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Jong Seon Kim
Chairman of the Management Board



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KDB Bank Uzbekistan

PROCEDURE ON COMBATING BRIBERY AND CORRUPTION

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**PORAXO‘RLIK VA KORRUPSIYAGA QARSHI KURASHISH
TARTIBI**

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Decree of the President of the Republic of Uzbekistan "On measures to create an atmosphere of intolerance towards corruption, to drastically reduce corruption factors in state and society management and to expand public participation in this process" #DP-6257 dd 06.07.2021 / O'zbekiston Respublikasi Prezidentining 06.07.2021y. PF-6257-son "Korrupsiyaga qarshi murosasiz munosabatda bo'lish muhitini yaratish, davlat va jamiyat boshqaruvida korrupsiyaviy omillarni keskin kamaytirish va bunda jamoatchilik ishtirokini kengaytirish chora-tadbirlari to'g'risida"gi Farmoni.

Resolution of the President of the Republic of Uzbekistan "On additional measures for effective organization of anti-corruption activities" #RP-5177 dd 06.07.2021 / O'zbekiston Respublikasi Prezidentining 06.07.2021y. PQ-5177-son "Korrupsiyaga qarshi kurashish faoliyatini samarali tashkil etishga doir qo'shimcha chora-tadbirlar to'g'risida"gi Qarori.

Standard regulation on the activities of internal anti-corruption control units (Approved by the order of the Director of the Anti-corruption agency of the Republic of Uzbekistan #27 dd 06.09.2021, registered by the Ministry of Justice on 08.09.2021 #3319) / Korrupsiyaga qarshi ichki nazorat tuzilmalari faoliyati to'g'risidagi Namunaviy nizom (Adliya vazirligi tomonidan 08.09.2021 yil 3319-son bilan ro'yxatga olingan, O'zbekiston Respublikasi Korrupsiyaga qarshi kurashish agentligi direktorining 06.09.2021y. 27-son buyrug'li bilan tasdiqlangan).

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<p style="text-align: center;">1. General provisions</p> <p>1.1. The Procedure on Combating Bribery and Corruption (hereinafter referred to as “Procedure”) is based on the Anti-Corruption Policy of the JSC “KDB Bank Uzbekistan” (hereinafter referred to as “Bank”).</p> <p>1.2. Current procedure defines the various controls designed to prevent, detect and investigate any suspicions of bribery and corruption within Bank, and ensure that the Bank and its subsidiaries comply with all relevant legal and regulatory requirements in these areas.</p> <p>1.3. The procedure is drawn up in accordance with the Law of the Republic of Uzbekistan “On Combating Corruption”, Law of the Republic of Uzbekistan “On Banks and Banking Activity”, “Standard for combating corruption in the activities of commercial banks”, developed by Uzbekistan Banking Association, International standard on anti-bribery management systems “ISO 37001:2016”, developed by International Organization for Standardization, Charter of the Bank and other internal documents of the Bank.</p> <p>1.4. This procedure is an integral part of all of the Bank’s internal regulations including, but not limited to:</p> <ul style="list-style-type: none"> • Policy for the prevention and management of Conflicts of Interest; • Human resources and Code of Conduct policy; • Regulation on Compliance Committee; • Regulation on Commission for Prevention of Corruption. <p style="text-align: center;">2. Main terms</p> <p>In this procedure the following basic concepts are applied: Bribery - receiving, giving a bribe or</p>	<p style="text-align: center;">1. Umumiy qoidalar</p> <p>1.1. Poraxoʻrlik va korrupsiyaga qarshi kurashish Tartibi (keyingi oʻrinlarda - “Tartib”) “KDB Bank Oʻzbekiston” AJning (keyingi oʻrinlarda - “Bank”) Korrupsiyaga qarshi kurashish siyosatiga asoslanadi.</p> <p>1.2. Ushbu tartib Bank doirasida har qanday poraxoʻrlik va korrupsiya alomatlariga ega holatlarni oldini olish, aniqlash va tekshirishga qaratilgan turli xil nazorat choralarini belgilaydi hamda Bank va uning tarkibiy tuzilmalari tomonidan mazkur sohadagi barcha tegishli huquqiy va tartibga soluvchi talablarga rioya qilinishini taʼminlaydi.</p> <p>1.3. Mazkur tartib “Korrupsiyaga qarshi kurashish toʻgʻrisida”gi, “Banklar va bank faoliyati toʻgʻrisida”gi Oʻzbekiston Respublikasi Qonunlariga, Oʻzbekiston banklari assotsiatsiyasi tomonidan ishlab chiqilgan “Tijorat banklari faoliyatidagi korrupsiyaga qarshi kurashish standarti”ga, Xalqaro standartlashtirish tashkiloti tomonidan ishlab chiqilgan poraxoʻrlikka qarshi boshqaruv tizimlari boʻyicha “ISO 37001:2016” xalqaro standartiga, Bank Ustavi va boshqa ichki qoidalari asosida ishlab chiqilgan.</p> <p>1.4. Joriy tartib Bankning quyidagi barcha ichki qoidalarining ajralmas qismi hisoblanadi va bular bilan cheklanmaydi:</p> <ul style="list-style-type: none"> • Manfaatlar toʻqnashuvining oldini olish va bartaraf etish siyosati; • Xodimlar bilan ishlash va odob-axloq siyosati; • Komplayns qoʻmitasi toʻgʻrisidagi Nizom; • Korrupsiyaning oldini olish boʻyicha komissiya toʻgʻrisidagi Nizom. <p style="text-align: center;">2. Asosiy tushunchalar</p> <p>Ushbu tartibda quyidagi asosiy tushunchalardan foydalaniladi: Poraxoʻrlik - pora olish, pora berish yoki bu</p>
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mediation in these crimes;

Corruption - illegal use by a person of official or duty position with the aim of obtaining tangible or intangible benefits in personal interests or in the interests of other persons, and an unlawful provision of such benefit;

Corruption offense - an act possessing signs of corruption, for fulfillment of which the legislation provides for liability;

Corruption risk - the possibility of committing illegal actions of a corrupt nature by Bank employees or third parties;

Conflict of interests - a situation, in which personal interest (direct or indirect) affects or can affect the proper performance by a person of official obligations or duties and in which arises or may arise a contradiction between personal interest and the rights and legitimate interests of citizens, organizations, society or the state;

Due diligence - process to further assess the nature and extent of the bribery risk and help organizations make decisions in relation to specific transactions, projects, activities, business associates and personnel;

Public official - person who is appointed or elected permanently, temporarily or by special authority, who performs the functions of a representative of the authorities or performs organizational and administrative, administrative and economic functions in state bodies, citizens' self-government bodies, at enterprises, institutions, organizations, regardless of the form of ownership and authorized to perform legally significant actions, as well as a person performing these functions in an international organization or in a legislative, executive, administrative or judicial body of a foreign state;

ABC Part - Anti-Bribery and Corruption Part of the Compliance Department.

jinoyatlarda vositachilik qilish;

Korrupsiya - shaxsning o'z mansab yoki xizmat mavqeyidan shaxsiy manfaatlarini yoxud o'zga shaxslarning manfaatlarini ko'zlab moddiy yoki nomoddiy naf olish maqsadida qonunga xilof ravishda foydalanishi, xuddi shuningdek bunday nafni qonunga xilof ravishda taqdim etish;

Korrupsiyaga oid huquqbuzarlik - korrupsiya alomatlariga ega bo'lgan, sodir etilganligi uchun qonunchilikda javobgarlik nazarda tutilgan qilmish;

Korrupsiya xavf-xatari - bank xodimlari yoki uchinchi shaxslar tomonidan korrupsion xarakterdagi noqonuniy harakatlarni sodir etish imkoniyati;

Manfaatlar to'qnashuvi - shaxsiy (bevosita yoki bilvosita) manfaatdorlik shaxsning mansab yoki xizmat majburiyatlarini lozim darajada bajarishiga ta'sir ko'rsatayotgan yoxud ta'sir ko'rsatishi mumkin bo'lgan hamda shaxsiy manfaatdorlik bilan fuqarolarning, tashkilotlarning, jamiyatning yoki davlatning huquqlari va qonuniy manfaatlari o'rtasida qarama-qarshilik yuzaga kelayotgan yoki yuzaga kelishi mumkin bo'lgan vaziyat;

Lozim darajada tekshirish - poraxo'rlik xavf-xatari mohiyati va qamrovini keyinchalik baholash hamda o'ziga xos operatsiyalar, loyihalar, faoliyat turlari, biznes hamkorlar va xodimlarga nisbatan qarorlar qabul qilishda tashkilotlarga yordam ko'rsatish jarayoni;

Mansabdor shaxs - doimiy, vaqtincha yoki maxsus vakolat bo'yicha tayinlanadigan yoki saylanadigan, hokimiyat vakili vazifalarini bajaradigan yoxud davlat organlarida, fuqarolarning o'zini o'zi boshqarish organlarida, mulk shaklidan qat'i nazar, korxonalarda, muassasalarda, tashkilotlarda tashkiliy-boshqaruv, ma'muriy-xo'jalik vazifalarini amalga oshiradigan va yuridik ahamiyatga ega harakatlarni sodir etishga vakolat berilgan shaxs, xuddi shuningdek xalqaro tashkilotda yoxud chet davlatning qonun chiqaruvchi, ijro etuvchi, ma'muriy yoki sud organida mazkur vazifalarni amalga oshiruvchi shaxs;

ABC bo'limi - Korrupsiyaga qarshi kurashish bo'limi.

<p style="text-align: center;">3. Scope and Purpose</p> <p>This procedure applies to all customers, counterparties, management, employees, all Bank activities and operations, its subsidiaries and is intended to govern the day-to-day activities of JSC “KDB Bank Uzbekistan” personnel.</p> <p>The purpose of this procedure is to set out the responsibilities of the Bank’s management and employees in dealing with anti-bribery and corruption issues and to avoid the occurrence of improper and illegal conduct.</p> <p style="text-align: center;">4. Goals, tasks and functions of ABC Part</p> <p>5.1. The main goals of ABC Part are:</p> <ul style="list-style-type: none">• implementation and development of anti-corruption complex system, that meets the requirements of international standard “ISO 37001:2016”;• early detection of bribery and corruption cases and elimination of their causes and conditions;• prevention of the occurrence of corrupt practices;• to increase legal awareness and culture of the Bank employees in order to form intolerant attitude towards corruption;• organization of preventive measures to combat bribery and corruption;• ensuring compliance with anti-corruption documents. <p>5.2. The following are the main tasks of ABC Part:</p> <ul style="list-style-type: none">• improvement of the Bank’s anti-corruption activities;• prevention and combating corruption offenses in the Bank;• monitoring the effective functioning of	<p style="text-align: center;">3. Qo‘llanish doirasi</p> <p>Ushbu tartib barcha mijozlar, kontragentlar, rahbariyat, xodimlar, Bankning barcha faoliyat turlari va operatsiyalari, Bankning tarkibiy tuzilmalariga tatbiq qilinadi va “KDB Bank O‘zbekiston” AJ xodimlarining har kunlik faoliyatini boshqarish uchun mo‘ljallangan.</p> <p>Mazkur tartibdan ko‘zlangan maqsad Bank rahbariyati va xodimlarining poraxo‘rlik va korrupsiyaga qarshi kurash masalalari bilan shug‘ullanishdagi mas’uliyatlarini belgilash hamda noto‘g‘ri va noqonuniy xatti-harakatlar sodir etilishining oldini olishdan iborat.</p> <p style="text-align: center;">4. ABC bo‘limining maqsadlari, vazifalari va funksiyalari</p> <p>4.1. ABC bo‘limining asosiy maqsadlari:</p> <ul style="list-style-type: none">• korrupsiyaga qarshi kurash bo‘yicha “ISO 37001:2016” xalqaro standarti talablariga mos ravishda korrupsiyaga qarshi kurashish tizimini joriy etish va rivojlantirish;• korrupsiyaviy holatlarni barvaqt aniqlash va ularning sabab hamda shart-sharoitlarini bartaraf etish;• korrupsiyaviy xatti-harakatlar sodir etilishining oldini olish;• Bank tizimi xodimlarida korrupsiyaga nisbatan murosasiz munosabatni shakllantirish maqsadida ularning huquqiy ongi va madaniyatini oshirish;• korrupsiyaga qarshi profilaktik chora-tadbirlarni tashkil etish;• korrupsiyaga qarshi kurashish sohasidagi hujjatlar ijrosini ta‘minlashdan iborat. <p>4.2. Quyidagilar ABC bo‘limining asosiy vazifalari hisoblanadi:</p> <ul style="list-style-type: none">• Bankning korrupsiyaga qarshi kurashish bo‘yicha faoliyatini takomillashtirish;• Bankda korrupsiyaga oid huquqbuzarliklarni profilaktika qilish va ularga qarshi kurashish;
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<p>the Bank's anti-corruption system;</p> <ul style="list-style-type: none">• cooperation with other state bodies and organizations carrying out and participating in anti-corruption activities. <p>5.3. The main functions of ABC Part:</p> <ul style="list-style-type: none">• develops drafts of internal documents aimed at implementing measures to combat bribery and corruption;• assesses corruption and bribery risks;• analyzes complaints received through special communication channels on corruption risks and violations and ensures their consideration in accordance with the established procedure;• provides explanations and recommendations to the Bank's employees on anti-corruption issues;• analyzes the information on the results of the official inspections conducted on the facts of corruption in order to further improve the Bank's anti-corruption system;• participates in the development of the training program to improve the qualifications of Bank's employees in terms of anti-corruption standards;• controls the conduct of anti-bribery/corruption trainings for all Bank employees and their participation in them in accordance with training program;• monitors and controls compliance by employees with the current legislation of the Republic of Uzbekistan and internal documents and procedures on anti-bribery and corruption matters for preventing and combating bribery and corruption;• conducts inspections of the Bank's activities for compliance with its internal anti-bribery and corruption documents and procedures and international standards;• cooperates with law enforcement	<ul style="list-style-type: none">• Bankda korrupsiyaga qarshi kurashish tizimining samarali ishlashini ta'minlash va nazorat qilish;• korrupsiyaga qarshi kurashish bo'yicha faoliyatni amalga oshiruvchi hamda unda ishtirok etuvchi boshqa davlat organlari va tashkilotlari bilan hamkorlikni olib borish. <p>4.3. ABC bo'limining asosiy funksiyalari quyidagilarni o'z ichiga oladi:</p> <ul style="list-style-type: none">• korrupsiyaga qarshi kurashish bo'yicha chora-tadbirlarni amalga oshirishga qaratilgan ichki qoidalar loyihalarini ishlab chiqadi;• korrupsiyaviy va poraxo'rlik xavf-xatarlarini baholaydi;• maxsus axborot aloqa kanallari orqali korrupsiyaviy xavf-xatarlar va huquqbuzarliklar haqida kelib tushadigan murojaatlarni tahlil qiladi hamda ularni belgilangan tartibda ko'rib chiqilishini ta'minlaydi;• Bank xodimlariga korrupsiyaga qarshi kurashish masalalari bo'yicha tushuntirish va tavsiyalar beradi;• korrupsiyaga qarshi kurashish tizimini yanada takomillashtirish maqsadida Bankda korrupsiya faktlari yuzasidan o'tkazilgan xizmat tekshiruvlari natijalari haqidagi ma'lumotlarni tahlil qiladi;• Bank xodimlarining malakasini oshirish bo'yicha o'quv rejalarining korrupsiyaga qarshi standartlarga doir qismini ishlab chiqishda ishtirok etadi;• o'quv rejaga muvofiq, Bankning barcha xodimlari uchun korrupsiyaga qarshi kurashish bo'yicha treninglarning o'tkazilishini hamda ularda xodimlarning ishtirok etishini nazorat qiladi;• Bank tizimidagi xodimlar tomonidan korrupsiyaga qarshi kurashish sohasidagi O'zbekiston Respublikasining amaldagi qonunchiligiga va korrupsiyani oldini olish hamda unga qarshi kurashish bo'yicha ichki qoidalariga rioya qilinishini monitoring va nazorat qiladi;• Bank faoliyatining Bankni korrupsiyaga qarshi kurashish bo'yicha ichki qoidalariga hamda xalqaro standartlarga
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<p>authorities in the implementation of measure to eradicate corruption or investigate corruption crimes;</p> <ul style="list-style-type: none">• ABC Part also performs other functions in accordance with legislative acts.	<p>muvofiqi yuzasidan tekshiruvlar o'tkazadi;</p> <ul style="list-style-type: none">• korrupsiyaviy xatti-harakatlarni bartaraf qilish yoki korrupsiyaviy jinoyatlarni tergov qilish bo'yicha tadbirlarni amalga oshirishda huquqni muhofaza qiluvchi organlar bilan hamkorlik qiladi;• ABC bo'limi amaldagi qonun hujjatlariga muvofiq boshqa funksiyalarni ham amalga oshiradi.
<p style="text-align: center;">5. Duties and Responsibilities</p>	<p style="text-align: center;">5. Burch va mas'uliyat</p>
<p>6.1. <u>Bank's Management at all levels:</u></p> <ul style="list-style-type: none">• Is responsible for involvement in key decision-making and has the overall responsibility for the design and implementation of an anti-bribery and anti-corruption framework;• Sets "the tone from the top": creates an internal culture that is aware and responsive to the risks of anti-bribery and corruption;• Ensure that appropriate action is taken with respect to complaints, allegations and warnings;• Treat all complaints and reports confidentially.	<p>5.1. <u>Barcha darajadagi Bank rahbariyati:</u></p> <ul style="list-style-type: none">• Muhim qarorlarni qabul qilishda ishtirok etishga mas'uldir va poraxo'rlik hamda korrupsiyaga qarshi tizimni ishlab chiqish va amalga oshirish uchun umumiy ravishda javobgar sanaladi;• "Yuqoridan ohang" tizimini o'rnatadi: poraxo'rlik va korrupsiyaviy xavf-xatarlardan xabardor bo'lishga va reaksiya qilishga qaratilgan ichki madaniyatni shakllantiradi;• Shikoyatlar, arizalar va ogohlantirishlarga javoban tegishli choralar ko'rilishini ta'minlaydi;• Har bir shikoyat va hisobotlarni maxfiy ravishda o'rganib chiqadi.
<p>6.2. <u>Compliance Committee</u> Carries on tasks and functions set out in Regulation on Compliance Committee.</p>	<p>5.2. <u>Komplayns Qo'mitasi:</u> Komplayns Qo'mitasi to'g'risidagi Nizomda belgilangan vazifalar va funksiyalarni amalga oshiradi.</p>
<p>6.3. <u>Commission for prevention of corruption in the Bank</u> Carries on tasks and functions set out in Regulation on Commission for Prevention of Corruption.</p>	<p>5.3. <u>Bankda korrupsiyaning oldini olish komissiyasi</u> Korrupsiyaning oldini olish komissiyasi to'g'risidagi Nizomda belgilangan vazifalar va funksiyalarni amalga oshiradi.</p>
<p>6.4. <u>Head of Compliance Department:</u></p> <ul style="list-style-type: none">• Oversees the effective functioning of key components of Compliance Function;• Periodically reviews reports of Head of Anti-Bribery and Corruption Part (hereinafter referred to as Head of ABC Part) on anti-bribery and corruption potential problems/issues;	<p>5.4. <u>Komplayns boshqarmasining boshlig'i:</u></p> <ul style="list-style-type: none">• Komplayns funksiyasining asosiy tarkibiy qismlarining samarali ishlashini nazorat qilish;• Korrupsiyaga qarshi kurashish bo'limi boshlig'ining (keyingi o'rinlarda - ABC bo'limi boshlig'i) poraxo'rlik va korrupsiyaga qarshi potensial muammolar to'g'risidagi hisobotlarini

<ul style="list-style-type: none">• Monitors the efficiency, sufficiency and compliance of ABC Part activities;• Advice and support on risk and control issues to ABC Part in handling anti-bribery and corruption matters. <p>6.5. <u>Head of ABC Part shall:</u></p> <ul style="list-style-type: none">• Be responsible for antibribery and corruption risk assessments;• Report to management weaknesses identified in business processes that may allow bribery and corruption to take place;• Conduct investigation of any reported, suspected or actual cases of acts of bribery and corruption, involving Commission for prevention of corruption and Compliance Committee in aggravated cases;• Be responsible for training and informing staff members on anti-bribery and corruption matters;• Maintain an independent hot line indicated on Bank's official website;• Make proposals for improving Bank processes in order to reduce bribery and corruption risks. <p>Head of ABC Part is entitled to:</p> <ul style="list-style-type: none">✓ receive analytical materials, conclusions, statistical data and other information from the Bank employees on issues within their competence;✓ request and receive the necessary assistance from the Bank employees in the framework of their duties performance;✓ conduct internal inspections on corruption offenses identified in the activities of the Bank employees;✓ issue written instructions, orders and recommendations within the framework of the Bank's activities;	<p>vaqti-vaqti bilan ko'rib chiqish;</p> <ul style="list-style-type: none">• ABC bo'limi faoliyatining samaradorligi, etariligi va muvofiqligini nazorat qilish;• ABC bo'limi tomonidan poraxo'rlik va korrupsiyaga qarshi kurashishda tavakkalchilik hamda nazorat masalalari yuzasidan maslahat berish va qo'llab-quvvatlash. <p>5.5. <u>ABC bo'limi boshlig'i:</u></p> <ul style="list-style-type: none">• Poraxo'rlik va korrupsiyaviy xavf-xatarni baholash uchun javobgar hisoblanadi;• Poraxo'rlik va korrupsiyaga yo'l qo'yishi mumkin bo'lgan biznes jarayonlarda aniqlangan zaif nuqtalar haqida rahbariyatga xabar beradi;• Og'irlashtiruvchi holatlarda Korrupsiyaning oldini olish komissiyasi va Komplayns qo'mitasini jalb qilgan holda, poraxo'rlik va korrupsiya harakatlarining har qanday xabar qilingan, gumon qilingan yoki sodir etilgan holatlarini tekshiradi;• Xodimlarni poraxo'rlik va korrupsiyaga qarshi kurashish yuzasidan o'qitish va xabardor qilish uchun mas'ul sanaladi;• Bankning rasmiy veb-saytida ko'rsatilgan mustaqil ishonch telefoning ishlab turishini ta'minlaydi;• Korrupsiyaviy xavf-xatarni kamaytirish maqsadida Bank jarayonlarini yaxshilash bo'yicha takliflar kiritadi. <p>ABC bo'limi boshlig'ining huquqlari:</p> <ul style="list-style-type: none">✓ Bank xodimlaridan o'z vakolatiga kiruvchi masalalar bo'yicha tahliliy materiallar, xulosalar, statistik ma'lumotlar va boshqa ma'lumotlarni olish;✓ bank xodimlaridan o'z vazifalarini bajarishi doirasida zarur ko'makni so'rash va olish;✓ bank xodimlari faoliyatida aniqlangan korrupsiyaviy huquqbuzarliklar bo'yicha xizmat tekshiruvlari o'tkazish;✓ Bank faoliyati doirasida yozma ko'rsatmalar, buyruqlar va tavsiyalar berish;
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<p>✓ participation in anti-bribery/corruption meetings of the Bank;</p> <p>✓ conducting inspections, requesting documents, receiving written explanations from employees.</p> <p>6.6. <u>All Bank Employees shall:</u></p> <ul style="list-style-type: none">• Be responsible for the prevention and detection of possible bribery and corruption;• Be responsible for effective management of anti-bribery and corruption risks related to their fields of activity;• Report to Head of ABC Part any cases of actual, potential, suspected or attempted acts of bribery and corruption they become aware of, whether the act of bribery and corruption is offered, given or received. Also assist in investigations and comply with the relevant controls;• Complete trainings and assessments when they are required to do so by the Chairman of the Board or Line Manager. <p>6. Main risk areas for acts of bribery and corruption</p> <p>6.1. <u>Gifts and representative costs</u> In order to avoid the risk of being perceived as bribing or being bribed by accepting gifts from or giving gifts to customers and suppliers, Bank employees should strictly follow the “Human Resources and Code of Conduct Policy” of the Bank on matters related to gifts and representative costs.</p> <p>6.2. <u>Charity, sponsorship, donations</u> 6.2.1. In no case charitable contribution, sponsorship or donation can be used as a subterfuge for bribery and corruption. 6.2.2. The Bank does not offer charitable support and sponsorships in order to gain preferential treatment and commercial</p>	<p>✓ Bankning poraxoʻrlik/korrupsiyaga qarshi kurash masalalariga bagʻishlangan yigʻilishlarida ishtirok etish;</p> <p>✓ tekshiruvlar oʻtkazish, hujjatlarni soʻrab olish, xodimlardan yozma tushuntirishlar olish.</p> <p>5.6. <u>Bankning barcha xodimlari:</u></p> <ul style="list-style-type: none">• Roʻy berishi mumkin boʻlgan poraxoʻrlik va korrupsiya holatlarining oldini olish va aniqlash uchun masʼul sanaladilar;• Oʻz faoliyat sohalari bilan bogʻliq poraxoʻrlik va korrupsiyaviy xavf-xatarlariga qarshi kurashni samarali boshqarish uchun masʼul hisoblanadilar;• ABC boʻlimi boshligʻiga oʻzlari xabar topgan, xabar beruvchi xodim tomonidan yoki unga nisbatan sodir etilgan poraxoʻrlik va korrupsiya holatlari toʻgʻrisida aniq, potensial, gumon qilinayotgan yoki urinish sodir boʻlganligi holatlari yuzasidan xabar berishlari lozim. Shuningdek, tekshiruvlarda yordam berishlari va tegishli nazorat tadbirlariga rioya qilishlari zarur;• Boshqaruv raisi yoki tarmoq menejeri tomonidan talab qilinganda, treninglar va baholashlarni yakunlashlari lozim. <p>6. Poraxoʻrlik va korrupsiyaviy harakatlarning sodir etilishi xavf-xatarini keltirib chiqaruvchi asosiy omillar</p> <p>6.1. <u>Sovgʻalar va vakillik xarajatlari</u> Mijozlar va taʼminotchilardan sovgʻalar olish yoki ularga sovgʻalar berish vositasida poraxoʻrga aylanib qolish holatlarining oldini olish uchun, Bank xodimlari sovgʻalar va vakillik xarajatlari bilan bogʻliq masalalar yuzasidan Bankning “Xodimlar bilan ishlash va odob-axloq siyosati”ga qatʼiy rioya qilishlari lozim.</p> <p>6.2. <u>Xayriya, homiylik va hadya</u> 6.2.1. Hech bir holatda xayriya, homiylik mablagʻlari yoki hadyadan poraxoʻrlik va korrupsiyaviy omil sifatida foydalanish mumkin emas. 6.2.2. Bank imtiyozli munosabat hamda tijorat afzalliklariga erishish uchun xayriya va</p>
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<p>advantages.</p> <p>6.3. <u>Payments via intermediaries or on behalf of third parties</u> The Bank and its employees are prohibited to make any corrupt payments through any subsidiaries, agents, intermediaries, business partners, contractors or suppliers (individuals or organizations) of Bank or to make any payment to a third party where there is any reason to believe that all or a portion of the payment will go towards a bribe and corruption.</p> <p>6.4. <u>Facilitation payments</u> Facilitation payments are small bribes to Bank officials with a view to speeding up routine banking facilities to which the entity is already entitled. The Bank does not tolerate its employees or third parties in their relationship with the Bank, offering, promising, soliciting, demanding, giving or accepting any kind of facilitation payments to or from any third party. Any case of Facilitation payments must be reported to Head of ABC Part immediately.</p> <p>6.5. <u>Dealing with public officials</u> Dealing with public officials poses a particularly high risk in relation to bribery and corruption. The provision of money or anything else of value, no matter how small, to any public official for the purpose of influencing them in their official capacity is prohibited. The Bank refrains from paying any expenses for public servants and their close relatives (or in their interests) in order to obtain commercial advantages in specific projects of the Bank and its</p>	<p>homiylilikni taklif qilmaydi.</p> <p>6.3. <u>Vositachilar orqali yoxud uchinchi shaxslar manfaatlarini ko'zlab amalga oshiriladigan to'lovlar</u> Bank va uning xodimlariga har qanday sho'ba korxonalar, agentlar, vositachilar, biznes hamkorlar, shartnomalar bo'yicha hamkorlar yoki ta'minotchilar (jismoniy shaxslar yoxud tashkilotlar) orqali har qanday korrupsiyaviy to'lovlarni amalga oshirish yoki to'lovning hammasi yoki bir qismi pora va korrupsiyaviy holatni vujudga keltirishiga ishongan holda uchinchi shaxs nomiga har qanday to'lovni amalga oshirish taqiqlanadi.</p> <p>6.4. <u>Biron-bir masalaning hal qilinishini osonlashtirishga qaratilgan to'lovlar</u> Bunday to'lovlar Bank mansabdor shaxslariga Bank xizmatlarini ko'rsatishga doir biron-bir kundalik jarayonni tezlashtirish maqsadida, holbuki mazkur mansabdor shaxslar shundoq ham qayd etilgan masalalarni hal etish vakolatiga ega bo'lgan vaziyatda beriladigan kichik pora hisoblanadi. Bank o'z xodimlarining yoki uchinchi shaxslarning Bank bilan munosabatlarida, shu jumladan uchinchi shaxsga yoki uchinchi shaxs tomonidan bunday to'lovlarni taklif qilish, va'da berish, so'rash hamda talab qilib olish holatlariga yo'l qo'yilishiga qarshidir. Yugorida qayd etilgan to'lovlarga aloqador har qanday holat yuzasidan darhol ABC bo'limi boshlig'iga xabar berilishi lozim.</p> <p>6.5. <u>Mansabdor shaxslar bilan munosabatlar</u> Mansabdor shaxslar bilan munosabatlarga kirishish yuqori darajadagi poraxo'rlik va korrupsiyaviy xavf-xatarni tug'diradi. Har qanday mansabdor shaxsga o'z lavozimiga ta'sir o'tkazish maqsadida pul yoki boshqa biron-bir qimmatbaho narsa taqdim qilish, uning hajmidan qat'i nazar taqiqlanadi. Bank yoki uning filiallarining alohida loyihalarida tijorat afzalliklariga erishishi maqsadida Bank davlat xizmatchilari va ularning yaqin qarindoshlari uchun (yoki</p>
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branches, including expenses for transportation, accommodation, food, entertainment, PR campaigns, or their receipt at the expense of the Bank.

6.6. Involvement in political activities

The Bank does not make contributions to political parties, organizations and movements in order to obtain commercial advantages in specific projects of the Bank and its branches.

6.7. Conflict of interest

The Bank employees must avoid situations when their personal interest could conflict with their professional obligations or duties or contradict the Bank's clients' interests.

If the Bank employees are aware of any circumstances which they think may give rise to a conflict of any kind, or if they become aware of information which places them in difficulty in carrying out their function they must handle as per the "Policy for the prevention and management of Conflicts of Interest" which all Employees shall strictly follow.

6.8. Employment related risks

Bank's prohibition against bribery and corruption includes that the Bank's employee must not offer or provide employment opportunities, whether paid or unpaid, permanent or temporary, as an inducement to anyone to act improperly to obtain or retain an advantage in business.

No offers of employment may be made to any Bank customer or business partner or to any civil servant or government official who might be associated with the Bank's business or operations except through the Bank's normal and competitively-based recruitment and hiring processes.

Due diligence into the bribery risk associated with employing a person must be completed prior to prospective employees commencing employment, including graduate or vocational placements in accordance with the "Human resources and Code of Conduct

ularning manfaatlarini ko'zlab) har qanday xarajatlarni amalga oshirilishiga, shu jumladan transport, turar-joy, ovqatlanish, ko'ngil ochish, piar kampaniyalarni Bank hisobidan qoplab berilishiga yo'l qo'ymaydi.

6.6. Siyosiy faoliyatga jalb qilish

Bank va uning filiallarining alohida loyihalarida tijorat afzalliklariga erishishi maqsadida Bank siyosiy partiyalar, tashkilotlar va harakatlarga o'z hissasini qo'shmaydi.

6.7. Manfaatlar to'qnashuvi

Bank xodimlari o'z shaxsiy manfaatlarining lavozim majburiyatlari bilan to'qnashuviga yoki Bank mijozlarining manfaatlariga zid bo'lishiga yo'l qo'ymasliklari lozim.

Agar Bank xodimlari ularning fikricha har qanday turdagi mojaroni keltirib chiqarishi mumkin bo'lgan har qanday holatlardan yoxud o'z vazifalarini bajarishda qiyinchiliklarga sabab bo'lishi mumkin bo'lgan ma'lumotlardan xabardor bo'lsalar, ular barcha xodimlar qat'iy rioya qilishi lozim bo'lgan "Manfaatlar to'qnashuvining oldini olish va bartaraf etish siyosati"ga amal qilishlari kerak.

6.8. Ish faoliyatini olib borish bilan bog'liq xavf-xatarlar

Bankda poraxo'rlik va korrupsiyaviy xatti-harakatlarni sodir etishning taqiqlanishi Bank xodimi tomonidan ishga qabul qilish bilan bog'liq qulayliklar biron-bir shaxsga taklif yoxud taqdim etilishi mumkin emasligini anglatadi. Bunday taklif yoki taqdim qilish qandaydir to'lov evaziga yoki hech qanday to'lovsiz, doimiy yoxud vaqtinchalik muddatga har qanday shaxsni nomaqbul harakat sodir etishga jalb qilish yoxud biznes manfaatlarini qo'lga kiritish yoki saqlab qolishga qaratilgan bo'lishi mumkin.

Bankning ish faoliyati yoki operatsiyalariga aloqador bo'lgan har qanday mijozga, biznes hamkorga yoki mansabdor shaxslarga Bankka ishga qabul qilish taklif etilishiga yo'l qo'yilmaydi. Bank tomonidan odatdagi o'rnatilgan tartibda hamda sog'lom raqobatga asoslangan ishga qabul qilish jarayonlari bundan mustasno.

<p>policy”.</p> <p>6.9. <u>“Red flag” situations</u> “Red flag” - a circumstance or fact that acts as a warning signal and suggests an increased risk of bribery and corruption. The Bank employees should be aware of “Red flags” and, where they are seen, should be alert to the potentially increased anti-bribery/anti-corruption risks. Any transaction that appears questionable and/or has no obvious rationale or explanation should be considered as a potential “Red flag” and must be reported to Head of ABC Part for further investigation and advice. Further examples of “Red flags” are set out below:</p> <ul style="list-style-type: none"> ✓ not following the Bank’s policies and procedures; ✓ an unusually generous gift or lavish hospitality are offered by a third party; ✓ payments made through third party countries or to offshore accounts; ✓ request for non-standard terms of the contract; ✓ payments made without compliance with internal controls; ✓ use of significant amounts of cash; ✓ book-keeping that is not transparent or is not supported by relevant documents. <p>This list is not exhaustive and all employees should be alert to other indicators that may raise a suspicion of bribery and corrupt activity.</p>	<p>Shaxsni ishga qabul qilishda poraxoʻrlik xavf-xataridan lozim darajada tekshirish ishga qabul qilish yoki lavozimga tayinlashdan avval “Xodimlar bilan ishlash va odob-axloq siyosatiga” muvofiq amalga oshirilishi kerak.</p> <p>6.9. <u>“Qizil bayroq” holatlari</u> “Qizil bayroq” xavf-xatardan ogohlantirishga qaratilgan ishora sifatida sodir etiladigan harakat boʻlib, aniq bir holatni yoki poraxoʻrlik va korrupsiyaviy xavf-xatarning ortganligini anglatadi. Bank xodimlari “Qizil bayroq”lardan ogoh boʻlishlari va bunday holatlarni payqagan taqdirda poraxoʻrlik/korrupsiyaviy xavf-xatarning ortganligi toʻgʻrisida ABC boʻlimi boshligʻini oʻrnatilgan tartibda ogohlantirishlari kerak. Shubhali koʻringan va/yoki ochiq-oydin izohi mavjud boʻlmagan har qanday tranzaksiya potensial “Qizil bayroq” sifatida qaralishi va bu haqda navbatdagi tekshiruv hamda maslahatlashuvni amalga oshirishi uchun ABC boʻlimining boshligʻi xabardor qilinishi darkor. “Qizil bayroqlar”ga navbatdagi misollar quyidagilardan iborat:</p> <ul style="list-style-type: none"> ✓ Bank siyosati va ichki qoidalariga rioya qilmaslik; ✓ uchinchi shaxs tomonidan noodatiy qimmatbaho sovgʻa yoki hashamatli mehmondoʻstlikning taklif etilishi; ✓ uchinchi shaxs sanalgan mamlakatlar orqali yoxud ofshor hisobvaraqlar nomiga toʻlovlar amalga oshirilishi; ✓ shartnomaga nostandart shartlarni kiritishning soʻralishi; ✓ ichki nazorat qoidalariga rioya qilinmagan holda toʻlovlarning amalga oshirilishi; ✓ katta miqdordagi naqd pul mablagʻlaridan foydalanish; ✓ shaffof boʻlmagan yoxud tegishli hujjatlar bilan tasdiqlanmagan buxgalteriyaning yuritilishi. <p>Yuqorida keltirilgan roʻyxat toʻliq emas boʻlib, barcha xodimlar poraxoʻrlik va korrupsiyaviy faoliyatga yuz berayotganligiga shubha tugʻdirishi mumkin boʻlgan boshqa alomatlardan ham ogoh</p>
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<p>7. Measures and defences to combat bribery and corruption</p> <p>7.1. <u>Tone from the Top</u> The Top Management of the Bank sets the “Tone from the top”: creates an internal corporate culture that is against all bribery and corruption practices, which includes the framework for implementation in regards to observing and upholding the Bank’s zero tolerance position on corruption and bribery.</p> <p>7.2. <u>Risk assessment</u> The Bank conducts an assessment of bribery and corruption risks on an annual basis. Risk assessment is carried out by the ABC Part in accordance with the requirements of the national legislation and international standards.</p> <p>7.2.1. The procedure for conducting an assessment of bribery and corruption risks is as follows:</p> <ul style="list-style-type: none">• Present the Bank's activities in the form of separate business processes, in each of which to highlight the constituent elements (sub-processes);• Identify «critical points» - for each business process, identify those elements (sub-processes) where corruption offenses are most likely to arise;• For each sub-process whose implementation involves a risk of bribery and corruption, draw up a description of possible bribery and corruption offenses, including:<ul style="list-style-type: none">✓ description of the benefit or advantage, which may be obtained by the Bank or its individual employees when committing the corruption offense;✓ positions in the Bank that are “key” for committing a corruption offense - the participation of which Bank officials is necessary to make the committing of a bribery and corruption offense possible;	<p>bo'lishlari zarur.</p> <p>7. Poraxo'rlilik va korrupsiyaga qarshi kurashish choralari va himoya vositalari</p> <p>7.1. <u>Yuqoridan ohang</u> Bankning yuqori rahbariyati “Yuqoridan ohang”ni o'rnatgan holda, har qanday poraxo'rlilik va korrupsiyaga nisbatan murosasiz bo'lgan ichki korporativ madaniyatni shakllantirib, bu o'z navbatida Bank ish faoliyatiga korrupsiya va poraxo'rlilik mutlaqo qarshilik yondashuvining kuzatilishi hamda amal qilinishini o'z ichiga oladi.</p> <p>7.2. <u>Xavf-xatarlarni baholash</u> Bank poraxo'rlilik va korrupsiyaviy xavf-xatarni yillik asosda baholab borilishini ta'minlaydi. Xavf-xatarlarni baholash ABC bo'limi tomonidan amaldagi milliy qonunchilik va xalqaro standartlar talablariga muvofiq amalga oshiriladi.</p> <p>7.2.1. Poraxo'rlilik va korrupsiyaviy xavf-xatarning baholanishi quyidagi tartibda amalga oshiriladi:</p> <ul style="list-style-type: none">• Bankning faoliyatini alohida biznes-jarayonlar shaklida taqdim etish, ularning har biridagi tarkibiy qismlarni (ichki jarayonlarni) yoritib berish;• «Zaif nuqtalarni» aniqlash - har bir biznes jarayonda korrupsiyaga doir huquqbuzarliklar yuzaga kelish ehtimoli yuqori bo'lgan tarkibiy qismlarni (ichki jarayonlarni) aniqlash;• Tatbiq etilishi poraxo'rlilik va korrupsiyaviy xavf-xatarni yuzaga keltiradigan har bir ichki jarayonga doir sodir etilishi mumkin bo'lgan poraxo'rlilik va korrupsiyaga oid huquqbuzarliklarni tavsiflash, shu jumladan:<ul style="list-style-type: none">✓ korrupsiyaga doir huquqbuzarlikning sodir etilishi natijasida Bank yoki uning alohida xodimlari tomonidan olinishi mumkin bo'lgan daromad yoxud imtiyozlarning tavsifi;✓ Bankdagi korrupsiyaga doir huquqbuzarlik sodir etishi mumkin bo'lgan “muhim ahamiyatga ega” lavozimlar - poraxo'rlilik va
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<p>✓ potential forms of bribery and corruption payments.</p> <ul style="list-style-type: none">• Evaluation and processing of any incoming information about the facts of bribery and corruption offenses or any cases of contacting employees with the aim of inducing them to commit bribery and corruption offences;• On the basis of the analysis, prepare a consolidated description of the «critical points» and possible bribery and corruption offenses. <p>7.2.2. Measures to eliminate or minimize bribery and corruption risks:</p> <ul style="list-style-type: none">✓ detailed regulation of the method and time-frame of actions by an employee at the «critical point»;✓ redistribution of functions among Bank staff;✓ transparency of transactions and disclosure of information;✓ avoidance of conflicts of interest;✓ review of the Bank's internal documents, procedures and projects for the presence of corruption factors within their content;✓ providing protective measures to the Bank's employees in the case of the report of conflict of interest in the Bank or bribery and corruption action;✓ mandatory training and testing of staff for knowledge and understanding of the basic requirements in the field of anti-bribery and corruption. <p>7.2.3. During the assessment of bribery and corruption risks, the Head of ABC Part may request the necessary documents from other departments and involve other employees of the Bank, as well as independent experts or specialists, with the prior consent of the Bank's management.</p> <p>7.2.4. Monitoring and Report</p> <p>The Monitoring of bribery and corruption risks is carried out by the ABC Part by collecting information on signs and facts of bribery and corruption and investigation of bribery and corrupt practices of the Bank's employees.</p>	<p>korrupsiyaga doir huquqbuzarlik sodir etilishi uchun ishtiroki zarur bo'lgan Bank mansabdor shaxslari;</p> <ul style="list-style-type: none">✓ poraxo'rlik va korrupsiyaga doir to'lovlarning potentsial shakllari.• Poraxo'rlik va korrupsiyaga doir huquqbuzarliklar haqida yoxud xodimlarni poraxo'rlik va korrupsiyaga doir huquqbuzarliklarni sodir etishga undovchi harakatlarga aralashib qolganligi holatlari yuzasidan kelib tushgan har qanday ma'lumotlarga baho berish va qayta ishlash;• Tahlil asosida «zaif nuqtalar» va sodir etilishi mumkin bo'lgan poraxo'rlik va korrupsiyaga doir huquqbuzarlik yuzasidan konsolidatsiyalashgan tavsifnoma tayyorlash. <p>7.2.2. Poraxo'rlik va korrupsiyaviy xavf-xatarni bartaraf etish yoki kamaytirishga qaratilgan chora-tadbirlar:</p> <ul style="list-style-type: none">✓ «zaif nuqtada»gi xodimning harakatlari uslubi va ish vaqtini batafsil tartibga solish;✓ Bank xodimlari o'rtasida funksiyalarni qayta taqsimlash;✓ operatsiyalarning shaffofligi va ma'lumotlarning oshkor qilinishi;✓ manfaatlar to'qnashuviga yo'l qo'ymaslik;✓ Bankning ichki qoidalari, tartiblari va loyihalari mazmunini korrupsiyaviy omillarning mavjudligi nuqtai-nazaridan ko'rib chiqish;✓ Bankdagi manfaatlar to'qnashuvi yoki poraxo'rlik va korrupsiyaga doir harakati to'g'risida xabar qilingan taqdirda, Bank xodimlarini himoya qilish choralarini ko'rish;✓ xodimlarni poraxo'rlik va korrupsiyaga qarshi kurashish sohasidagi bilimi va asosiy talablarni tushunishi uchun majburiy o'qitish va sinovdan o'tkazish. <p>7.2.3. Poraxo'rlik va korrupsiyaviy xavf-xatarni baholash davomida ABC bo'limi boshlig'i boshqa boshqarmalardan kerakli hujjatlarni so'rab olish hamda Bankning boshqa xodimlarini jalb qilish, shuningdek</p>
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ABC Part which became aware of facts of violations in anti-bribery and corruption field should convey such information to the Compliance Committee, Chairman of the Management Board or if necessary to the Supervisory Board of the Bank.

Head of ABC Part submits a report on the results of monitoring bribery and corruption risks in the Bank's activities to the line manager – Head of Compliance Department for review and further submission to the Chairman of the Management Board and Compliance Committee on a regular basis every calendar year.

7.3. Due diligence

The Bank performs due diligence with respect to its clients, agents, contractors and suppliers in order to minimize the risk of involvement in acts of bribery or corruption.

The counterparty's due diligence procedure is carried out by the Compliance Department according to established procedure.

7.4. Training and awareness

The ABC Part shall provide appropriate mandatory anti-bribery/corruption training and post-training assessment upon recruitment and on a regular basis to all relevant employees to make them aware of the types of bribery and corruption, the risks of engaging in bribery, how they may report bribery and corruption and to maintain the ethical standards the Bank is committed to.

Bank rahbariyatining oldindan roziligini olgan holda mustaqil ekspertlar yoki mutaxassislarni jalb qilishi mumkin.

7.2.4. Monitoring va Hisobot

Poraxo'rlik va korrupsiyaviy xavf-xatarlar bo'yicha monitoring olib borish ABC bo'limi tomonidan imzolar hamda poraxo'rlik va korrupsiya holatlari to'g'risida ma'lumotlar to'plash hamda Bank xodimlarining poraxo'rlik va korrupsiyaga doir amaliyotlarini tekshirish vositasida amalga oshiriladi.

Poraxo'rlik va korrupsiyaga qarshi kurashish sohasidagi huquqbuzarlik holatlaridan xabardor bo'lgan ABC bo'limi mazkur ma'lumotlarni Komplayns qo'mitasiga, Boshqaruv raisiga yoki zarur bo'lganda Bank Kuzatuv kengashiga yetkazishi lozim.

ABC bo'limi boshlig'i Bank faoliyatidagi poraxo'rlik va korrupsiyaviy xavf-xatarlar bo'yicha olib borilgan monitoring natijalari to'g'risidagi hisobotni muntazam ravishda har kalendar yilda ko'rib chiqish uchun tarmoq menejeri - Komplayns boshqarmasi boshlig'iga hamda navbatdagi bo'ysunuv tartibida Boshqaruv raisiga va Komplayns qo'mitasiga taqdim qilib boradi.

7.3. Lozim darajada tekshirish

Poraxo'rlik yoki korrupsiyaviy harakatlarga jalb qilish xavf-xatarlarini minimallashtirish maqsadida, Bank o'z mijozlari, agentlari, shartnomalar bo'yicha hamkorlari va ta'minotchilariga nisbatan lozim darajada tekshirishni amalga oshiradi.

Kontragentga nisbatan lozim darajada tekshirish Komplayns boshqarmasi tomonidan o'rnatilgan tartibda amalga oshiriladi.

7.4. O'qitish va ogohlik

Bankka xodimlarni qabul qilish mobaynida hamda barcha tegishli xodimlarga doimiy ravishda ABC bo'limi tomonidan poraxo'rlik va korrupsiyaga qarshi kurashish, poraxo'rlik va korrupsiyaning barcha turlaridan ogoh bo'lish, poraxo'rlikka jalb qilish xavf-xatarlari, poraxo'rlik va korrupsiya haqida xabar berish va Bankning axloqiy me'yorlariga amal qilish yuzasidan tegishli majburiy o'qitish va o'qitishdan keyingi baho

The Head of ABC Part keeps training material and Bank employees' knowledge up to date.

7.5. Whistleblowing, investigations, protection to whistleblower

Whistleblowing - is a process of reporting on the basis of reasonable belief on attempted, suspected or actual bribery and corruption.

An employee, client, counterparty of the Bank, another person, upon detection of actions, inactions, suggestions from other employees, counterparties, other persons that can be regarded as involvement of the Bank and its employees in any possible act of bribery or corruption may report this to the Bank through the following communication channels:

- ✓ hotline: + 998 78 120-28-71;
- ✓ e-mail: commission@kdb.uz;
- ✓ to complete an anonymous questionnaire on the official website of the Bank in the section «Anti-corruption»:
<https://kdb.uz/ru/interactive-services/surveys-question>
- ✓ anonymous box.

Registration of all bribery and corruption whistleblowing reports is carried out by Head of ABC Part on the day of its receipt in electronic Register of notifications (Appendix No.1).

The information contained in the whistleblowing report shall be verified by Head of ABC Part within 10 working days of the registration of the notice. If necessary, the period may be extended, but not more than up to 30 calendar days from the date of registration of the notice.

Head of ABC Part is entitled to request and receive from employees of structural units and officials of the Bank information and documents (including written explanations) necessary for the verification of the information contained in whistleblowing reports.

Based on the results of a preliminary investigation, Head of ABC Part makes

berish ishlari amalga oshiriladi.

ABC bo'limi boshlig'i o'quv materiallari va Bank xodimlarining bilimlarini zamonaviy talablarga mos ravishda takomillashtirib boradi.

7.5. Fosh qilish, tekshiruvlar va xabardor qiluvchini himoya qilish

Fosh qiluvchi xabarlarni taqdim qilish - bu poraxo'rlik va korrupsiyaga urinish, gumon qilinish yoki sodir etilgan huquqbuzarlik to'g'risida hisobot berish jarayoni.

Bank xodimi, mijozi, kontragenti yoki boshqa shaxs Bankning boshqa xodimlari, kontragentlari va boshqa shaxslar tomonidan Bank va uning xodimlarini har qanday poraxo'rlik yoki korrupsiyaviy harakatlarga jalb qilish sifatida baholanishi mumkin bo'lgan harakat, harakatsizlik sodir etilganligi yoxud bunga taklif bildirilganligi haqida quyidagi aloqa kanallari orqali Bankka xabar berishlari mumkin:

- ✓ ishonch telefoni: + 998 78 120-28-71;
- ✓ elektron pochta: commission@kdb.uz;
- ✓ Bankning rasmiy veb-saytida «Korrupsiyaga qarshi kurashish» bo'limida anonim anketani to'ldirish:
<https://kdb.uz/ru/interactive-services/surveys-question>

- ✓ anonim xabarlar qutisi.

Poraxo'rlik va korrupsiya haqidagi barcha fosh qiluvchi xabarlarni ro'yxatga olish ABC bo'limi boshlig'i tomonidan elektron xabarnomalar ro'yxatiga (1-ilova) ushbu xabar kelib tushgan kunidayoq kiritish orqali amalga oshiriladi.

Fosh qiluvchi xabarlar to'g'risidagi hisobotda aks etgan ma'lumotlar ABC bo'limi boshlig'i tomonidan xabarnoma ro'yxatga olingan paytdan boshlab 10 ish kuni mobaynida tekshirilishi lozim. Zarur hollarda, ushbu muddat xabarnoma ro'yxatga olingan paytdan boshlab 30 kalendar kundan ortiq bo'lmagan muddatga uzaytirilishi mumkin.

ABC bo'limi boshlig'i Bankning tarkibiy tuzilmalari xodimlari va mansabdor shaxslaridan, fosh qiluvchi xabarlar to'g'risidagi hisobotda qayd etilgan ma'lumotlarni tekshirish uchun zarur bo'lgan ma'lumotlarni hamda hujjatlarni (shu

<p>one of the following decisions:</p> <ul style="list-style-type: none"> ✓ close the proceedings in case of non-confirmation of the facts stated in the whistleblowing report; ✓ close the proceedings if the information provided does not contain factual data that can be verified; ✓ in case of confirmation of the facts of the bribery and corruption offense the conclusion with the attachment of the investigation materials is submitted for the review to the line manager - Head of Compliance Department with further submission to Compliance Committee for a decision-making. <p>The whistleblower is provided with information on the results of the investigation within 30 calendar days from the date of contacting the Bank.</p> <p>ABC Part will liaise with external parties including law enforcement authorities and make reports to those authorities if considered necessary.</p> <p>By keeping the whistleblowing reports strictly confidential, whistleblowers are protected from being subject to any discrimination or unfair treatment in relation to their report.</p> <p>No employee of the Bank will be subject to sanctions if he reported the alleged fact of bribery and corruption, if he refused to give or receive a bribe, if he refused to mediate in giving or in receiving a bribe.</p> <p>7.6. <u>Record keeping</u></p> <p>7.6.1. All financial transactions must be</p>	<p>jumladan yozma tushuntirish xatlarini ham) so‘rab olishga haqli.</p> <p>Dastlabki tekshiruv natijalariga ko‘ra ABC bo‘limi boshlig‘i quyidagi qarorlardan birini qabul qiladi:</p> <ul style="list-style-type: none"> ✓ fosh qiluvchi xabarlar to‘g‘risidagi hisobotda qayd etilgan ma‘lumotlar o‘z tasdig‘ini topmagan taqdirda, mazkur holat yuzasidan ish yuritishni tamomlash; ✓ taqdim etilgan xabarnomada tasdiqlanishi mumkin bo‘lgan aniq ma‘lumotlar ko‘rsatilmagan taqdirda, mazkur holat yuzasidan ish yuritishni tamomlash; ✓ poraxo‘rlik va korrupsiyaviy huquqbuzarlik holatlari o‘z tasdig‘ini topgan taqdirda, xulosa va ilovadagi tekshiruv materiallarini ko‘rib chiqish uchun tarmoq menejeri bo‘lmish Komplayns boshqarmasi boshlig‘iga, so‘ngra bo‘ysunuv tartibida Komplayns qo‘mitasiga holat yuzasidan qaror qabul qilish uchun taqdim etiladi. <p>Bankka fosh qiluvchi ma‘lumotlar bilan murojaat qilgan shaxs, mazkur murojaat sanasidan boshlab 30 kalendar kun ichida tekshiruv natijalari yuzasidan xabardor qilinadi.</p> <p>ABC bo‘limi tashqi tomonlar, shu jumladan huquqni muhofaza qilish idoralari bilan aloqalarni amalga oshiradi va zarur hollarda, mazkur idoralarga hisobot taqdim qilib boradi.</p> <p>Fosh qiluvchi xabarlar to‘g‘risidagi hisobot qat‘iyan maxfiy tutgan holda, qayd etilgan fosh qiluvchi xabarlarni taqdim qilgan shaxslar har qanday diskriminatsiya hamda adolatsiz munosabatdan ximoyalanganlar.</p> <p>Bankning har qanday xodimi, agar poraxo‘rlik va korrupsiyaviy holatlar to‘g‘risida xabar bergan, pora berish yoki pora olishdan bosh tortgan, shuningdek pora berish yoki pora olishda vositachilik qilishni rad qilgan bo‘lsa, bunday xodimga nisbatan o‘zi shubha ostiga olinayotgan poraxo‘rlik va korrupsiyaviy holat uchun sanksiyalar qo‘llanilmaydi.</p> <p>7.6. <u>Yozuvlarni yuritish</u></p> <p>7.6.1. Barcha moliyaviy operatsiyalar aniq,</p>
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<p>accurately, correctly and with a sufficient level of detail reflected in the accounting of the Bank, based on true and reliable data, documented and available for verification.</p> <p>7.6.2. Misrepresentation or falsification of the Bank's financial statements is strictly prohibited and regarded as fraud.</p> <p>8. Periodic review of procedure and continuous improvement</p> <p>8.1. The procedure is subject to timely review of its suitability, acceptability, efficiency, based on the results of audits, as well as updating in cases of changes in anti-corruption legislation, changes in the Bank's internal approaches to anti-corruption issues, adjustments by Head of ABC Part in coordination with Legal Department.</p> <p>8.2. ABC Part is responsible for continuous improvement of the procedure by assessment, reflection any changes in applicable laws and the anti-bribery compliance functions in accordance with the ISO 37001:2016.</p>	<p>to'g'ri va Bankning buxgalteriya hisobida aks ettirilgan etarlicha tafsilotlar darajasida, haqiqiy va ishonchli ma'lumotlarga asoslanib hujjatlashtirilgan va tekshirish uchun mavjud bo'lishi kerak.</p> <p>7.6.2. Bank moliyaviy hisobotini noto'g'ri taqdim etish yoki qalbakilashtirish qat'iy man etiladi va firibgarlik sanaladi.</p> <p>8. Mazkur tartibni vaqti-vaqti bilan ko'rib chiqish va doimiy takomillashtirib borish</p> <p>8.1. Amalga oshirilgan tekshiruvlar natijalariga ko'ra, ushbu tartib muvofiqlik va maqbullik, samaradorlik nuqtai nazaridan o'z vaqtida ko'rib chiqilishi, shuningdek korrupsiyaga qarshi kurashish sohasidagi qonunchilikka, Bankning korrupsiyaga qarshi kurashish masalalariga ichki yondashuvlarining o'zgarishlariga asosan, ABC bo'limi boshlig'i Yuridik boshqarma bilan kelishilgan holda yangilanib borishi lozim.</p> <p>8.2. ISO 37001:2016 standartlariga muvofiq, korrupsiya va poraxo'rlikka qarshi kurash sohasidagi qonun hujjatlari va nazorat funksiyalaridagi har qanday o'zgarishlarni aniqlab borish hamda aks ettirish orqali mazkur tartibning takomillashtirib borilishi uchun ABC bo'limi mas'ul hisoblanadi.</p>
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Register of notifications

Registration number	Date and time of registration of the notification	Full name, position of the person who submitted the notification	The content of the notification	Information about the verification results	Information about the decision	Full name of the person, registering the notification	Remarks
1	2	3	4	5	6	7	8

LEGAL OPINION

YURIDIK XULOSA

Legal review carried out by Yuridik ekspertiza o'tkazdi	Legal department / Yuridik boshqarma
The title of the Internal Act subject to legal review Yuridik ekspertiza qilingan ichki nizom nomi	<i>Procedure on Combating Bribery and Corruption</i>
Legal acts applied in the process of legal review	<i>Poraxo'rlik va Korrupsiyaga Qarshi Kurashish Tartibi</i>
Yuridik ekspertiza jarayonida qo'llanilgan normativ-huquqiy hujjatlar	<ol style="list-style-type: none"> 1. Law "On banks and banking activity" / "Banklar va bank faoliyati to'g'risida"gi Qonun; 2. Law "On Combating Corruption" / "Korrupsiyaga qarshi kurashish to'g'risida"gi Qonun; 3. Decree of the President of the Republic of Uzbekistan "On additional measures on improvement of the anti-corruption system in the Republic of Uzbekistan" #DP-6013 dd 29.06.2020/ O'zbekiston Respublikasi Prezidentining 29.06.2020y. PF-6013-son "O'zbekiston Respublikasida korrupsiyaga qarshi kurashish tizimini takomillashtirish bo'yicha qo'shimcha chora-tadbirlar to'g'risida"gi Farmoni; 4. "Regulation on requirements of the Central Bank on internal acts of commercial banks" registered by the Ministry of Justice #916 dated 05.04.2000 / "Markaziy Bank tomonidan tijorat banklarining ichki me'yoriy hujjatlariga qo'yiladigan talablar to'g'risida"gi Nizom (Adliya vazirligida 05.04.2000 y. 916-son bilan ro'yxatga olingan).

This document sets out *Procedure on Combating Bribery and Corruption* of the Bank. The Internal Act is in compliance with the applicable laws of the Republic of Uzbekistan, decrees and resolutions of the President of the Republic of Uzbekistan, resolutions of the Cabinet of Ministers, legal and regulatory instruments of the Central Bank and the requirements of the Bank's Charter.

Ushbu Hujjat Bankning *Poraxo'rlik va Korrupsiyaga Qarshi Kurashish Tartibini* aks ettiradi.



Mazkur Hujjat O'zbekiston Respublikasining amaldagi qonunlari, O'zbekiston Respublikasi Prezidentining farmonlari va qarorlari, Vazirlar Maxkamasining qarorlari, Markaziy Bankning normativ-huquqiy hujjatlari va Bank Ustavining talablariga muvofiq keladi.

Sanjar Rasulov
Senior legal adviser / Bosh yurist
Legal department/Yuridik Boshqarma
"KDB Bank Uzbekistan" JSC



Gayrat Rakhmanberdiyev
Head of Department /
Legal department/Yuridik Boshqarma
"KDB Bank Uzbekistan" JSC



MB Protocol	IMB/LGD/HO/21/70	27.12.2021	
On consideration of the internal acts of the Bank / Bankning ichki me'yoriy hujjatlarini ko'rib chiqish			
APPROVED By			
Saydakhmedov Saydmakhmud	Deputy Chairman	Rais O'rinbosari	
Heung Sang Kim	General Director	Bosh Direktor	
MinSu Park	Managing Director	Boshqaruvchi Direktor	
Hyun Seok Kim	Executive Director	Ijrochi Direktor	김현석
Ashrafkhanov Bobir	Executive Director	Ijrochi Direktor	Vacation
Rakhmanberdiev Gayrat	Head of Legal	Yuridik Boshqarmasi Boshlig'i	
Juraev Abrorjon	Chief Accountant	Bosh hisobchi	
PREPARED By			
Rasulov Sanjar	Senior Legal Adviser	Bosh Huquqshunos Maslahatchi	

**PROTOCOL OF THE MANAGEMENT BOARD MEETING
BOSHQARUV MAJLISI BAYONNOMASI**

Time / Vaqti: 10:00

Place / Joyi: 3, Bukhoro Street, Tashkent / Toshkent shahri,
Buxoro ko'chasi, 3

AGENDA / KUN TARTIBI:

On consideration of the internal acts of the Bank /
Bankning ichki me'yoriy hujjatlarini ko'rib chiqish

As per decision of the Bank's Internal Acts Review Committee #IBM/LGD/HO/21/69 dated December 21, 2021, it is proposed to submit the below listed internal acts for approval by the governing bodies of the Bank. Based on the abovementioned decision, the Management Board

HAS DECIDED:

1. To agree with the following internal acts and submit them to the Supervisory Board for approval:
 - Credit Policy (revised);
 - Accounting Policy (revised);
 - Risk Management Regulation (revised).

2. To approve the following internal acts:
 - Procedure on Combating Bribery and Corruption (new).

3. To entrust the Planning Department to take necessary actions to submit the duly approved internal acts to the Central Bank.

Bank Ichki me'yoriy hujjatlarni ko'rib chiqish qo'mitasining 2021 yil 21 dekabrda IBM/LGD/HO/21/69 - sonli qaroriga binoan unda qayd etilgan ichki me'yoriy hujjatlarni Bank boshqaruv organlari tomonidan tasdiqlash taklif etilgan. Yuqorida zikr etilgan qarorga asoslanib, Bank Boshqaruvi

QAROR QILADI:

1. Quyidagi ichki me'yoriy hujjatlar ma'qullansin va Kuzatuv Kengashiga tasdiqlash uchun kiritilsin:
 - Kredit Siyosati (o'zgartirilgan);
 - Hisob Siyosati (o'zgartirilgan);
 - Risklarni boshqarish to'g'risidagi Nizom (o'zgartirilgan).

2. Quyidagi ichki me'yoriy hujjatlar tasdiqlansin:
 - Poraxo'rlik va korrupsiyaga qarshi kurashish Tartibi (yangi).

3. Rejalashtirish boshqarmasi zimmasiga mazkur ichki me'yoriy hujjatlar o'rnatilgan tartibda tasdiqlangach, Markaziy bankka taqdim etish uchun zarur bo'lgan ishlarni amalga oshirish choralarini ko'rsin.