of KDB Bank Uzbekistan is responsible for maintaining all records of AML and Sanctions-related trainings, including the dates, locations, names of participants and attendees, the substance of the trainings, copies of all training materials.</p>	<p>qonunchilikdagi o‘zgarishlarni aks ettirish uchun yangilab boriladi. Bundan tashqari, Bosh ofis Komplayens boshqarmasining yo‘nalishi bo‘yicha ham qo‘srimcha o‘quv mashg‘ulotlari o‘tkazilishi mumkin. O‘quv dasturi Bank boshqaruvi tomonidan tasdiqlanadi.</p> <p>Bankning Komplayens boshqarmasi JFODLQ va Sanksiyalarga doir o‘quv mashg‘ulotlarining barcha yozuvlarini, shu jumladan sanalar, joylar, ishtirokchilar va ishtirokchilarning ism-shariflari, o‘quv mashg‘ulotlari mazmuni hamda barcha o‘quv materiallarining nusxalarini yuritish uchun mas’ul sanaladi.</p>
<p><b>7.9. Compliance Testing</b></p> <p>The Head of Compliance Department establishes and maintains a test plan for the Bank’s AML and Sanctions compliance program in accordance with a risk-based approach. The Compliance Department identifies, measures, diagnoses and monitors the AML and Sanctions compliance risks of the Bank, and performs appropriate tests and reports on the results. AML and Sanctions Compliance Testing includes evaluating adherence to compliance-related regulations and internal policies, procedures, and controls at least annually.</p> <p>The purpose of the Compliance Testing is to report results of Bank’s compliance status diagnosis and the areas of significant compliance concerns to the Compliance Committee of the Bank. The results of the Compliance Testing shall be reported to the Compliance Department of the Headquarters.</p>	<p><b>7.9. Komplayens (muvofiglik) testi</b></p> <p>Komplayens boshqarmasi boshlig‘i riskka asoslangan yondashuvga muvofig Bankning JFODLQ va Sanksiyalarga rivoja qilish dasturi uchun sinov rejasini tuzadi hamda amalga oshiradi. Komplayens boshqarmasi Bankning JFODLQ va Sanksiyalarga rivoja qilish risklarini aniqlaydi, baholaydi, tashxislar qo‘yadi va nazorat qiladi, shuningdek tegishli testlar va natijalar yuzasidan hisobtlarni tayyorlaydi. JFODLQ va sanksiyalarga rivoja qilish testi kamida yiliga bir marta o‘tkazilib, muvofiglik bilan bog‘liq qoidalar va ichki siyosatlar, tartiblar va nazoratlarga rivoja qilishni baholashni o‘z ichiga oladi.</p>
<p><b>7.10. Independent Testing</b></p> <p>Internal Audit Department of the KDB Bank Uzbekistan is responsible for developing and maintaining an AML and Sanctions audit plan for the Bank. The independent audit shall be conducted based on annual internal audit plan, and additional audits may be applicable based on the risk profile of the Bank. Qualified audit personnel of the Bank or suitable third-party</p>	<p>Muvofiglik testining maqsadi Bankning muvofiglik holati tashxisi natijalari va muvofiglik bilan bog‘liq muhim sohalar bo‘yicha Bankning Komplayens qo‘mitasiga hisobot berishdan iborat. Muvofiglik testi natijalari Bosh ofis Komplayens boshqarmasiga xabar qilinadi.</p> <p><b>7.10. Mustaqil test</b></p> <p>Bankning Ichki audit boshqarmasi Bank uchun JFODLQ va sanksiyalar audit rejasini ishlab chiqish va yuritish uchun mas’uldir. Mustaqil audit tekshiruvi yillik ichki audit rejasi asosida o‘tkaziladi hamda Bankning risk profilidan</p>

<p>auditors will conduct independent testing of KDB Bank Uzbekistan's AML and Sanctions compliance program and to assess the effectiveness of this Policy and the associated procedures. The testing will be risk-based and may include but is not limited to:</p>	<p>kelib chiqqan holda qo'shimcha audit tekshiruvlari o'tkazilishi ham mumkin. Bankning malakali auditorlari yoki tegishli uchinchi tomon auditorlari Bankning JFODLQ va sanksiyalarga rioya qilish dasturini hamda ushbu Siyosat va unga bog'liq tartiblar samaradorligini baholash uchun mustaqil sinovdan o'tkazadi. Sinov riskka asoslangan bo'lib, quyidagilarni o'z ichiga olish bilan birga bular bilan cheklanib qolmaydi:</p>
<ul style="list-style-type: none"> <li>✓ Adequacy of design and operation of AML and Sanctions-related policies, procedures and controls;</li> <li>✓ Adequacy of the AML and Sanctions monitoring system; and</li> <li>✓ Adequacy of the number of personnel to perform effective AML and Sanctions compliance activities.</li> </ul>	<ul style="list-style-type: none"> <li>✓ JFODLQ va Sanksiyalarga doir siyosat, tartib va nazoratni loyihalash va amal qilishining muvofiqligi;</li> <li>✓ JFODLQ va Sanksiyalar monitoringi tizimining muvofiqligi; va</li> <li>✓ JFODLQ va Sanksiyalarga ryoqa qilish bo'yicha samarali faoliyatni amalga oshirish uchun xodimlar sonining yetarliligi.</li> </ul>
<p>The audit scope, methodology, findings, and remediations must be documented and available for review along with any audit work papers. A written report summarizing the results of AML and Sanctions audits, including any apparent violations, policy or procedures exceptions, and other deficiencies found during the review, management responses, and plans for remediating actions will be provided to the Supervisory Board of the Bank. The Internal Audit Department is responsible for monitoring remediating actions and reporting significant issues identified in audits or issues identified during the completion of the remediating action(s) to the Supervisory Board of the Bank.</p>	<p>Audit doirasi, metodologiyasi, aniqlangan kamchiliklar va tuzatishlar hujjatlashtirilgan bo'lishi va har qanday audit ish hujjatlari bilan birga ko'rib chiqish uchun mavjud bo'lishi kerak. JFODLQ va Sanksiyalar auditni natijalarini jamlagan yozma hisobot, shu jumladan har qanday aniq qoidabuzarliklar, mazkur Siyosat yoki unga aloqador ichki me'yoriy hujjatlardan istisnolar va ko'rib chiqish davomida aniqlangan boshqa kamchiliklar, rahbariyatning javoblari va ularni bartaraf etish bo'yicha harakatlar rejali Bank Kuzatuv kengashiga taqdim etiladi. Ichki audit boshqarmasi tuzatish tadbirlarini monitoring qilish va audit tekshiruvlari davomida aniqlangan muhim muammolar yoki tuzatish chora-tadbirlari (harakatlari) bajarilishi davomida aniqlangan muammolar haqida Bank Kuzatuv kengashiga hisobot berish uchun mas'uldir.</p>
<p><b>7.11. Reporting to the Headquarters</b> KDB Bank Uzbekistan shall keep appropriate and proper records of its AML and Sanctions compliance program and KDB Bank Uzbekistan shall report to the Headquarters regularly and, when necessary, immediately in compliance with the laws and regulations in respect to information sharing.</p>	<p><b>7.11. Bosh ofisga hisobot berish</b> Bank o'zining JFODLQ va Sanksiyalarga ryoqa qilish dasturiga doir zaruriy va tegishli yozuvlarini yuritadi hadmda Bosh ofisga muntazam ravishda va zarur bo'lganda ma'lumot almashishga oid qonun hujjatlari va</p>
<ul style="list-style-type: none"> <li>✓ Regular reports on the status of the AML and Sanctions compliance program and related key activities of KDB Bank Uzbekistan;</li> <li>✓ Immediate reports on any critical issues</li> </ul>	

<p>including the following but not limited to:</p> <ul style="list-style-type: none"> <li>○ Any violation of applicable laws and regulations including confidentiality of all external regulatory reporting-related activities;</li> <li>○ Inspection by the local regulator in respect to the AML and Sanctions compliance program of the Bank; and</li> <li>○ Affiliation of employee with money laundering, terrorism financing, and Sanctions violations.</li> <li>✓ Other necessary information that requires reporting to the Headquarters.</li> </ul>	<p>qoidalarga muvofiq zudlik bilan hisobot taqdim qiladi.</p> <ul style="list-style-type: none"> <li>✓ Bank JFODLQ va Sanksiyalarga rioya qilish dasturining holati va tegishli asosiy faoliyat turlari haqida muntazam hisobotlar;</li> <li>✓ Har qanday muhim masalalar bo'yicha zudlik bilan taqdim etiladigan hamda quyidagilarni o'z ichiga olsa-da, bular bilan cheklanmaydigan hisobotlar;</li> <li>○ Amaldagi qonun hujjatlari va qoidalarning shu jumladan tashqi tartibga soluvchi hisobot bilan bog'liq barcha faoliyat turlari maxfiyligining har qanday buzilishi;</li> <li>○ Bankning JFODLQ va Sanksiyalarga rioya qilish dasturi bo'yicha milliy tartibga soluvchi idora tomonidan amalga oshiriladigan tekshiruv; va</li> <li>○ Xodimning jinoiy faoliyatdan olingan daromadlarni legallashtirishga qarshi kurashish, terrorizmni moliyalashtirish va sanksiyalarni buzish holatlariga aloqador ekanligi.</li> <li>✓ Bosh ofisga hisobot berishni talab qiladigan boshqa zaruriy ma'lumotlar.</li> </ul>
<p><b>7.12. Regulator Inquiries and Communications</b></p> <p>KDB Bank Uzbekistan is committed to cooperating with external law enforcement and other government authorities in accordance with international treaties of the Republic of Uzbekistan and other applicable laws including the confidential obligations for customer privacy. All such requests must be immediately forwarded to the Compliance Department of KDB Bank Uzbekistan. The Compliance Department is responsible for responding to legal process or other requests for information and for communicating such inquiries with government authorities. KDB Bank Uzbekistan shall maintain records of requests received and responses provided, including supporting documentation provided in accordance with KDB Bank Uzbekistan's record retention requirements.</p> <p>All requests and subpoenas shall have an accompanying account review to identify any potentially suspicious activity and must be immediately reported to the Compliance Department of KDB Bank Uzbekistan.</p>	<p><b>7.12. Tartibga soluvchi idoraning so'rovlari va aloqalarni yuritish</b></p> <p>Bank O'zbekiston Respublikasining amaldagi xalqaro shartnomalari va boshqa qonun hujjatlarida nazarda tutilgan hollardai, shu jumladan mijozlarga taalluqli maxfiy majburiyatlarga doir masalalarda tashqi huquqni muhofaza qilish organlari va boshqa davlat idoralari bilan hamkorlik qiladi. Bunday so'rovlarning barchasi darhol Bankning Komplayens boshqarmasiga yuborilishi zarur. Komplayens boshqarmasi bu boradagi yuridik jarayonlar va ma'lumot olish uchun yuborilgan boshqa so'rovlар hamda davlat idoralari bilan aloqalrni yuritish uchun mas'uldir. Bank qabul qilingan so'rovlар va taqdim qilingan javoblarning, shu jumladan Bankning hujjatlarni saqlash talablariga muvofiq taqdim etilgan tasdiqlovchi hujjatlarning qaydarini</p>

<p>yuritadi.</p> <p>Barcha so‘rovlар va chaqiruv qog‘ozlari yuzasidan har qanday potensial shubhali faoliyatni aniqlash uchun hisobvaraqlar ko‘rib chiqilishining qaydnomasini yuritilishi va darhol Bankning Komplayens boshqarmasiga xabar qilinishi lozim.</p>	<p><b>8. Policy and Assosiated Procedures Assurance Methods</b></p> <p>This Policy and associated Procedures shall be retained in a manner that is accessible to all KDB Bank Uzbekistan employees. The Head of Compliance Department is responsible for distributing and publishing this Policy and associated Procedures to all KDB Bank Uzbekistan employees on an at least annual basis, as well as in case when there are updates in this Policy and associated Procedures.</p> <p><b>8.1. Policy and Assosiated Procedures Maintenance</b></p> <p>AML and Sanctions Policy and other associated Procedures are authored and maintained by the Compliance Department of KDB Bank Uzbekistan. The Head of Compliance Department shall report any deviation of the KDB Bank Uzbekistan’s Policy and Procedures from the Global Reference Policy and Procedures established by the Headquarters as group-wide standards to the Compliance Committee for review and to the Chairman of the Management Board for the approval. Additional approval from the Supervisory Board is required in respect to the AML and Sanctions Policy and other associated Procedures.</p> <p>Afterwards, the Policy and Procedures shall be reported to the International Business Department and Compliance Department of the Headquarters for approvals. An approval for the Policy and associated Procedures must be obtained from the Chief Compliance Officer of the Headquarters whereafter it shall be finally</p>
	<p><b>8. Siyosat va unga aloqador ichki me’yoriy hujjatlarni kafolatlash usullari</b></p> <p>Ushbu Siyosat va unga aloqador ichki me’yoriy hujjatlar Bankning barcha xodimlari uchun ochiq tarzda saqlanishi lozim. Komplayens boshqarmasi boshlig‘i ushbu Siyosat va unga bog‘liq ichki me’yoriy hujjatlarni har yili kamida bir marta, shuningdek, qayd etilgan Siyosat va unga aloqador ichki me’yoriy hujjatlarga o‘zgartirishlar kiritilgan taqdirda Bankning barcha xodimlariga tarqatish va nashr etish uchun javobgardir.</p> <p><b>8.1. Siyosat va unga aloqador ichki me’yoriy hujjatlarni ni yuritish</b></p> <p>Bankning Komplayens boshqarmasi mazkur Siyosat va unga aloqador boshqa ichki me’yoriy hujjatlarga mualliflik qiladi va yuritadi. Komplayens boshqarmasi boshlig‘i mazkur Siyosat va unga aloqador ichki me’yoriy hujjatlarningning Bosh ofis tomonidan ishlab chiqilib, umumguruuh standartlari sifatida o‘rnatilgan Global ma’lumotlar siyosati va boshqa ichki me’yoriy hujjatlardan og‘ish holatlari yuzasidan Komplayens qo‘mitasiga ko‘rib chiqish hamda Boshqaruv raisiga tasdiqlash uchun xabar beradi. Mazkur Siyosat va unga aloqador ichki me’yoriy hujjatlar qo‘srimcha ravishda Kuzatuv kengashi tomonidan tasdiqlanishi lozim.</p> <p>Shundan so‘ng, Siyosat va unga aloqadori ichki me’yoriy hujjatlarlar ma’qullash uchun Bosh ofis Xalqaro faoliyat boshqarmasi hamda Komplayens boshqarmasiga taqdim etiladi. Siyosat va unga aloqador ichki me’yoriy hujjatlar Bosh ofisning Bosh Komplayens</p>

adopted by the Supervisory Board. The Compliance Department of the Bank will update, maintain, control, and distribute the Policy and associated Procedures at least annually. Ad-hoc reviews and De-minimus updates (e.g., updating to reflect department or title changes) shall be approved by the KDB Bank Uzbekistan Head of Compliance Department. The most recent version will be kept in a manner that is accessible to all KDB Bank Uzbekistan employees.

### **8.2. Requirements for Business Line Manuals**

The Business Lines have responsibility for developing, maintaining, and implementing manuals to comply with this Policy. Such Business Line manuals must be approved in accordance with its approval procedures if necessary.

### **8.3. Escalation Methods**

Procedural consistency is imperative to the success of the KDB Bank Uzbekistan's Anti-Money Laundering and Sanctions compliance program. To that end, any inconsistencies within this Policy and associated Procedures with applicable legislative, regulatory, or industry practice should be escalated and reported to the Compliance Department, Compliance Committee and, if necessary, to the Compliance Department of the Headquarters.

Similarly, a clear understanding of this Policy and associated Procedures, and other related documents, facilitates the consistent application of internal controls that have been formulated for the KDB Bank Uzbekistan's AML and Sanctions compliance program. Therefore, clarification questions should be directed to the Compliance Department of KDB Bank Uzbekistan.

### **8.4. Exceptions and Exemptions**

Exemptions or exceptions to this Policy and associated Procedures shall be granted on a

xodimi tasdig‘idan o‘tishi, so‘ngra Kuzatuv kengashi tomonidan qabul qilinishi lozim. Bankning Komplayens boshqarmasi har yili kamida bir marta ushbu Siyosat va unga aloqador boshqa ichki me’yoriy hujjatlarni yangilaydi, yuritadi, nazorat qiladi va tarqatadi. Maxsus ko‘rib chiqishlar va kichik o‘zgartishlar (masalan, boshqarma yoxud nomlarning o‘zgarishlarini kiritish) Bank Komplayens boshqarmasi boshlig‘i tomonidan tasdiqlanadi. Qayd etilgan hujjatlarning son‘nggi tahriri Bankning barcha xodimlari foydalanishi mumkin bo‘lgan usulda saqlanadi.

### **8.2. Faoliyat yo‘nalishi bo‘yicha qo‘llanmalarga qo‘yiladigan talablar**

Faoliyat yo‘nalishlari ushbu Siyosatga muvofiq qo‘llanmalarni ishlab chiqish, yuritish va joriy etish uchun mas’uldir. Zarurat tug‘ilgan taqdirda, bunday faoliyat yo‘nalishi bo‘yicha qo‘llanmalar tegishli o‘rnatilgan tartibda tasdiqlanishi lozim.

### **8.3. Eskalatsiya usullari**

Bankning JFODLQ va sanksiyalarga qarshi kurashish dasturining muvaffaqiyati uchun jarayonlar ketma-ketligiga amal qilinishi zarurdir. Shu maqsadda ushbu Siyosat va unga bog‘liq bo‘lgan tegishli ichki me’yoriy hujjatlar doirasidagi amaldagi qonunchilik, tartibga solish yoki sanoat amaliyoti bilan bog‘liq har qanday nomuvofiqliklar kuchaytirilishi va Komplayens boshqarmasi hamda Komplayens qo‘mitasiga va zarur bo‘lganda Bosh ofis hamda Komplayens boshqarmasiga xabar qilinishi kerak.

Xuddi shunday, ushbu Siyosat va unga aloqador boshqa ichki me’yoriy hujjatlarni aniq tushunish Bankning JFODLQ va Sanksiyalarga rioya qilish dasturi uchun ishlab chiqilgan ichki nazoratni izchil qo‘llashga yordam beradi. Shu sababli, tushuntirish savollari KDB Bankning Komplayens boshqarmasiga yuborilishi kerak.

case-by-case basis under the Risk Appetite of the Bank and in compliance with all applicable laws and regulations and must be supported by documentation detailing the evidence and rationale behind the exemption or exception. Any exemption or exception shall be approved in accordance to the approval lines outlined in the *Section 8.1. Policy and Procedures Maintenance.*

#### **8.5. Language Requirement and Translation**

This Policy and associated Procedures must be documented and retained in Uzbek and in English. All other documents used for purposes of the AML and Sanctions compliance program shall be documented and retained in Uzbek or English.

#### **8.4. Istisnolar va chekinishlar**

Ushbu Siyosat va unga aloqador boshqa ichki me'yoriy hujjatlarga nisbatan istisnolar yoki chekinishlar har bir holatda Bankning Risk Appetite asosida va amaldagi barcha qonunlar va qoidalarga muvofiq taqdim etilishi hamda batafsil hujjatlashtirilgan dalillar bilan tasdiqlanishi kerak. Har qanday istisno yoki imtiyoz mazkur Siyosatning 8.1 bo'limida (Siyosat va tartiblarni yuritish) nazarda tutilgan tartibda tasdiqlanishi lozim.

#### **8.5. Tilga bo'lgan talab va tarjima**

Ushbu Siyosat va unga aloqador ichki me'yoriy hujjatlar o'zbek va ingliz tillarida hujjatlashtirilishi hamda yuritilishi lozim. JFODLQ va Sanksiyalarga rioxasi qilish dasturidan ko'zlangan maqsadlar uchun foydalaniladigan barcha boshqa hujjatlar o'zbek yoki ingliz tillarida hujjatlashtirilishi va yuritilishi zarur.

### **9. Appendixces / Ilovalar**

Reference	Title	File
Appendix A / A-sonli ilova	Regulation on Compliance Committee / Komplayens qo‘mitasi to‘g‘risidagi Nizom	 Regulation on Compliance Committee
Appendix B / B-sonli ilova	AML&Sanctions Risk Appetite Statement / JFODLQ va Sanksiyalar Risk Appetite баёноти	 Appendix B-AML Policy_AML&Sanction:
Appendix C / C-sonli ilova	Escalation Form / Eskalatsiya shakli	 Appendix C-AML Policy_Escalation Form
Appendix D / D-sonli ilova	New Product and Service / Yangi mahsulot va xizmatlar	 Appendix D-AML Policy_New Product a