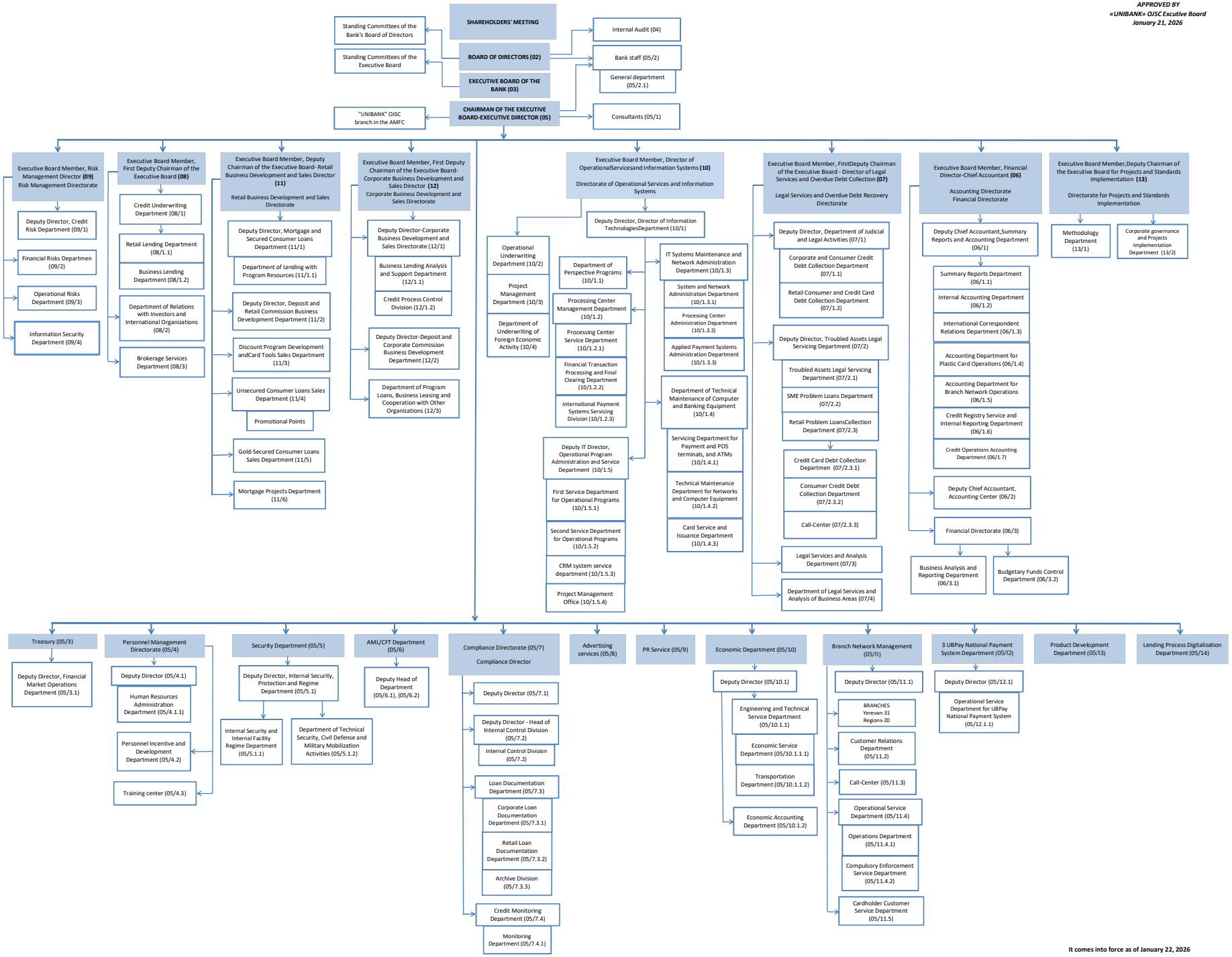
APPROVED BY
«UNIBANK» OJSC Excutive Board
January 21, 2026



It comes into force as of January 22, 2026