«ASIA ALLIANCE BANK» ATB
Kuzatuv kengashi tomonidan
2025 yil «   » _______dagi
____-sonli yig‘ilish bayonnomasi bilan
“TASDIQLANGAN”

«ASIA ALLIANCE BANK» ATB
Boshqaruvi tomonidan
2025 yil «   » _______dagi
____-sonli yig‘ilish bayonnomasi bilan
“MA’QULLANGAN”

Boshqaruv Raisi
U.A. Abduazimov
____
___-son «___» ___________ 2025 y.

«**APPROVED BY**»
Supervisory Board Resolution
«ASIA ALLIANCE BANK» JSCB
“____” __________2025.
Minutes of the Meeting № ___

«**AUTHORIZED BY**»
Management Board Resolution
«ASIA ALLIANCE BANK» JSCB
“____” __________2023
Minutes of the Meeting № ___

Chairman, Management Board
U.A.Abduazimov
____
Registration No. ____
Date “____” ____________2025

“ASIA ALLIANCE BANK” ATBda jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha ichki nazorat Qoidalari

INTERNAL REGULATIONS FOR COMBATING MONEY LAUNDERING, AND FINANCING OF TERRORISM OR FINANCING OF PROLIFERATION OF WEAPONS OF MASS DESTRUCTION AT «ASIA ALLIANCE BANK»JSCB

Toshkent. 2025-yil
Tashkent 2025

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I. UMUMIY QOIDALAR	**I. GENERAL**
1. Mazkur Qoidalar:	**1. These Regulations are developed in accordance with:**
– O‘zbekiston Respublikasi “Banklar va bank faoliyati to‘g‘risida”gi Qonuni;	– the Law of the Republic of Uzbekistan "Concerning Banks and Banking Activities";
– O‘zbekiston Respublikasi “Bank siri to‘g‘risida” Qonuni;	– the Law of the Republic of Uzbekistan "Concerning Banking Secrecy";
– O‘zR “Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish to‘g‘risida”gi Qonuni;	– the Law "Concerning Anti-Money Laundering and Financing of Terrorism and financing the Proliferation of Weapons of Mass Destruction”;
– Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bilan bog‘liq ma’lumotlarni taqdim etish tartibi to‘g‘risidagi Nizom (O‘zbekiston Respublikasi Vazirlar Mahkamasining 2021-yil 29-iyundagi 402-sonli Qaroriga 1-ilova);	– Regulation on the procedure for providing information related to combating the Money Laundering, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction (Annex No. 1 to Resolution No. 402 of the Cabinet of Ministers of the Republic of Uzbekistan dated June 29, 2021);
– Tijorat banklarida jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha ichki nazorat Qoidalari (O‘zbekiston Respublikasi Adliya Vazirligi tomonidan 2017 yil 23 mayda 2886-son bilan ro‘yxatga olingan, keyingi o‘rinlarda – Ichki nazorat qoidalari);	– Internal Control Regulations for combating the momey laundering, the financing of terrorism and the financing of the proliferation of weapons of mass destruction in commercial banks (registered by the Ministry of Justice of the Republic of Uzbekistan on May 23, 2017 under No. 2886;
– Mijozlarni raqamli identifikatsiya qilish tartibi to‘g‘risidagi Nizom (O‘zbekiston Respublikasi Adliya Vazirligi tomonidan 2021 yil 30 sentyabrda 3322-son bilan ro‘yxatga olingan);	– Regulations on the Procedure for Digital Identification of Customers (registered by the Ministry of Justice of the Republic of Uzbekistan on September 30, 2021, under No. 3322);
– Terrorchilik faoliyatida yoki ommaviy qirg‘in qurolini tarqatishda ishtirok etayotgan yoki ishtirok etishda gumon qilinayotgan shaxslar ro‘yxatiga kiritilgan shaxslarning operatsiyalarini to‘xtatib turish, pul mablag‘larini yoki boshqa mol-mulkini ishga solmay to‘xtatib qo‘yish, ishga solmay to‘xtatib qo‘yilgan mol-mulkidan foydalanishga ruxsat berish va operatsiyalarini tiklash tartibi to‘g‘risida Nizomga (O‘zbekiston Respublikasi Adliya Vazirligi 2021 yil 19 oktyabrda 3327-son bilan ro‘yxatga olingan) muvofiq ishlab chiqildi.	– Regulations on the Procedure for Suspending Transactions, Freezing Funds or Other Property, Providing Access to Frozen Property, and Resuming Transactions of Persons Included in the List of Persons Participating or Suspected of Participating in Terrorist Activities or the Proliferation of Weapons of Mass Destruction, registered by the Ministry of Justice of the Republic of Uzbekistan on October 19, 2021, under No. 3327;
Ushbu qoidalar “ASIA ALLIANCE BANK” ATB da (keyingi o‘rinlarda – Bank)	These Regulations establish the procedure for organizing and implementing internal controls

jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish maqsadida ichki nazoratni tashkil qilish va amalga oshirish hamda terrorchilik faoliyatida yoki ommaviy qirg‘in qurolini tarqatishda ishtirok etayotgan yoki ishtirok etishda gumon qilinayotgan shaxslar ro‘yxatiga kiritilgan shaxslarning operatsiyalarini to‘xtatib turish, pul mablag‘larini yoki boshqa mol-mulkini ishga solmay to‘xtatib qo‘yish, ishga solmay to‘xtatib qo‘yilgan mol-mulkidan foydalanishga ruxsat berish va operatsiyalarini tiklash tartibini belgilaydi.

at ASIA ALLIANCE BANK (hereinafter referred to as the Bank) in order to combat money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, as well as the suspension of transactions of persons included in the list of persons involved in terrorist activities or the proliferation of weapons of mass destruction or suspected of involvement, the freezing of funds or other property without their use, authorization for the use of frozen property without its use, and the resumption of their transactions.

2. Mazkur Qoidalarda quyidagi asosiy tushunchalardan foydalaniladi:

2. The following terms and definitions shall be used in this Regulations:

ichki nazorat – Bankning mijozlarni lozim darajada tekshirish, jinoiy faoliyatdan olingan daromadlarni legallashtirish terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirish bilan bog‘liq xatarlarni boshqarish, gumonli va shubhali operatsiyalarni aniqlash hamda terrorchilik yoki ommaviy qirg‘in qurollarini tarqatish faoliyati ishtirokchisi yoxud ishtirok etishda gumon qilinayotgan shaxslar bilan bog‘liq operatsiyalarni aniqlashga doir faoliyati;

Internal control means the Bank's activities to conduct customer due diligence, manage the risks of money laundeing, terrorist financing, and the financing of the proliferation of weapons of mass destruction, identify dubious and suspicious transactions, as well as transactions in which participants are persons involved or suspected of involvement in terrorist activities or the proliferation of weapons of mass destruction;

ichki nazorat tizimi – jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish sohasidagi qonunchilik hujjatlari talablariga rioya etishga qaratilgan tashkiliy tuzilma, metodika va tartib-taomillar majmui;

Internal control system is a set of organizational structure, methods, and procedures aimed at compliance with legislative requirements in the area of combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction;

Ichki nazorat xizmati – bankning ichki nazorat tizimini boshqarishga javobgar bo‘lgan maxsus bo‘linmasi;

Internal Control Service is a special unit of the Bank responsible for managing the Bank's internal control system;

Ichki nazorat xizmati xodimlari – ichki nazorat amalga oshirilishi uchun mas’ul bo‘lgan Bankning Ichki nazorat xizmati rahbari hamda Bosh ofis, Amaliyot boshqarmasi va MBXOlardagi Ichki nazorat xizmati xodimlari;

Employees of the Internal Control Service means the Head of the Internal Control Service of the Bank and Internal Control Service employees in the Head Office, Operations Department, and the Regional Accounting Department responsible for implementing internal control;

Ichki nazorat xizmati rahbari – Bankda bevosita ichki nazorat qoidalariga asosan ichki nazorat tizimining faoliyat ko‘rsatishini nazorat qiluvchi, Ichki nazorat xizmati xodimlarining rahbari bo‘lgan Komplayens-nazorat boshqarmasi boshlig‘i;

Manager of the Internal Control Service is the Manager of the Compliance Control Department, who is the Manager of the Internal Control Service and directly oversees the functioning of the internal control system at the Bank based on the Internal Control Regulations;

Markaz – Ichki nazorat xizmati tomonidan shubhali xabarlarni shakllantirish, qayta ishlash va ularni maxsus vakolatli davlat organiga yuborishga mo’ljallangan maxsus dasturiy ta’minot;

Markaz is a specialized software designed for the Internal Control Service to generate and process suspicious reports and forward them to a specially authorized government agency.

maxsus vakolatli davlat organi – O‘zbekiston Respublikasi Bosh prokuraturasi huzuridagi Iqtisodiy jinoyatlarga qarshi kurashish departamenti (keyingi o‘rinlarda – MVDO);

Dedicated government agency is the Department for Combating Economic Crimes under the Prosecutor General's Office of the Republic of Uzbekistan (hereinafter referred to as the DGA);

mijoz – pul mablag‘lari yoki boshqa mol-mulk bilan bog‘liq operatsiyani (bundan buyon matnda operatsiya deb yuritiladi) amalga oshirish to‘g‘risida bankka topshiriqnoma (ariza, iltimosnoma) bilan murojaat qilgan jismoniy yoki yuridik shaxs;

Customer is an individual or legal entity that has applied to the Bank with an order (application, petition) to carry out a transaction with cash or other property (hereinafter referred to as transactions);

benefitsiar mulkdor – yakuniy holatda mulk huquqiga egalik qiluvchi yoki mijozni haqiqatda nazorat qiluvchi jismoniy shaxs yoxud manfaati ko‘zlangan holda pul mablag‘lari yoki boshqa mol-mulk bilan bog‘liq operatsiya amalga oshirilayotgan yuridik shaxs;

Beneficial owner is a person who ultimately owns the property rights or actually controls customer, and in whose interests the transaction involving cash or other property is being conducted;

gumonli operatsiya – ichki nazoratni o‘tkazish jarayonida jinoiy faoliyatdan olingan daromadlarni legallashtirish terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirish maqsadida amalga oshirilganligi to‘g‘risida Bankda gumon uyg‘otuvchi hamda uni shubhali operatsiyalar turkumiga kiritish (kiritmaslik) haqida qaror qabul qilgunga qadar bo‘lgan pul mablag‘lari yoki boshqa mol-mulk bilan bog‘liq operatsiya;

Dubious transaction is a transaction in relation to which the Bank, in the course of implementing internal controls, has doubts about its implementation for the purpose of money laundering, financing terrorism, and/or financing the proliferation of weapons of mass destruction, prior to making a decision on whether to include (or not include) it in the category of suspicious transactions;

shubhali operatsiya – tayyorlash, sodir etish jarayonida bo‘lgan yoki sodir etib bo‘lingan, ichki nazoratni o‘tkazish vaqtida Bankda uni jinoiy faoliyatdan olingan daromadlarni legallashtirish terrorizmni moliyalashtirishga va (yoki) ommaviy qirg‘in qurolini tarqatishni moliyalashtirish maqsadida amalga oshirilganligiga shubha

Suspicious transaction is a transaction that is being prepared, executed, or has already been executed, with respect to which a commercial bank, in the course of its internal control, has a suspicion that it is being carried out for the purpose of money laundering, financing terrorism, and/or financing the proliferation of weapons of paydo bo‘lgan operatsiya;

mass destruction;

bir martalik operatsiyalar – mijozlar tomonidan bank hisobvarag‘ini ochmagan holda, kamida bir oy davomida takrorlanmaydigan, bir marotabalik tartibda amalga oshiriladigan operatsiyalar;

One-off transactions means transactions carried out by customers on a one-off basis without opening a bank account, not repeated for at least one month;

mijozni lozim darajada tekshirish – mijozning va qaysi shaxslar nomidan ish ko‘rayotgan bo‘lsa, o‘sha shaxslarning shaxsini hamda vakolatlarini tekshirish, mijozning benefitsiar mulkdorini identifikatsiyalash, shuningdek mijoz tomonidan amalga oshiriladigan amaliy ish munosabatlari va operatsiyalarni, ularning bunday mijoz va uning faoliyati to‘g‘risidagi ma’lumotlarga muvofiqligini tekshirish maqsadida, doimiy asosda o‘rganishlarni o‘tkazish;

Customer due diligence means verification of the identity and authority of the customer and the persons on whose behalf they act, identification of the customer's beneficial owner, and an ongoing review of the business relationships and transactions carried out by the customer to verify their compliance with information about such customer and its activities;

mijozni identifikatsiyalash – Bank tomonidan mijozni lozim darajada tekshirish maqsadida mijozlar haqidagi ma’lumotlarni ular tomonidan taqdim etilgan hujjatlar, ochiq manbalar va ma’lumotlar bazalarida mavjud bo‘lgan qo‘shimcha tasdiqlangan ma’lumotlar asosida aniqlash;

Customer identification means the Bank's determination of customer data based on the documents they provide, additionally confirmed information available in public sources and databases for the purpose of conducting customer due diligence;

mijozning benefitsiar mulkdorini identifikatsiyalash – Bank tomonidan qonun hujjatlari bilan belgilangan ta’sis hujjatlari (ustav va (yoki) ta’sis shartnomasi, nizom) asosida mulk va boshqaruv tuzilmasini o‘rganish orqali yuridik shaxs bo‘lgan mijozning mulkdori, shu jumladan uni nazorat qiluvchi shaxsni aniqlash;

Identification of the customer's beneficial owner means the Bank's determination of the legal entity of the owner, including the person controlling the customer, by examining the ownership and management structure based on the constituent documents specified by law (charter and/or memorandum of association, regulations);

raqamli identifikatsiya – axborot tizimlaridan foydalangan holda “Mijozlarni raqamli identifikatsiya qilish to‘g‘risida” gi Nizomda belgilangan talablar asosida mijozning shaxsini tekshirish va tasdiqlash jarayoni;

Digital identification is the process of verifying and confirming the customer's identity using information systems based on the requirements established by the Regulation "On Digital Identification of Customers";

raqamli autentifikatsiya – avval identifikatsiya qilingan mijozdan real vaqt rejimida olingan fotosurat yoki videotasvirni dastlabki identifikatsiya ma’lumotlari bilan avtomatlashtirilgan holda (inson omilisiz) solishtirish orqali mijozning shaxsini tekshirish va tasdiqlash jarayoni;

Digital authentication is the process of verifying and confirming the customer's identity by automatically (without human intervention) comparing a photograph or video taken in real time of a previously identified customer, with the original identification data;

jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in

Countries not participating in international cooperation in the field of combating money laundering and the

qurolini tarqatishni moliyalashtirishga qarshi kurashish sohasida xalqaro hamkorlikda ishtirok etmayotgan davlatlar – Jinoiy daromadlarni legallashtirishga qarshi kurashish bo‘yicha moliyaviy choralarni ishlab chiqish guruhining rasmiy bayonotlarida xalqaro moliyaviy tizimga xavf tug‘diruvchi hamda jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish tizimlarida strategik kamchiliklari mavjud deb belgilangan davlatlar va hududlar;

financing of terrorism means countries and territories identified in official statements by the Financial Action Task Force (FATF) as posing a threat to the international financial system and whose systems for combating money laundering and the financing of terrorism have strategic deficiencies;

offshor hudud – imtiyozli soliq rejimini taqdim qiluvchi va (yoki) moliyaviy operatsiyalarni amalga oshirishda ular haqidagi ma’lumotlarni oshkor etmaslikni va taqdim qilmaslikni ko‘zda tutuvchi davlatlar va hududlar;

Offshore zone – states and territories that provide preferential tax treatment and/or do not require disclosure and reporting of information when conducting financial transactions;

tavakkalchilik – mijozlar tomonidan jinoiy faoliyatdan olingan daromadlarni legallashtirish va terrorizmni moliyalashtirish maqsadida operatsiyalarni amalga oshirish tavakkalchiligi;

risk is the risk of customers conducting transactions for the purpose of money laundering, financing terrorism, or financing the proliferation of weapons of mass destruction;

masofaviy xizmatlar – mijozning Bankka kelmagan holda operatsiyani amalga oshirish imkonini beruvchi dasturlar yordamida operatsiyalarni o‘tkazish bo‘yicha bank xizmatlari;

remote services are banking services provided for conducting transactions using programs that allow transactions to be carried out without the customer's presence at the Bank.

xorijiy yuqori mansabdor shaxslar – chet davlatning qonun chiqaruvchi, ijro etuvchi, ma’muriy yoki sud organida, shu jumladan harbiy tuzilmalarida, yoxud xalqaro tashkilotda doimiy, vaqtincha yoki maxsus vakolat bo‘yicha tayinlanadigan yoki saylanadigan, tashkiliy-boshqaruv vazifalarini bajaruvchi va yuridik ahamiyatga ega bo‘lgan harakatlarni sodir etishga vakolatli shaxslar, shuningdek chet davlat korxonalarining yuqori martabali rahbarlari, chet davlatning taniqli siyosatchilari va siyosiy partiyalarining taniqli a’zolari (shu jumladan, ushbu lavozimni tark etganiga kamida besh yil bo‘lmagan sobiq).

Foreign Public Officials are individuals appointed or elected permanently, temporarily, or by special authority, performing organizational and managerial functions and authorized to perform legally significant actions in a legislative, executive, administrative, or judicial body, including military structures of a foreign state or in an international organization, as well as high-ranking executives of foreign enterprises, prominent politicians, and prominent members of political parties of foreign states (including former members for at least five years after leaving this position).

milliy yuqori mansabdor shaxslar – qonun chiqaruvchi, ijro etuvchi, ma’muriy yoki sud organida, shu jumladan harbiy tuzilmalarda, vaqtincha yoki maxsus vakolat bo‘yicha tayinlanadigan yoki saylanadigan,

National Public Officials are persons appointed or elected on temporary or special terms to legislative, executive, administrative, or judicial bodies, including military structures performing organizational and tashkiliy boshqaruv vazifalarini bajaruvchi va yuridik ahamiyatga ega boʻlgan harakatlarni sodir etishga vakolatli shaxslar, shuningdek davlat korxonalarining yuqori martabali rahbarlari, davlatning taniqli siyosatchilari va siyosiy partiyalarning taniqli a’zolari (shu jumladan ushbu lavozimni tark etganiga kamida besh yil boʻlmagan sobiq).

managerial tasks and authorized to perform legally significant actions, as well as political officials such as heads of state-owned enterprises, prominent government politicians, and prominent members of political parties (including former members whose term of office has not exceeded five years).

pul mablagʻlarini yoki boshqa mol-mulkni ishga solmay toʻxtatib qoʻyish – pul mablagʻlarini yoki boshqa mol-mulkni oʻtkazishni, konversiyalashni, tasarruf etishni yoxud koʻchirishni taqiqlash;

Freezing of funds or other assets without their use means prohibiting the transfer, conversion, disposal, or movement of funds or other assets;

operatsiyalarni toʻxtatib turish – mijozning pul mablagʻlarini yoki boshqa mol-mulkni koʻchirish, konversiyalash, oʻzga shaxslarga egalik qilish va foydalanish uchun berish, shuningdek yuridik ahamiyatga ega boʻlgan boshqa harakatlarni bajarish toʻgʻrisidagi topshiriqnomalari ijrosini toʻxtatib turish;

Suspension of transactions is suspending the execution of a customer's instructions to transfer, convert, or transfer funds or other assets into the possession and use of others, as well as to perform other actions of legal significance;

terrorchilik faoliyatida ishtirok etayotgan yoki ishtirok etishda gumon qilinayotgan shaxs – terrorchilik faoliyatida ishtirok etayotgan yoxud ishtirok etishda gumon qilinayotgan yuridik yoki jismoniy shaxs, terrorchilik faoliyatini amalga oshirayotgan yoxud amalga oshirishda gumon qilinayotgan tashkilotning bevosita yoki bilvosita mulkdori boʻlgan yoxud uni nazorat qilayotgan yuridik yoki jismoniy shaxs, shuningdek, terrorchilik faoliyatida ishtirok etayotgan yoxud ishtirok etishda gumon qilinayotgan jismoniy shaxsning yoxud tashkilotning mulkidagi yoki nazorati ostidagi yuridik shaxs;

A person participating or suspected of participating in terrorist activity means an individual or legal entity that participates or is suspected of participating in terrorist activity, directly or indirectly owns or controls an organization that carries out or is suspected of carrying out terrorist activity, as well as a legal entity that is owned or controlled by an individual or organization that carries out or is suspected of carrying out terrorist activity;

ommaviy qirgʻin qurolini tarqatishda ishtirok etayotgan yoki ishtirok etishda gumon qilinayotgan shaxs – Oʻzbekiston Respublikasi tomonidan tan olingan, ommaviy qirgʻin qurolini tarqatishini oldini olishga qaratilgan BMT Xavfsizlik Kengashining rezolyutsiyalari hamda boshqa xalqaro-huquqiy hujjatlari bilan belgilangan jismoniy yoki yuridik shaxs;

A person participating or suspected of participating in the proliferation of weapons of mass destruction means an individual or legal entity defined by UN Security Council resolutions and international legal instruments recognized by the Republic of Uzbekistan aimed at preventing the proliferation of weapons of mass destruction;

Roʻyxat – terrorizmga, ommaviy qirgʻin qurolini tarqatishga qarshi kurashishni amalga oshiruvchi davlat organlari va Oʻzbekiston

The List is a list of individuals involved or suspected of involvement in terrorist activities or the proliferation of weapons of

Respublikasining boshqa vakolatli organlaridan taqdim etilayotgan ma’lumotlar, shuningdek, chet davlatlarning vakolatli organlari va xalqaro tashkilotlaridan rasmiy kanallar orqali taqdim etilayotgan ma’lumotlar asosida maxsus vakolatli davlat organi tomonidan tuzilgan terrorchilik faoliyatida yoki ommaviy qirg‘in qurolini tarqatishda ishtirok etayotgan yoki ishtirok etishda gumon qilinayotgan shaxslar ro‘yxati.

mass destruction, compiled by a Dedicated Government Agency based on information provided by government agencies combating terrorism and the proliferation of weapons of mass destruction, and other competent authorities of the Republic of Uzbekistan, as well as information received through official channels from competent authorities of foreign states and international organizations;

uchinchi tomon – O‘zbekiston Respublikasida ro‘yxatga olingan va pul mablag‘lari yoki boshqa mol-mulk bilan bog‘liq operatsiyalarni amalga oshiruvchi O‘zbekiston Respublikasining «Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish to‘g‘risida»gi Qonunining 12-moddasida ko‘rsatilgan tashkilotlar;

Third Party means organizations registered in the Republic of Uzbekistan and carrying out transactions with funds or other property specified in Article 12 of the Law of the Republic of Uzbekistan "On Combating the Money Laundering, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction";

yuridik shaxsni tashkil etmagan chet el tuzilmasi – chet davlatning qonun hujjatlariga muvofiq yuridik shaxs tashkil etmagan holda tashkil etilgan va o‘z ishtirokchilarining (paychilarning, ishonch bildiruvchilarning yoki boshqa shaxslarning) yoxud boshqa benefitsiarlarning manfaatlarini ko‘zlab daromad (foyda) olishga qaratilgan faoliyatni amalga oshirish huquqiga ega bo‘lgan tashkiliy tuzilmadir (fondlar, sherikliklar, shirkatlar, trastlar, jamoaviy investitsiyalar va (yoki) ishonchli boshqaruvning boshqa shakllari);

A foreign unincorporated structure is an organizational structure created in accordance with the laws of a foreign state without establishing a legal entity and entitled to carry out activities aimed at generating income (profit) in the interests of its participants (shareholders, principals, or other persons) or other beneficiaries (funds, partnerships, cooperatives, trusts, other forms of collective investment and/or fiduciary management);

to‘lov agenti – bank yoki to‘lov tashkiloti bilan to‘lov xizmatlari ko‘rsatish uchun agentlik shartnomasini tuzgan, bank hisoblanmaydigan yuridik shaxs;

Payment Agent is a legal entity that is not a bank and that has entered into an agency agreement with a bank or payment organization for the provision of payment services;

to‘lov subagenti – to‘lov agenti bilan to‘lov xizmatlarini ko‘rsatish bo‘yicha subagentlik shartnomasini tuzgan, bank hisoblanmaydigan yuridik shaxs yoki yakka tartibdagi tadbirkor;

Payment subagent is a legal entity or individual entrepreneur that is not a bank and that has entered into a subagency agreement with a payment agent for the provision of payment services;

elektron hamyon – elektron pullar saqlanadigan va ulardan foydalanish imkonini beradigan elektron pullar tizimining dasturiy ta’minoti, mikroprotsessor (chip) va dasturiy-

Electronic wallet is software for an electronic money system, a microprocessor (chip), or a hardware and software device that stores electronic money and provides access texnik vositalar;

to it;

akkaunt – bankning mobil ilovasida mijoz to‘g‘risidagi ma’lumotlar majmuini o‘z ichiga oladigan hisobga olish yozuvi;

Account is a mobile application account that contains a collection of customer information;

nominant – jismoniy (jismoniy shaxslar guruhi) yoki yuridik shaxs tomonidan uning nomidan tashkilotga nisbatan muayyan maqomda ish yuritish uchun tayinlangan jismoniy yoki yuridik shaxs;

Nominee is an individual or legal entity authorized by another individual (group of individuals) or legal entity to act on their behalf in a specific capacity in relation to the organization;

nominator – nominantga bevosita yoki bilvosita o‘z nomidan direktor yoki aksiyador sifatida harakat qilish to‘g‘risida ko‘rsatma beradigan jismoniy (jismoniy shaxslar guruhi) yoki yuridik shaxs;

Nominator is an individual (group of individuals) or legal entity that directly or indirectly instructs a nominee to act on its behalf as a director or shareholder;

aniqlik darajasi – tijorat bankining avtomatlashtirilgan axborot tizimlarida operatsiya ishtirokchilaridan birining identifikatsiya ma’lumotlari Ro‘yxatdagi shaxslarning identifikatsiya ma’lumotlari bilan solishtirish jarayonida mos kelish darajasini ifodalovchi ko‘rsatkich.

Accuracy level is an indicator representing the level of compliance in the process of comparing the identification data of one of the transaction participants with the identification data of individuals from the List in the bank's automated information systems.

II. MIJOZLARNI LOZIM DARAJADA TEKSHIRISH QOIDALARI

2.1 Mijozlarni lozim darajada tekshirish bo‘yicha umumiy qoidalar

2.1.1. Jinoiy faoliyatdan olingan daromadlarni legallashtirish terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashishga qaratilgan chora-tadbirlardan biri mijozlarni lozim darajada tekshirish hisoblanadi. Mijozlarni lozim darajada tekshirish Bankda operatsiyalarning kim tomonidan va nima maqsadda amalga oshirilayotganini yetarli darajada bilish maqsadida amalga oshiriladi.

2.1.2. Lavozim majburiyatlariga muvofiq Bankning mijozlarga bevosita xizmat ko’rsatuvchi (mas’ul ijrochilar, kassirlar va shu kabi) xodimlari tomonidan quyidagi hollarda mijozlarni lozim darajada tekshirish bo‘yicha mustaqil ravishda chora-tadbirlar ko‘riladi:

a) Mijoz bilan xo‘jalik va fuqaroviy-huquqiy munosabatlarni o‘rnatishda, shu jumladan:

- yuridik yoki jismoniy shaxs bank

II. CUSTOMER DUE DILIGENCE PROCEDURES

2.1 General Provisions for Customer Due Diligence

2.1.1. Customer due diligence is one of the measures aimed at combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction. Customer due diligence is conducted to obtain sufficient information about who is conducting transactions at the Bank and for what purpose.

2.1.2. In accordance with their job responsibilities, Bank employees directly serving customers (responsible executives, cashiers, etc.) shall independently take measures to conduct customer due diligence in the following cases:

a) when establishing business and civil law relations, including:

- when a legal entity or individual

hisobvarag‘ini (omonatni) ochish uchun ariza bilan murojaat qilganda;

- jismoniy shaxs bank kartasini olish uchun ariza bilan murojaat qilganda;
- yuridik va (yoki) jismoniy shaxslar Bank tomonidan emissiya qilingan qimmatli qog‘ozlarni xarid qilish uchun ariza bilan murojaat qilganda;
- yuridik va (yoki) jismoniy shaxslar Bank ustav kapitalining bir foizga teng yoki oshadigan summadagi uning aksiyalariga egalik qilganda;
- jismoniy shaxs kredit olish yoki Bank depozit yacheykalarida qimmatbaho buyumlarni saqlash xizmatlaridan foydalanish uchun murojaat qilganda;
- jismoniy shaxs bank mobil ilovasi orqali akkaunt ochish uchun murojaat qilganda.

b) Mijoz tomonidan quyidagi bir martalik operatsiyalar amalga oshirilganda, shu jumladan ular o‘zaro bog‘liq bo‘lgan bir yoki bir nechta operatsiyani bajarish orqali amalga oshirilayotgan quyidagi hollarda:

- bazaviy hisoblash miqdorining 100 baravariga teng yoki undan oshgan summada mijozlar tomonidan bank kassalaridan boshqa bank tomonidan berilgan bank kartalari orqali naqd chet el valyutasi olinishida;
- jismoniy shaxslar tomonidan ekvivalenti 100 AQSH dollaridan oshgan miqdorda chet el valyutasining sotib olinishi;
- bazaviy hisoblash miqdorining 500 baravariga teng yoki undan oshgan summada bank hisobvarag‘ini ochmasdan yoki hisobvaraqdan foydalanmasdan, operatsiyalarni amalga oshirishda
- mazkur Qoidalarning 2.6.8-bandi nazarda tutilgan pul o‘tkazmalarini bajarishda yoki qabul qilishda

v) mazkur Qoidalarda o‘rnatilgan har qanday istisnolarga qaramasdan, jinoiy faoliyatdan olingan daromadlarni

applies to open a bank account (deposit);

- when an individual applies for a bank card;
- when legal entities and/or individuals apply to purchase securities issued by the Bank;
- when legal entities and/or individuals own shares in a commercial bank in an amount equal to or exceeding one percent of its authorized capital;
- when an individual applies for a loan or safekeeping of valuables in a bank deposit box;
- when an individual applies to open an account through the bank's mobile application.

b) when carrying out one-time transactions, including by performing one or more related transactions, in the following cases:

- when customers receive foreign currency cash from a bank cash desk using bank cards issued by other banks in an amount equal to or exceeding 100 times the Reference Calculation Value;
- when individuals purchase foreign currency in an amount exceeding the equivalent of 100 US dollars;
- conducting a transaction without opening or using a bank account in an amount equal to or exceeding 500 times the Reference Calculation Value;
- when making or receiving money transfers as provided for in the first paragraph of Section 2.6.8 of these Regulations;

c) If there is a suspicion of money laundering or terrorist financing, regardless of any exceptions established by these legallashtirish va terrorizmni moliyalashtirish bo‘yicha shubhalar mavjud bo‘lganda;

Regulations;

g) mijoz to‘g‘risida avval olingan ma’lumotlarning to‘g‘riligiga nisbatan gumonlar mavjud bo‘lganda.

d) If there are doubts regarding the accuracy or sufficiency of previously obtained customer data.

To‘lov agentlari va to‘lov subagentlari, agar agentlik va (yoki) subagentlik shartnomasida ko‘rsatilgan bo‘lsa, jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyashtirishga qarshi kurashish to‘g‘risidagi qonun hujjatlari talablariga rioya qilgan holda, mijozni lozim darajada tekshirish bo‘yicha choralarni ko‘rish maqsadida mijozning shaxsini tekshirish va identifikatsiya qilishi mumkin.

Payment agents and payment subagents may verify the identity and identify customers for implementing customer due diligence measures, subject to the requirements of legislation on combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, if so provided for in the agency and/or subagent agreement.

2.1.3. Bank xodimlari tomonidan mijozlarni lozim darajada tekshirish bo‘yicha ko‘riladigan chora-tadbirlar quyidagilarni o‘z ichiga olishi shart:

- mijozning shaxsini tekshirish va identifikatsiya qilish;
- mijoz nomidan ish ko‘rayotgan shaxsni identifikatsiya qilish, shaxsini va vakolatlarini tegishli hujjatlar asosida tekshirish;
- mijozning benefitsiar mulkdorini identifikatsiyalashni;
- o‘rnatilgan ish munosabatlari yoki o‘tkazilishi rejalashtirilayotgan operatsiyalarning maqsadi va xarakterini o‘rganish;
- mijoz tomonidan amalga oshiriladigan ish munosabatlari va operatsiyalarni, ularning bunday mijoz va uning faoliyati, tavakkalchilik xususiyati, shu jumladan zarur bo‘lganda mablag‘lar manbasi to‘g‘risidagi ma’lumotlarga muvofiqligini tekshirish maqsadida doimiy asosda o‘rganish o‘tkazish.

2.1.3. Customer due diligence measures taken by bank employees shall necessarily include:

- Verification of the identity and identification of the customer;
- Identification, verification of the identity, and authority of the person acting on behalf of the customer, based on relevant documents;
- Identification of the beneficial owner of the customer;
- Review of the purpose and nature of the business relationship or planned transactions;
- Conducting an ongoing review of the business relationships and transactions carried out by the customer to verify their compliance with information about the customer and its activities, the nature of the risk, including the source of funds, where necessary.

Bankda mijoz yoki benefitsiar mulkdorning yuqori mansabdor shaxs ekanligini aniqlash maqsadida tavakkalchiliklarni boshqarish tizimlaridan foydalaniladi va mijozni lozim darajada tekshirish bo‘yicha yuqorida ko‘rsatib o‘tilgan choralarni ko‘rish bilan birga, mijoz

The bank shall use risk management systems to determine whether a customer or beneficial owner is a Politically Exposed Person (PEP) and, in conjunction with the aforementioned customer due diligence measures for PEPs acting as a customer or beneficial owner, the following:

yoki benefitsiar mulkdor sifatida qatnashayotgan yuqori mansabdor shaxslarga nisbatan:

- yuqori mansabdor shaxsning mavqei to‘g‘risidagi ma’lumotlarni tekshirish va o‘tkazilayotgan operatsiyadagi pul mablag‘lari yoki boshqa mol-mulkni manbalarini aniqlash bo‘yicha tegishli choralarni ko‘rish;
- yuqori mansabdor shaxs bilan amaliy ish munosabatlariga faqatgina bankning boshqaruvi raisi yoki tegishli vakolatga ega bo‘lgan uning o‘rinbosari ruxsati bilan kirishish (yoki mavjud mijozlar uchun davom ettirish);
- amaliy ish munosabatlarini muntazam ravishda chuqur monitoring qilib borishlari lozim.

Bankda yuqoridagi choralar yuqori mansabdor shaxslarning oila a’zolariga yoki yuqori mansabdor shaxsga yaqin shaxslarga nisbatan ham ko‘rilishi kerak.

2.1.4 Ta’sischilari O‘zbekiston Respublikasi rezidenti bo‘lgan yuridik shaxslar va yakka tartibdagi tadbirkorlar davlat ro‘yxatidan o‘tish jarayonida masofadan bank hisobvarag‘ini ochish uchun ariza bilan murojaat qilganda, mazkur Qoidalarning 2.1.3-bandi ikkinchi xatboshida keltirilgan mijozni lozim darajada tekshirish bo‘yicha ko‘riladigan chora-tadbirlar Davlat xizmatlari markazlari (bundan buyon matnda ro‘yxatdan o‘tkazuvchi organ deb yuritiladi) tomonidan amalga oshirilishi va bankda ko‘rilgan chora-tadbirlar natijasiga ishonish mumkin. Bunda bank:

- mijozlarni lozim darajada tekshirish bo‘yicha chora-tadbirlar yuzasidan zarur bo‘lgan ma’lumotlarni tadbirkorlik subyektlarini davlat ro‘yxatidan o‘tkazish va hisobga qo‘yishning avtomatlashtirilgan tizimi orqali kechiktirmasdan olish imkoniyatiga ega bo‘lishiga;
- ro‘yxatdan o‘tkazuvchi organning mijozlarni lozim darajada tekshirish bo‘yicha qonun hujjatlarida belgilangan talablarga amal qilinishiga ishonch hosil qilishi kerak.

- Apply reasonable measures to verify the PEP status of the customer and determine the source of funds or other assets in the transaction;
- Establish (or continue, for existing customers), business relationships with PEPs only with the permission of the bank's Chairman or authorized deputy;
- Conduct ongoing, in-depth monitoring of business relationships.

The bank must also apply the aforementioned measures to family members of PEPs or individuals close to PEPs.

2.1.4. If legal entities and sole proprietors founded by residents of the Republic of Uzbekistan apply for remote bank account opening during their state registration, the customer due diligence measures stipulated in the second paragraph of clause 2.1.3 of these Regulations may be performed by the State Service Centers (hereinafter referred to as the registering authority), and the Bank may rely on the results of these measures. In doing so, the Bank must ensure:

- The ability to promptly obtain the necessary information on customer due diligence measures through the automated state registration system for business entities;
- Compliance with the requirements for customer due diligence measures established by legislation and the registering authority.

Mazkur bandning ikkinchi va uchinchi xatboshilarida koʻrsatilgan talablardan biri bajarilmagan taqdirda mijozlarni lozim darajada tekshirish boʻyicha chora-tadbirlarni mustaqil ravishda amalga oshiradi.

Mijozlarni lozim darajada tekshirish boʻyicha chora-tadbirlar roʻyxatdan oʻtkazuvchi organ tomonidan amalga oshirilganda, bankda mijoz bilan ish munosabatlariga kirishish toʻgʻrisidagi qaror tavakkalchilik darajasidan kelib chiqib, mustaqil ravishda qabul qiladi. Bunda bank hisobvaragʻi shartnoma ofertasida mijozlarni lozim darajada tekshirish boʻyicha chora-tadbirlar bank tomonidan amalga oshirilishi mumkinligi koʻrsatiladi.

2.1.5. Bankning mazkur Qoidalarning 2.1.3-bandi ikkinchi — toʻrtinchi xatboshilarida nazarda tutilgan mijozlarni lozim darajada tekshirish boʻyicha chora-tadbirlarni amalga oshirgan uchinchi tomonlarning lozim darajada tekshirish natijalariga ishonishlari mumkin. Mazkur hollarda mijozlarni lozim darajada tekshirish natijalari boʻyicha soʻnggi javobgarlik bankning zimmasida qoladi. Bunda bank:

- mijozlarni lozim darajada tekshirish boʻyicha chora-tadbirlar yuzasidan zarur boʻlgan maʼlumotlarni (elektron tizimlar orqali) kechiktirmasdan olish imkoniyatiga ega boʻlishi;
- mijozlarni lozim darajada tekshirish boʻyicha chora-tadbirlar yuzasidan identifikatsiyalash maʼlumotlari va boshqa tegishli hujjatlar nusxasini soʻrov asosida kechiktirmasdan olish imkoniyatiga ega boʻlishi;
- uchinchi tomon jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirgʻin qurolini moliyalashtirishga qarshi kurashish boʻyicha ichki nazorat qoidalari asosida ishlashiga ishonch hosil qilishli kerak.

Mazkur bandning ikkinchi — toʻrtinchi xatboshilarida nazarda tutilgan talablardan biriga rioya qilinmagan taqdirda, mijozlarni lozim darajada tekshirish boʻyicha chora-tadbirlarni mustaqil ravishda amalga oshirishi kerak.

Bank mijoz bilan ish munosabatlariga

In the event of failure to meet the requirements specified in paragraphs two and three of this clause, the Bank will independently conduct customer due diligence measures.

When customer due diligence measures are conducted by the registering authority, the Bank shall make the decision to enter into a business relationship with the customer independently, based on its own risk. In this case, the offer of the Bank Account Agreement must specify the possibility of the Bank conducting customer due diligence measures.

2.1.5. The Bank may rely on the results of customer due diligence conducted by third parties, in accordance with the due diligence measures specified in paragraphs two through four of clause 2.1.3 of these Regulations. In such cases, the Bank shall bear ultimate responsibility for customer due diligence. In this case, the Bank must ensure:

- the ability to promptly obtain (via electronic systems) the necessary customer due diligence information;
- the ability to promptly obtain copies of identification data and other relevant customer due diligence documents upon request;
- that third parties comply with internal regulations on combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction.

In the event of non-compliance with one of the requirements set out in paragraphs two through four of this clause, the Bank must independently take measures to conduct customer due diligence.

The Bank shall make a decision on

kirishish to‘g‘risidagi qarorni o‘z tavakkalchiligidan kelib chiqib, mustaqil ravishda qabul qiladi hamda mijozni lozim darajada tekshirish bo‘yicha chora-tadbirlarni amalga oshirishga haqli.

Bank shartnomada va (yoki) shartnoma ofertasida mijozlarni lozim darajada tekshirish bo‘yicha chora-tadbirlar bank tomonidan amalga oshirilishi mumkinligini ko‘rsatishi lozim.

2.1.6. Mijoz yoki mijoz tomonidan amalga oshirilayotgan operatsiya yuqori darajadagi tavakkalchilik toifasiga kiritilgan taqdirda bank ushbu mijozga nisbatan quyidagi lozim darajada tekshirishning kuchaytirilgan chora-tadbirlarini ko‘radi:

- mijoz haqida ochiq manbalar va ma’lumotlar bazalaridan qo‘shimcha tasdiqlangan ma’lumotlarni to‘plash va qayd etish;
- mijozdan u tomonidan amalga oshirilayotgan operatsiyalar bo‘yicha pul mablag‘lari yoki boshqa mol-mulkning manbalari haqidagi ma’lumotlarni olish;
- mazkur mijoz tomonidan o‘tkazilishi rejalashtirilgan yoki o‘tkazilgan operatsiyalarning maqsadlarini o‘rganish;
- ushbu mijoz tomonidan amalga oshirilayotgan operatsiyalar ustidan doimiy monitoring yuritish.

Mijozni lozim darajada tekshirishning kuchaytirilgan chora-tadbirlarini, aynan mijozdan, u tomonidan amalga oshirilayotgan operatsiyalar bo‘yicha pul mablag‘lari yoki boshqa mol-mulkning manbalari haqidagi ma’lumotlarni olish va (yoki) mazkur mijoz tomonidan o‘tkazilishi rejalashtirilgan yoki o‘tkazilgan operatsiyalarning maqsadlarini o‘rganishni amalga oshirish imkoni bo‘lmagan taqdirda bank bu haqda Departamentga xabar berishi va bunday mijoz bilan amaliy ish munosabatlariga kirishish yoki bunday mijozning operatsiyalarini amalga oshirishni rad etishi kerak.

2.1.7. Mijozni va operatsiyaning boshqa ishtirokchilarini identifikatsiyalash imkonini beruvchi barcha hujjatlar ular taqdim etilgan sanada amalda bo‘lishi shart.

2.1.8. Bankning tegishli bo‘linmalari

entering into a business relationship with a customer independently, based on the risk involved, and also has the right to take measures to conduct customer due diligence.

The Bank must stipulate the possibility of taking measures to conduct customer due diligence in the contract and/or the offer agreement.

2.1.6. If a customer or a transaction carried out by a customer is classified as high-risk, the bank will implement the following enhanced due diligence measures:

- Collecting and recording additional verified information about the customer available in public sources and databases;
- Obtaining information from the customer regarding the sources of funds or other assets for their transactions;
- Reviewing the purposes of the customer's planned or completed transactions;
- Continuously monitoring the customer's transactions.

If it is not possible to apply enhanced due diligence measures to the customer, in particular, obtaining information from the customer regarding the sources of funds or other assets for its transactions and/or reviewing the purposes of the customer's planned or completed transactions, the bank must notify the Department accordingly and refuse to enter into a business relationship with such customer or to conduct transactions with such customer.

2.1.7. All documents identifying the customer and other parties to the transaction must be valid on the date they are provided.

2.1.8. If employees of the relevant Bank xodimlarida mijozlardan olingan axborotlar (hujjatlar) ishonchliligiga shubhalar mavjud bo‘lganda, ushbu axborotlarni (hujjatlarni) tekshirish (verifikatsiyalash) bo‘yicha choralarni ko‘rishlari lozim. Bunday holatlarda, Bank bo‘linmalari tegishli tashkilotlarga mijozlar haqidagi axborotlarning (hujjatlarning) ishonchligini (haqiqiyligini) aniqlashtirish uchun murojaat qilishlari mumkin.

divisions have doubts about the veracity of information (documents) received from customers, they should take measures to verify this information (documents). In such cases, the Bank's divisions have the right to contact the relevant organizations to verify the veracity (authenticity) of information (documents) about customers.

2.1.9. Mavjud mijozlarga nisbatan ularning ahamiyati va tavakkalchiliklardan kelib chiqqan holda lozim darajada tekshirish bo‘yicha chora-tadbirlar ko‘riladi va tegishli vaqtda bunday mavjud munosabatlarni lozim darajada tekshirishni, bunday tekshirishlar qachon o‘tkazilganligi va umuman o‘tkazilgan yoki o‘tkazilmaganligini hamda olingan ma’lumotlarni yetarliligini hisobga olgan holda o‘tkaziladi.

2.1.9. The Bank shall undertake due diligence measures with respect to existing customers, taking into account their significance and risks, and, at appropriate times, conduct due diligence on existing relationships, taking into account when such checks were conducted and whether such checks were conducted in general or not, as well as the sufficiency of the data obtained.

2.1.10. Mijoz va mijozning benefitsiar mulkdorini qayta identifikatsiyalash avvalgi identifikatsiyalash natijasida olingan ma’lumotlar aniqligiga gumon tug‘ilgan taqdirda amalga oshirilishi lozim.

2.1.10. Re-identification of the customer and its beneficial owner must be conducted if doubts arise regarding the veracity of the information obtained as a result of the previous identification.

2.1.11. Mijoz va mijozning benefitsiar mulkdorini identifikatsiyalashda bank, shu jumladan, u o‘zining to‘lov agentlari va (yoki) to‘lov subagentlari orqali harakat qilganda, olingan ma’lumotlarni qonun hujjatlarida belgilangan tartibda Departament tomonidan shakllantiriladigan va bankga taqdim qilinadigan Ro‘yxat hamda jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish sohasida xalqaro hamkorlikda ishtirok etmayotgan davlatlar ro‘yxati bilan solishtirib chiqishi shart.

2.1.11. When identifying a customer and the customer's beneficial owner, the bank, including when it acts through its payment agents and/or payment subagents, shall verify the information received with the List, as well as with the list of states that do not participate in international cooperation in the field of combating the money laundering, the financing of terrorism and the financing of the proliferation of weapons of mass destruction, developed and provided by the Department in the manner prescribed by law.

Mijoz va mijozning benefitsiar mulkdorini identifikatsiyalash jarayonida Ro‘yxatga kiritilgan shaxslar aniqlangan taqdirda mazkur Qoidalarning 6.1.1–6.1.4-bandlarida o‘rnatilgan chora-tadbirlarni amalga oshirilishi shart.

If, during the identification process of a customer or beneficial owner, individuals included in the List are identified, the measures set forth in paragraphs 6.1.1–6.1.4 of these Regulations must be taken.

2.1.12. Avtomatlashtirilgan bank tizimi (ABT) mijozlar va operatsiya ishtirokchilarining identifikatsiya

2.1.12. The automated banking system (ABS) must be capable of automatically verifying, identifying, and notifying the ma'lumotlarini avtomatik tarzda Ro'yxat, ATS ro'yxati, xalqaro sanksiyalar ro'yxati hamda ABTdagi boshqa ro'yxatlar bilan solishtirish, aniqlash va xabar berish imkonini berishi lozim.

2.1.13. Bank quyidagi hollarda mijoz operatsiyalarini amalga oshirishni rad etishga haqlidir:

- yuridik shaxs boshqaruvi organi yoki yuridik shaxs nomidan ishonchnomasiz faoliyat ko'rsatish huquqiga ega bo'lgan shaxs o'zining joylashgan yeri (pochta manzili) bo'yicha mavjud bo'lmaganida;
- atayin noto'g'ri bo'lgan hujjatlar taqdim etilganda yoki qonun hujjatlariga muvofiq so'raladigan hujjatlar taqdim etilmaganda;
- qonun hujjatlarida nazarda tutilgan boshqa hollarda.

2.1.14. Bankka quyidagilar taqiqlanadi:

- anonim shaxslarga, ya'ni hisobvaraq (omonat) ochayotgan jismoniy yoki yuridik shaxslar tomonidan uni identifikatsiyalash uchun zarur bo'lgan hujjatlar taqdim etilmagan holda, hisobvaraq (omonat) ochish;
- o'ylab chiqarilganligi aniq bo'lgan hujjatlar bilan tasdiqlanmagan nomlarga hisobvaraqlar ochish;
- hisobvaraq ochayotgan shaxsning yoxud uning vakolatli vakilining shaxsan ishtirokisiz hisobvaraq ochish, bank avval taqdim etilgan, tekshiruv davriga haqiqiy va verifikatsiya qilingan hujjatlar asosida identifikatsiya qilish imkoniyati mavjud bo'lgan hamda mijozlarni lozim darajada tekshirish bo'yicha chora-tadbirlar ro'yxatdan o'tkazuvchi organ tomonidan amalga oshirilgan yoki bank tomonidan biometrik ma'lumotlar asosida identifikatsiya qilingan, shuningdek uchinchi tomonlar amalga oshirgan mijozlarni lozim darajada tekshirish natijalariga bankning ishongan holatlar bundan mustasno;

identification data of customers and transaction participants against the List, the ATC List, the list of international sanctions, and other lists in the ABS.

2.1.13. The Bank has the right to refuse to process a customer's transactions in the following cases:

- The absence of a legal entity's governing body or an individual authorized to act on behalf of the legal entity without a power of attorney at the customer's location (postal address);
- The submission of knowingly false documents or the failure to submit documents requested in accordance with the law;
- In other cases stipulated by law.

2.1.14. Banks are prohibited from:

- Opening accounts (deposits) in the names of anonymous owners, i.e., without the individual or legal entity opening the account (deposit) providing the necessary identification documents;
- Opening accounts in obviously fictitious names that are not supported by documents;
- Opening accounts without the personal presence of the person opening the account or its authorized representative, except in cases where the commercial bank is able to identify the customer based on previously submitted documents that are valid and verified as of the date of identification, and customer due diligence measures have been carried out by the registering authority or the commercial bank using biometric data, or the commercial bank trusts the results of customer due diligence conducted by a third party;

- o‘zlari va doimiy faoliyat yurituvchi boshqaruv organlari ular ro‘yxatdan o‘tgan davlatlarning hududida joylashmagan norezident banklar bilan munosabat o‘rnatish va davom ettirish;
- taqdim etuvchiga bo‘lgan qimmatli qog‘ozlar va boshqa moliyaviy instrumentlar chiqarish;
- mijozni identifikatsiyalamasdan chet el valyutasidagi pul mablag‘larini olish yoki jo‘natish bo‘yicha xizmatlarni ko‘rsatish, shu jumladan xalqaro pul o‘tkazmalari tizimlari orqali;
- jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish sohasida xalqaro hamkorlikda ishtirok etmaydigan davlatlar hududida sho‘ba banklari, filiallar yoki vakolatxonalar tashkil etish.

2.1.15. Mijozlarni lozim darajada tekshirishni va ularning elektron anketalarini to‘ldirishni o‘z vaqtida va to‘g‘ri amalga oshirishni ta’minlash uchun tegishli bo‘lim boshliqlari yoki ularning vazifalarini bajaruvchi shaxslar mas’uldirlar.

МБХО boshqaruvchilari mijozlarni lozim darajada tekshirish va ularning elektron anketalarini to‘ldirish bo‘yicha nazoratni amalga oshirish bo‘yicha mas’uldirlar.

2.1.16. Mijoz yoki mijoz tomonidan amalga oshirilayotgan operatsiyalarni kuchaytirilgan tarzda lozim darajadagi tekshirish quyidagi bosqichlarda amalga oshiriladi:

- Komplayens-nazorat boshqarmasi mas’ul xodimi mijoz va uning operatsiyalariga nisbatan kuchaytirilgan lozim darajada tekshirish boshlagani, ushbu tekshiruv sabablarini, mijozdan so’raladigan ma’lumotlarni ko’rsatgan holda tegishli MBXO/Amaliyot boshqarmasi rahbariga bildirgi kiritadi;
- Ushbu bildirgiga asosan tegishli MBXO/Amaliyot boshqarmasi (shu

- Establishing and continuing relationships with non-resident banks that do not have a physical presence or permanent management bodies in the territories of the states in which they are registered;
- Issuing securities and other financial instruments to bearer;
- Provide services for receiving and sending funds in foreign currency, including through international money transfer systems, without customer identification;
- Establish subsidiary banks, branches, or representative offices in countries that do not participate in international cooperation in combating money laundering and the financing of terrorism.

2.1.15. Managers of the relevant departments or their designated personnel are responsible for ensuring proper customer verification and the timely and accurate completion of their electronic forms.

The Manager of the Regional Office of Banking Services (ROBS) is responsible for proper customer verification and monitoring the completion of their electronic forms.

2.1.16. Enhanced due diligence of a customer or customer transactions is carried out in the following stages:

- The responsible employee of the Compliance Control Department shall submit a report to the Manager of the relevant ROBS/Operational Department regarding the initiation of enhanced due diligence regarding the customer and their transactions, stating the reasons for this check and the information requested from the customer;
- Based on this report, the Manager of the relevant Regional Office of

jumladan bank xizmatlari ofislari) rahbari mijozlar bilan ishlaydigan mas'ul xodimga Komplayens-nazorat boshqarmasi tomonidan so'ralgan ma'lumotlarni mijozdan olib berish bo'yicha vazifa yuklaydi;

Banking Services (ROBS) /Operational Department (including banking services offices) shall instruct the responsible Customer Relations Officer to request the information from the customer requested by the Compliance Control Department;

- Mijoz so'ralgan ma'lumotlarni mijoz bilan ishlaydigan xodimga elektron pochta orqali yoki asl nusxa ko'rinishida taqdim etadi;
- Mijoz bilan ishlaydigan xodim o'z navbatida Komplayens-nazorat boshqarmasi mas'ul xodimiga mijozdan olingan ma'lumotlarni taqdim etadi;
- Komplayens-nazorat boshqarmasi mas'ul xodimi olingan barcha ma'lumotlarni tahlil qilib mijozdan olingan ma'lumotlarni ochiq ma'lumotlar bazasi bilan solishtiradi;
- Mijoz to'g'risidagi ma'lumotlarni ochiq ma'lumotlar bazasidan o'rganish imkoni bo'lmaganda ushbu mijoz bilan amaliy ish faoliyatini tugatishgacha bo'lgan choralar qo'llaniladi;
- Solishtirish jarayonida mijoz faoliyati, shuningdek avval taqdim etilgan ma'lumotlar (hujjatlar) bilan nomuvofiqlik aniqlanganda ushbu mijoz bilan amaliy ish munosabatlarini tugatishgacha bo'lgan choralar ko'riladi;
- Kuchaytirilgan lozim darajada tekshiruv amalga oshirilishi jarayonida mijoz korrupsiya, firibgarlik, soliq va valyutaga oid jinoyatlar, jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg'in quroli tarqatishni moliyalashtirish bo'yicha jinoyatlarga aloqadorligi aniqlangan taqdirda ushbu mijoz bilan amaliy ish munosabatlarini to'xtatishgacha bo'lgan choralar ko'riladi;
- Kuchaytirilgan lozim darajada tekshiruv jarayonida mijoz xalqaro

- The customer shall provide the requested information to the Customer Relations Officer, either by email or in hard copy;
- The employee working with the customer, in turn, shall forward the information received from the customer to the responsible employee of the Compliance Control Department;
- The responsible employee of the Compliance Control Department shall analyze all received information and compares the information received from the customer with the open database;
- If it is not possible to obtain information about the customer from the open database, measures up to and including termination of the business relationship with the customer shall be taken;
- During the comparison process, if the customer's activities and previously provided information (documents) are inconsistent, measures up to and including termination of the business relationship with the customer shall be taken;
- During the enhanced due diligence process, if the customer's involvement in crimes related to corruption, fraud, tax and currency crimes, money laundering, terrorist financing, or the financing of the proliferation of weapons of mass destruction is revealed, measures up to and including termination of the business relationship with the customer will be taken;
- During enhanced due diligence, if it is established that a customer is subject

tashkilotlar va G7 davlatlar sanksiyalarida ekanligi aniqlansa ushbu mijoz bilan amaliy ish munosabatlarini tugatishgacha bo'lgan choralar ko'riladi;

- Amaliy ish munosabatlarini tugatish bo'yicha choralar Komplayens-nazorat boshqarmasi boshlig'i tomonidan Bank Boshqaruv raisiga yo'naltirilgan bildirgi asosida amalga oshiriladi;
- Mijozni kuchaytirilgan lozim darajada tekshirish 30 ish kunidan oshmasligi lozim.

2.1.17. Mijozlarni lozim darajada tekshirish imkoni bo'lmagan taqdirda Bank tomonidan quyidagi choralar qo'llaniladi:

- Komplayens-nazorat boshqarmasi boshlig'i mijozni lozim darajada tekshirish imkoni yo'qligi haqida 1 ish kunidan kechiktirmasdan Bank Boshqaruv raisiga tegishli MBXO/ Amaliyot boshqarmasi rahbarini ijrochi sifatida ko'rsatgan holda bildirgi kiritadi va 1 ish kunidan kechiktirmasdan Departamentga xabarnoma taqdim etadi;
- Tegishli MBXO/Amaliyot boshqarmasi (shu jumladan, bank xizmatlari ofislari) rahbari ushbu mijoz operatsiyalarini 3 kunga to'xtatib, amaliy ish munosabatlarini tugatish bo'yicha chora ko'radi.

2.2 Jismoniy shaxslarni identifikatsiyalash

2.2.1. Bankning tegishli bo'linmalari mas'ul xodimlari tomonidan jismoniy shaxs - mijozni identifikatsiyalash shaxsni tasdiqlovchi hujjat (pasport yoki uning o'rnini bosadigan hujjat) yoki mijozning biometrik ma'lumotlari asosida amalga oshiriladi. Bunda bank jismoniy shaxs — mijoz identifikatsiyasi:

- shaxsni tasdiqlovchi hujjat (pasport yoki uning o'rnini bosadigan hujjat) asosida amalga oshirilganda bunday hujjatning asli bilan tanishib chiqishi;

to sanctions by international organizations and G7 countries, measures will be taken, including termination of the business relationship with the customer;

- Measures to terminate the business relationship shall be carried out based on a report from the Manager of the Compliance Control Department, sent to the Chairman of the Bank's Management Board;
- Enhanced customer due diligence shall not exceed 30 business days.

2.1.17. If the Bank is unable to conduct due diligence on customers, the following measures shall be taken:

- The Manager of Compliance Control Department shall submit a report to the Chairman of the Bank's Management Board regarding the impossibility of conducting due diligence on the customer, specifying the Manager of the Regional Office of Banking Services (ROBS) /Operations Department as the executor, and shall send the notification to the Department no later than one business day.
- The Manager of the relevant Regional Office of Banking Services (ROBS) / Operations Department (including Banking Services Offices) will suspend the customer's activities for 3 days and take measures to terminate the business relationship.

2.2. Identification of Individuals

2.2.1. Identification of an individual customer by the relevant Bank divisions shall be carried out based on an identity document (passport or equivalent) or biometric data.

When identifying an individual customer, the bank:

- Based on an identity document (passport or equivalent), must review the original of such document;

- biometrik ma’lumotlar asosida amalga oshirilganda esa ushbu ma’lumotlarni O‘zbekiston Respublikasi Ichki ishlar vazirligining axborot tizimi bilan verifikatsiya qilishi lozim.

- Based on biometric data, must verify such data with the information system of the Ministry of Internal Affairs of the Republic of Uzbekistan.

Jismoniy shaxs – mijozni identifikatsiyalash natijasida olingan ma’lumotlar operatsiya amalga oshirilgan kunning o‘zida uning elektron anketasiga kiritiladi.

The information obtained from identifying an individual customer shall be entered into the electronic form on the day of the transaction.

2.2.2. Bankda jismoniy shaxs - mijozning identifikatsiyasi mazkur Qoidalarning 1-ilovalarida ko‘zda tutilgan ma’lumotlar, shuningdek operatsiyalar va boshqa bitimlarning bajarilishi uchun asos hisoblanuvchi hujjatlar va boshqa zarur ma’lumotlar asosida amalga oshiriladi.

2.2.2. Individual customers shall be identified by the Bank based on the information provided in Annex No. 1 to these Regulations, as well as documents that serve as the basis for transactions and other transactions, and other necessary information.

2.2.3. Mijoz Bankka bir martalik operatsiya amalga oshirish uchun murojaat qilganda, agar ushbu bir martalik operatsiyani amalga oshirish uchun mazkur Qoidalarga asosan mijozni identifikatsiya qilish shart bo‘lsa, mijozni identifikatsiya qilish uchun mas’ul xodim mijozning shaxsini tasdiqlovchi hujjati asl nusxasi bilan tanishib chiqqanidan so‘ng, ABTda mazkur mijozning elektron anketasi mavjudligini tekshiradi. Mijozning elektron anketasi bo‘lmagan holda, mas’ul xodim olingan identifikatsion ma’lumotlar asosida operatsiya amalga oshirilgan sana va operatsiya turini ko‘rsatgan holda elektron anketasini shakllantiradi.

2.2.3. When a customer contacts the Bank to perform a one-time transaction, if identification is required for this one-time transaction in accordance with these Regulations, the employee responsible for customer identification, after reviewing the customer's original identity document, shall verify the presence of the customer's electronic form in the ABS. If the customer does not have an electronic form, the responsible employee shall, based on the received identification data, generate an electronic form indicating the date of the transaction and the type of transaction.

Mijozning anketasi mavjud bo‘lgan holda esa, mas’ul xodim shaxsni tasdiqlovchi hujjat bilan elektron anketadagi ma’lumotlar mosligini tekshiradi. Ma’lumotlar ba’zi (hujjat yangilangani, manzili o‘zgargani va boshqa shu kabi) sabablar tufayli mos kelmaganda esa, mas’ul xodim tomonidan mijozning elektron anketasiga tegishli o‘zgartirishlar kiritiladi.

If the customer's form is available, the responsible employee shall verify that the data in the electronic form matches the identity document. If the data does not match for any reason (document update, address change, etc.), the responsible employee shall make the appropriate changes to the customer's electronic form.

2.2.4. Bir martalik operatsiyalarni amalga oshirgan mijozlarni lozim darajada tekshirish natijasida olingan ma’lumotlar, mijozni lozim darajada tekshirish choralarini ko‘rish talab qilingan keyingi operatsiyalarni bajarishda yangilanadi.

2.2.4. Information obtained as a result of customer due diligence for one-time transactions shall be updated when subsequent transactions requiring customer due diligence are performed.

2.3 Yakka tartibdagi tadbirkorlarni hamda yuridik shaxslarni va ularning benifitsiar mulkdorlarini identifikatsiyalash

2.3. Identification of Individual Enterpreneur, as well as Legal Entities, and Their Beneficial Owners

2.3.1. Bankda yakka tartibdagi tadbirkor va yuridik shaxs va uning benifitsiar mulkdorining identifikatsiyasi mazkur Qoidalarning 2-ilovalarida ko‘zda tutilgan ma’lumotlar, shuningdek operatsiyalar va boshqa bitimlarning bajarilishi uchun asos hisoblanuvchi hujjatlar va boshqa zarur ma’lumotlar asosida amalga oshiriladi.

2.3.1. Identification of an Individual Enterpreneur, legal entity, and its beneficial owner at the Bank shall be carried out based on the information provided in Annex No. 2 to these Regulations, as well as documents and other necessary information that serve as the basis for transactions and other deals.

2.3.2. Yuridik shaxslarga va yakka tartibdagi tadbirkorlarga nisbatan mijozlarni lozim darajada tekshirish bo’yicha chora-tadbirlar amalga oshirilayotganda yuridik shaxslarga korporativ xizmat ko’rsatish bo’limi ularning davlat ro’yxatidan o’tganligi to’g’risidagi hujjatlarni, rahbarlari haqidagi hamda ta’sis hujjatlarida ko’rsatilgan ma’lumotlarni olishlari lozim.

2.3.2. When performing customer due diligence on legal entities and Individual Enterpreneur, the Corporate Services Department must obtain documents confirming their state registration, information about their management, and information specified in their constituent documents.

Mazkur ma’lumotlar tadbirkorlik subyektlarini davlat ro‘yxatidan o‘tkazish va hisobga qo‘yishni avtomatlashtirilgan tizimi orqali olinadi, ushbu tizimdan ma’lumotlarni olish imkoniyati bo‘lmagan taqdirda, ular bevosita mijozning o‘zidan olinadi.

This information shall be obtained through the automated system for state registration and registration of business entities, or, if it is impossible to obtain information from this system, directly from the customer.

Yuridik shaxslarni lozim darajada tekshirish jarayonida yuridik shaxslarga korporativ xizmat ko‘rsatish bo‘limi pirovard natijada mijozning mulkdori bo‘lgan yoki mijozni nazorat qiluvchi mijozning benefitsiar mulkdori – jismoniy shaxsni identifikatsiya qilishi, ishonchli manbadan olingan ma’lumotlardan foydalangan holda, shu jumladan quyida keltirilgan ma’lumotlarni o‘rganish orqali, benefitsiar mulkdorning shaxsini tekshirish yuzasidan o‘rinli choralarni ko‘rishi lozim:

- mijozning mulk va boshqaruv tuzilmasi;
- mijozning ta’sischilari (jamiyat aksiyalarining/ulushlarining kamida o‘n foiziga ega bo‘lgan aksiyadorlari/ishtirokchilari) to‘g‘risidagi;
- pirovardida yuridik shaxsning ulushiga (kamida o‘n foiz) egalik qiluvchi jismoniy shaxs (lar)ning (agar mavjud bo‘lsa) shaxsiy ma’lumotlari;
- agar ko‘rilgan choralar bo‘yicha nazorat qiluvchi ulushga ega bo‘lgan

In the process of due diligence of legal entities, the corporate banking department of legal entities must identify the natural person who is the beneficial owner of the customer who is the ultimate owner of the customer or who controls the customer, take reasonable steps to verify the identity of the beneficial owner using information obtained from a reliable source, including by examining the following information:

- The customer's ownership and management structure;
- The customer's founders (shareholders/participants owning at least ten percent of the company's shares/stakes);
- The personal data of the individual(s) ultimately owning a share (at least ten percent) of the legal entity (if any);
- The personal data of the individual(s) otherwise exercising control over the

shaxs benefitsiar mulkdor ekanligiga shubha tug‘ilsa yoki ulushga bo‘lgan mulk huquqi boshqaruvini amalga oshiruvchi shaxslar bo‘lmasa, yuridik shaxs ustidan nazoratni boshqa usullar bilan amalga oshirayotgan shaxs(lar)ning (agar mavjud bo‘lsa) shaxsiy ma’lumotlari.

legal entity (if any), if the measures taken raise doubts as to whether the individual holding the controlling interest is the beneficial owner or if there are no individuals exercising control over the share.

Yuridik shaxslarga korporativ xizmat ko‘rsatish bo‘limi tomonidan ko‘rilgan tegishli choralar benefitsiar mulkdorni aniqlash imkonini bermasa, yuqori rahbarlik lavozimini egallab turgan shaxsni identifikatsiya qilishi va uning shaxsini tekshirish yuzasidan o‘rinli choralarni ko‘rishi kerak.

If it is impossible to identify the beneficial owner through the appropriate measures taken by the corporate services department for legal entities, it is necessary to identify the individual holding a management position and take reasonable measures to verify their identity.

2.3.3. Agar mijoz yoki mijozning benifitsiar mulkdori mulkchilik tarkibi to‘g‘risida ma’lumotni oshkor qilish bo‘yicha me’yoriy-huquqiy hujjatlar talablari tadbiq qilinuvchi yuridik shaxs hisoblansa, bunday yuridik shaxsning ta’sischilari (jamiyat aksiyalarining kamida o‘n foiziga ega bo‘lgan aksiyadorlari, ishtirokchilari)ni aniqlash va tasdiqlash talab etilmaydi.

2.3.3. If the customer or the customer's beneficial owner is a legal entity subject to regulatory requirements on the disclosure of ownership structure information, then establishing and confirming the identity of the founders (shareholders owning at least ten percent of the company's shares, or participants) of such legal entity is not required.

2.3.4. Bank yuridik shaxslarni lozim darajada tekshirish jarayonida mijozning direktori yoki ta’sischilari (aksiyadorlari, ishtirokchilari) nominant ekanligi aniqlagan taqdirda, bu haqida va nominator to‘g‘risida Departamentga xabar berishi lozim.

2.3.4. If a nominee acting as a director or founder (shareholder/participant) is identified during the customer due diligence process, the bank must notify the Department of this and the nominee's identity.

2.3.5. Yuridik shaxsni tashkil etmagan chet el tuzilmalariga nisbatan mazkur Qoida bilan yuridik shaxslar uchun o‘rnatilgan talablar qo‘llaniladi.

2.3.5. The requirements established by these Regulations for legal entities apply to foreign structures without forming a legal entity.

2.3.6. Yuridik shaxs – mijozni batafsil o‘rganish maqsadida quyidagilarga alohida e’tibor qaratilishi lozim:

- mijozning ta’sischilari (aksiyadorlari, ishtirokchilari) tarkibiga, mijozning ustav fondi (kapitali)ning 10 foizdan ortiq ulushiga egalik qilayotgan shaxslarni aniqlashga;
- mijoz boshqaruvi organlari tuzilmasiga va ularning vakolatlariga;
- mijoz ustav fondi (kapitali)ning ro‘yxatga olingan miqdoriga.

2.3.6. For the purposes of a more thorough examination of a customer - a legal entity, special attention must be paid to:

- the composition of the customer's founders (shareholders, participants), identifying persons owning a stake in excess of 10 percent of the customer's authorized capital;
- The structure of the customer's governing bodies and their powers;
- The amount of the customer's registered authorized capital.

2.3.7. Bank mijozi hisoblangan yuridik

2.3.7. When a legal entity or individual shaxs yoki yakka tartibdagi tadbirkor kredit olish uchun murojaat qilganda Korporativ kreditlash bo‘limi mas’ul xodimi uni lozim darajada tekshirishi va identifikatsion ma’lumotlarini elektron anketadagi ma’lumotlar bilan solishtirishi lozim. Mijozning elektron anketasidagi ma’lumotlar bilan mijoz taqdim etgan ma’lumotlar o‘rtasida tafovut bo‘lganda Korporativ kreditlash bo‘limi mas’ul xodimi bu haqida Mijozlarga xizmat ko‘rsatish bo‘limi boshlig‘i va Ichki nazorat xizmati xodimiga xabar qiladi.

entrepreneur (customer) applies to the Bank for a loan, the responsible employee of the Corporate Lending Department must perform due diligence and verify the identification information with the data in the application form. If there is a discrepancy between the data in the customer's electronic application form and the data provided by the customer, the responsible employee of the Corporate Lending Department shall notify the Manager of the Customer Service Department and the Internal Control Service.

2.3.8. Mijozlarni lozim darajada tekshirish natijasida olingan ma’lumotlar ahamiyati va tavakkalchiliklardan kelib chiqqan holda hamda mijoz ma’lumotlarida o‘zgarishlar bo‘lganda, biroq mijoz tomonidan jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishni amalga oshirish tavakkalchiligi yuqori baholanganda yiliga kamida bir marotaba, boshqa hollarda ikki yilda kamida bir marotaba yangilanishi lozim.

2.3.8. Information obtained as a result of customer due diligence must be updated at least once a year in cases where the Bank assesses the customer's risk of money laundering, terrorist financing, and financing the proliferation of weapons of mass destruction as high; in other cases, at least once every two years and if there are any changes in the customer's information.

Ichki nazorat xizmati har oy boshida tavakkalchiligi darajasi yuqori mijozlarning oxirgi identifikatsiya qilingan sanasi oy yakuniga qadar bir yil bo‘ladigan va boshqalari bo‘yicha ikki yil bo‘ladigan mijozlar ro‘yxatini tuzib, identifikatsiya ma’lumotlarini yangilash uchun Yuridik shaxslarga korporativ xizmat ko‘rsatish bo‘limiga oyning 5 sanasiga qadar yuboradi.

At the beginning of each month, the Internal Control Service shall compile a list of high-risk customers, for whom the end of the month mark one year since the last identification date, and for others, two years since the end of the month, and send this list to the Corporate Services Department for Legal Entities for updating their identification data by the 5th day of the month.

Mas’ul xodimlar ushbu ro‘yxatda ko‘rsatilgan mijozlarning identifikatsiya ma’lumotlarini oy yakuniga qadar o‘rganish va yangilash bo‘yicha choralarni ko‘radi.

Responsible employees shall take steps to review and update the identification data of customers specified in this list by the end of the month.

2.3.9. Mijozning mavjud identifikatsion ma’lumotlariga o‘zgartirishlar kiritilganda, Yuridik shaxslarga korporativ xizmat ko‘rsatish bo‘limining tegishli xodimi mijoz anketasida mos o‘zgartirishlar kiritib, bu haqda Ichki nazorat xizmati xodimiga xabar berishi lozim.

2.3.9. If changes are made to a customer's existing identification information, the relevant employee of the Corporate Services Department for Legal Entities must make the appropriate changes to the customer's questionnaire and notify the Internal Control Service employee accordingly.

2.3.10. Yuridik shaxs va yakka tartibdagi tadbirkor mijozlarni lozim darajada tekshirish

2.3.10. The Manager of the Corporate Services Department for Legal Entities is va ularning elektron anketalarini to‘ldirish bo‘yicha vazifalarni o‘z vaqtida va to‘g‘ri bajarilishini ta’minlash bo‘yicha Yuridik shaxslarga korporativ xizmat ko‘rsatish bo‘limi boshlig‘i mas’uldir.

2.4 Yuqori mansabdor shaxslar, ularning oila a’zolari va yuqori mansabdor shaxslarga yaqin shaxslar bilan amaliy ish munosabatlariga kirishish hamda ular tomonidan amalga oshirilayotgan operatsiyalarni chuqur monitoring qilish

2.4.1 Bank mijoz yoki benefitsiar mulkdorning yuqori mansabdor shaxs ekanligini aniqlash maqsadida tavakkalchiliklarni boshqarish tizimlaridan foydalanadi hamda mijozni lozim darajada tekshirish bo‘yicha yuqorida ko‘rsatib o‘tilgan choralarni ko‘rish bilan birga, mijoz yoki benefitsiar mulkdor sifatida qatnashayotgan yuqori mansabdor shaxslarga yoki oila a’zolariga yohud yuqori mansabdor shaxsning yaqin shaxslariga nisbatan:

- yuqori mansabdor shaxsning mavqei to‘g‘risidagi ma’lumotlarni tekshirish va o‘tkazilayotgan operatsiyadagi pul mablag‘lari yoki boshqa mol-mulkni manbalarini aniqlash bo‘yicha tegishli choralarni ko‘rish;
- yuqori mansabdor shaxs bilan amaliy ish munosabatlariga faqatgina bankning boshqaruvi raisi yoki tegishli vakolatga ega bo‘lgan uning o‘rinbosari ruxsati bilan kirishish (yoki mavjud mijozlar uchun davom ettirish);
- amaliy ish munosabatlarini muntazam ravishda chuqur monitoring qilib borish lozim.

2.4.2. Bunda, mijoz va qaysi shaxslar nomidan ish ko‘rayotgan bo‘lsa, o‘sha shaxslarning, mijozning benefitsiar mulkdori yuqori mansabdor shaxs ekanligini tekshirish mijoz bilan ish munosabatlarini o'rnatishdan oldin, identifikatsiya jarayonida olingan ma’lumotlar asosida avtomatlashtirilgan bank tizimi orqali amalga oshiriladi.

2.4.3. Sobiq yuqori mansabdor shaxs egallab turgan lavozimni tark etganiga kamida besh yil o‘tgandan so‘ng unga

responsible for the timely and accurate fulfillment of duties related to the due diligence of legal entities and Individual Enterpreneurs who are customers and the completion of their electronic questionnaires.

2.4. Conducting enhanced monitoring of business relationships with, and transactions conducted by, Politically Exposed Persons and their close relatives

2.4.1. The Bank shall use risk management systems to determine whether a customer or beneficial owner is a Politically Exposed Person and, in addition to the above-mentioned customer due diligence measures, with respect to politically exposed persons or family members or close relatives of a politically exposed person acting as a customer or beneficial owner:

- Apply reasonable measures to verify information about the politically exposed person's status and determine the source of funds or other assets involved in the transaction;
- Establish (or continue, for existing customers,) business relationships with politically exposed persons only with the permission of the Chairman of the Management Board of the Bank or his/her authorized deputy;
- Conduct ongoing enhanced monitoring of business relationships.

2.4.2. Moreover, the customer and persons acting on behalf of the customer, as well as the customer's beneficial owner, are verified for PEP status through the automated banking system based on information obtained during the identification process before establishing a business relationship with the customer.

2.4.3. After at least five years have passed since the former PEP left their position, risk mitigation measures shall be implemented.

nisbatan berilgan risk darajasini yumshatish chora-tadbirlari amalga oshiriladi.

2.4.4. Yuqori mansabdor shaxs yoki ularning oila a’zolari yohud yuqori mansabdor shaxslarga yaqin shaxslar bilan bank amaliy ish munosabatlarini o‘rnatish yoki mavjud mijozlarga davom ettirish tartibi bankning “O’z mijozingizni biling (KYC) Tartibida” batafsil ko’rsatiladi.

2.5 Vakillik munosabatlarini o‘rnatish va davom ettirishda norezident banklarni lozim darajada tekshirish

2.5.1. Norezident bank bilan vakillik munosabatlar o‘rnatilishida va davom ettirilishida norezident bankni lozim darajada tekshirish Tashqi iqtisodiy faoliyat boshqarmasi tomonidan amalga oshiriladi.

2.5.2. Identifikatsiyalashdan tashqari Tashqi iqtisodiy faoliyat boshqarmasi quyidagilarni amalga oshirishi lozim:

- norezident bankning ish faoliyati xususiyatlari to‘g‘risida to‘liq ma’lumotga ega bo‘lish uchun u haqidagi axborotlarni yig‘ish;
- korrespondentlar o‘rtasida majburiyatlarni aniq va to‘liq taqsimlanishini ta’minlash;
- to‘ldirilgan Wolfsberg bank-respondentining lozim darajadagi tekshiruvga doir so‘rovnomasini olish va vaqti-vaqti bilan yangilab turish;
- vakil banklari bilan tuziladigan shartnomalarda pul mablag‘larini jo‘natuvchilari haqidagi qo‘shimcha ma’lumotlarni uch ish kuni olish imkoniyatiga ega bo‘lish bo‘yicha bandlarni aks ettirish choralarini ko‘rishi;
- “tranzit hisobvaraqlar”ga nisbatan – bank-respondent bank-korrespondentdagi hisobvaraqlardan to‘g‘ridan-to‘g‘ri foydalanish imkoniyatiga ega o‘z mijozini lozim darajada tekshirish bo‘yicha chora-tadbirlarni ko‘rganligi, shuningdek mijoz to‘g‘risida zarur bo‘lgan identifikatsiya natijasida olingan ma’lumotlarni bank-korrespondentning so‘roviga asosan

2.4.4. The procedure for establishing business relationships with PEPs or their family members or persons close to PEPs, or for continuing such relationships with existing customers, shall be described in detail in the Know Your Customer (KYC) Procedure.

2.5. Due Diligence of Non-Resident Banks when Establishing and Maintaining Correspondent Relationships

2.5.1. When establishing and maintaining correspondent relationships with a non-resident bank, the identification of the non-resident bank shall be carried out by the Department of Foreign Economic Activity.

2.5.2. In addition to identification, the Foreign Economic Affairs Department must:

- Collect information about the non-resident bank to obtain a complete understanding of the nature of its business activities;
- Ensure a clear and complete division of responsibilities between correspondents;
- Receive and periodically update the completed Wolfsberg Correspondent Banking Due Diligence Questionnaire;
- Take steps to include clauses in agreements with correspondent banks requiring the receipt of additional information about remitters of funds within three business days;
- For "transit accounts," obtain confirmation that the respondent bank has fulfilled its obligation to conduct due diligence on its customers with direct access to the correspondent bank's accounts, as well as the ability to provide the necessary customer data obtained through identification upon request from the correspondent bank.

taqdim qilish imkoni mavjudligi bo‘yicha tegishli tasdiqni olish.

2.5.3. Komplayens-nazorat boshqarmasi tomonidan norezident bank bo’yicha quyidagi chora-tadbirlar amalga oshiriladi:

- ochiq ma’lumotlar asosida norezident-bankning obro‘sini va nazorat sifatini, shu jumladan, ushbu bankka nisbatan jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga oid qoidabuzarliklar yuzasidan tergov harakatlari olib borilgan yoki borilmaganligini yohud nazorat qiluvchi organlar tomonidan unga nisbatan choralar ko‘rilganini aniqlash;
- norezident bank tomonidan jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha ko‘rilayotgan chora-tadbirlarni baholash.

2.5.4. Tashqi iqtisodiy faoliyat boshqarmasi vakillik munosabatlar o‘rnatilayotgan norezident bankka uning jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha ishlarni amalga oshirish yuzasidan mijoz to‘g‘risida kerakli identifikatsiyalashga oid zarur ma’lumotlarni taqdim etish imkoniyati mavjudligi to‘g‘risida so‘rov yuborishi va tasdiq olish bo‘yicha tegishli choralarni ko‘rishi lozim.

2.5.5. Tashqi iqtisodiy faoliyat boshqarmasi vakillik munosabatlari o‘rnatilayotgan norezident bank bo’yicha belgilangan shakl (O’z mijozingizni biling (KYC) Tartibiga G-ilova)dagi anketani yuborib, uning to‘ldirilgan va tasdiqlangan holda qaytarilishi bo‘yicha zaruriy choralarni ko‘radi.

Norezident bankdan olingan anketaning nusxasini Ichki nazorat xizmatiga taqdim etadi. Ichki nazorat xizmati norezident bankni o‘rganish bo‘yicha boshqa ma’lumotlarni ham

2.5.3. The Compliance Control Department shall implement the following measures with respect to a non-resident bank:

- Determine, based on publicly available information, the bank's reputation and the quality of its supervision, including whether the bank has been investigated for violations related to money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, or whether regulatory authorities have applied measures against it;
- Assess the non-resident bank's measures to combat money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction.

2.5.4. The Foreign Economic Affairs Department must submit a request to the non-resident bank with which correspondent relations are established regarding the possibility of providing it with the necessary identification data about the customer on matters related to money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, and take appropriate measures to obtain confirmation.

2.5.5. The Foreign Economic Affairs Department shall send a questionnaire of the established form (Annex G to the Know Your Customer Procedure) to the non-resident bank with which correspondent relations are established and take the necessary steps to ensure its return, completed and certified.

A copy of the questionnaire received from the non-resident bank shall be submitted to the Internal Control Service. The Internal Control Service may also obtain other

Tashqi iqtisodiy faoliyat boshqarmasidan olishi mumkin.

information regarding the non-resident bank from the Foreign Economic Affairs Department.

2.5.6. Bank tranzit moliyaviy muassasa sifatida faoliyat yuritayotganda, texnik cheklovlar xalqaro elektron o‘tkazma bo‘yicha ichki elektron pul o‘tkazmaga bog‘langan jo‘natuvchi va oluvchi to‘g‘risidagi talab qilinayotgan ma’lumotning saqlanishiga to‘sqinlik qilgan hollarda, jo‘natuvchi moliyaviy muassasadan yoki boshqa tranzit moliyaviy muassasadan olingan barcha ma’lumotlar bo‘yicha yozuvlarni besh yildan kam bo‘lmagan muddat davomida saqlashi lozim.

2.5.6. When operating as a transit financial institution, in cases where technical limitations prevent the storage of the required sender and recipient information associated with a domestic wire transfer accompanying an international wire transfer, the Bank must retain records of all information received from the sending financial institution or another transit financial institution for at least five years.

2.5.7. Bank vakillik munosabatlari o‘rnatilayotgan norezident banklar tomonidan tekshirishning xalqaro standartlar qo‘llanilishi va operatsiyalarga nisbatan tegishli tekshiruv tartiblaridan foydalanilishi haqida ishonch hosil qilish lozim.

2.5.7. The Bank must ensure that non-resident banks with which correspondent relationships are established apply international due diligence standards and utilize appropriate procedures for transactions.

2.5.8. Norezident bank bilan vakillik munosabatlarini o‘rnatish to‘g‘risida qaror Bankning Boshqaruvi tomonidan qabul qilinadi.

2.5.8. The decision to establish correspondent relationships with a non-resident bank shall be made by the Bank's Management Board.

2.5.9. Bankning tegishli bo‘linmalari tranzit o‘tkazmalarini amalga oshirish maqsadida boshqa banklar bilan munosabatlarni o‘rnatishda elektron to‘lovlar to‘g‘risidagi barcha ma’lumotlarni saqlashi lozim.

2.5.9. The relevant divisions of the Bank, when establishing relationships with other banks for the purpose of executing transit transfers, must retain all information on electronic payments.

2.5.10. Jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish sohasida xalqaro hamkorlikda ishtirok etmayotgan davlatlar hududida joylashgan norezident banklar yoki ularning sho‘ba banklari, filiallari va vakolatxonalari bilan vakillik munosabatlarini davom ettirish jarayonida Bankning tegishli bo‘linmalari hamda Ichki nazorat xizmati ular bilan amalga oshirilayotgan barcha operatsiyalarga alohida e’tibor qaratishlari lozim.

2.5.10. When maintaining correspondent relationships with non-resident banks located in countries that do not participate in international cooperation in the field of combating money laundering and the financing of terrorism, or their subsidiaries, branches, and representative offices, the relevant Bank divisions, as well as the Internal Control Service, must exercise particular attention to all transactions carried out with them.

2.5.11. Bank:

- ular ro‘yxatdan o‘tgan davlatlarning hududida doimiy faoliyat yurituvchi boshqaruv organlari bo‘lmagan banklar tomonidan hisobvaraqlari

2.5.11. The Bank shall:

- take measures aimed at preventing banks from establishing relationships with non-resident banks that have information about the use of accounts foydalanayotganligi to‘g‘risida ma’lumot mavjud bo‘lgan norezident banklar bilan munosabatlar o‘rnatilishini oldini olishga qaratilgan chora-tadbirlar ko‘rishi shart;

- xalqaro hisob-kitoblar amalga oshirilishida mazkur hisob-kitoblar bilan bog‘liq to‘lov tafsilotlari va boshqa ma’lumotlarni korrespondent banklar bilan o‘zaro almashishi mumkin;
- jo‘natuvchi to‘g‘risidagi ma’lumotlar (jismoniy shaxslarning familiyasi, ismi, otasining ismi, yuridik shaxslarning nomi, jo‘natuvchining joylashgan yeri (pochta manzili) va hisob raqami) taqdim etilmagan yoxud qisman taqdim etilgan xalqaro pul o‘tkazmalari bilan bog‘liq operatsiyalarga alohida e’tibor qaratishi va batafsil tahlil qilishi lozim.

by banks that do not have permanent management bodies in the countries where they are registered;

- when conducting international settlements, exchange payment and other information related to such settlements with correspondent banks;
- pay special attention to and conduct a thorough analysis of transactions involving international money transfers in which the sender's information (last name, first name, and patronymic of individuals, full name of legal entities, location (mailing address), and sender's account number) is missing or is incomplete.

2.5.12. Norezident bank tomonidan jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha xalqaro standartlar talablari buzilishi holatlari haqida axborot mavjud bo‘lgan taqdirda, Bank Boshqaruvi ushbu vakil bilan hamkorlikni to‘xtatishgacha bo‘lgan tegishli choralar ko‘rish to‘g‘risidagi masalani ko‘rib chiqishi kerak.

2.5.12. If there is information about instances of non-compliance by a non-resident bank with international standards on combating money laundering and terrorist financing, the Bank's Management Board must consider taking appropriate measures, including terminating cooperation with that correspondent.

2.6 Xalqaro pul o‘tkazmalari tizimlari va xalqaro plastik kartalari orqali to‘lov tizimlari bo‘yicha xizmatlarni ko‘rsatuvchi kompaniyalar bilan munosabatlar o‘rnatilishida va amalga oshirilishida ularni lozim darajada tekshirish

2.6. Due diligence of companies providing international money transfer services through international money transfer systems and international plastic card systems, when establishing and maintaining relationships with them.

2.6.1. Xalqaro pul o‘tkazmalari tizimlari bo‘yicha xizmatlarni ko‘rsatuvchi kompaniyalar (bundan buyon matnda xalqaro pul o‘tkazmalari tizimlari deb yuritiladi) va xalqaro plastik kartalari orqali to‘lov tizimlari bo‘yicha xizmatlarni ko‘rsatuvchi kompaniyalar (bundan buyon matnda xalqaro plastik kartalari tizimlari deb yuritiladi) bilan munosabatlar o‘rnatilishida va davom ettirilishida ularni lozim darajada tekshirish Chakana biznes boshqarmasi tomonidan

2.6.1. Due diligence in establishing and maintaining relationships with companies providing international money transfer systems (hereinafter referred to as "international money transfer systems") and companies providing international plastic card payment systems (hereinafter referred to as "international plastic card systems") shall be performed by the Retail Business Department.

amalga oshiriladi.

2.6.2. Chakana biznes boshqarmasi identifikatsiyalashdan tashqari quyidagilarni amalga oshirishi lozim:

- xalqaro pul o‘tkazmalari va xalqaro plastik kartalari xizmatlari bo‘yicha sherigining ish faoliyati xususiyatlari to‘g‘risida to‘liq ma’lumotga ega bo‘lish uchun u haqidagi axborotlarni yig‘ish;
- ochiq ma’lumotlar asosida tashkilotning obro‘sini aniqlash;
- elektron to‘lovlar to‘g‘risidagi barcha ma’lumotlarni saqlash.

2.6.3. Komplayens-nazorat boshqarmasi tashkilotga nisbatan jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga oid kamchiliklar yuzasidan tergov olib borilgan yoki borilmaganligini o’rganadi.

2.6.4. Xalqaro pul o‘tkazmalari tizimlari va xalqaro plastik kartalari tizimlari bilan munosabatlarni o‘rnatish to‘g‘risidagi qaror Bank Boshqaruvi tomonidan qabul qilinadi.

2.6.5. Chakana biznes boshqrmasi xalqaro pul o‘tkazmalari tizimlari va xalqaro plastik kartalar tizimlari bilan munosabatlar o‘rnatilayotganda belgilangan shakl (O’z mijozingizni biling (KYC) Tartibiga G-ilova)dagi anketani yuborib, uning to‘ldirilgan va tasdiqlangan holda qaytarilishi bo‘yicha zaruriy choralarni ko‘radi.

Xalqaro pul o‘tkazmalari tizimlari va xalqaro plastik kartalar tizimlaridan olingan anketaning nusxasini Ichki nazorat xizmatiga taqdim etadi. Ichki nazorat xizmati bunday tizimlarni o‘rganish bo‘yicha boshqa ma’lumotlarni ham Chakana biznes boshqarmasidan olishi mumkin.

2.6.6. Xalqaro pul o‘tkazmalari bo‘yicha, shu jumladan xalqaro pul o‘tkazmalari tizimlari orqali operatsiyalarni amalga oshirishda Chakana biznes boshqarmasi Bankning bunday xizmatlarni ko‘rsatuvchi bo‘linmalari (to‘lov agentlari, to‘lov subagentlari, shoxobcha, bo‘lim va shu

2.6.2. In addition to identification, the Retail Business Department must:

- Collect information about the international money transfer and international plastic card partner to gain a full understanding of the nature of its business activities;
- Determine the organization's reputation based on publicly available data;
- Store all information about the electronic transfer.

2.6.3. The Compliance Control Department shall examine whether the organization has been investigated for money laundering, terrorist financing, and financing the proliferation of weapons of mass destruction;

2.6.4. The decision to establish relationships with international money transfer systems and international plastic card systems shall be made by the Bank's Management Board.

2.6.5. When establishing relationships with international money transfer systems and international plastic card systems, the Retail Business Department shall submit a questionnaire of the established form (Annex G to the Know Your Customer Procedure) and take the necessary steps to ensure its return, completed and certified.

Submit a copy of the questionnaire received from international money transfer systems and international plastic card systems to the Internal Control Service. The Internal Control Service may also obtain other information regarding the review of such systems from the Retail Business Department.

2.6.6. When conducting international money transfer transactions, including through international money transfer systems, the Retail Business Department must maintain records of the Bank's divisions providing such services (payment agents, payment subagents, branches, departments, kabilar) va ushbu bo‘linmalar xodimlarining hisobini yuritishi lozim.

etc.), and the employees of these divisions.

2.6.7. Chakana biznes boshqarmasi xalqaro pul o‘tkazmalarini amalga oshirish bo‘yicha xizmatlar ko‘rsatuvchi bo‘linmalar bilan birgalikda:

2.6.7. The Retail Business Department, together with the departments providing international money transfer services, shall:

- jo‘natiladigan pul o‘tkazmalarini mijoz-jo‘natuvchi haqidagi (jo‘natuvchining nomi; shaxsni tasdiqlovchi hujjat (pasport yoki uning o‘rnini bosadigan hujjat) seriyasi va raqami — jismoniy shaxslar uchun; agar operatsiya jarayonida hisobvaraq ishlatilgan bo‘lsa, u holda uning raqami yoki operatsiyaning xos raqami; jo‘natuvchining manzili yoki davlat identifikatsiya raqami yoki mijozning identifikatsiya raqami yoki jismoniy shaxslar uchun tug‘ilgan sanasi va joyi) va oluvchi haqidagi (oluvchining nomi; agar operatsiya jarayonida hisobvaraq ishlatilgan bo‘lsa, u holda uning raqami yoki operatsiyaning xos raqami) aniq ma’lumotlar bilan birga yuborilishini ta’minlashlari;

- Ensure that outgoing money transfers are accompanied by accurate information about the sending customer (name of the sender; series and number of the identity document (passport or equivalent) for individuals; account number, if the customer's account or unique transaction code was used in the transaction; sender's address or state identification number or customer identification number, or for individuals, date and place of birth) and the recipient (name of the recipient; account number, if the customer's account or unique transaction number was used in the transaction);

- norezident banklardan va xalqaro pul o‘tkazmalari tizimlaridan bazaviy hisoblash miqdorining 50 baravariga bo‘lgan summadagi pul mablag‘larini jo‘natuvchilari haqidagi minimal ma’lumotlarni (jo‘natuvchining nomi); agar operatsiya jarayonida hisobvaraq ishlatilgan bo‘lsa, u holda uning raqami yoki operatsiyaning xos raqami) taqdim etilishini talab qilish bo‘yicha;

- Require non-resident banks and international money transfer systems to provide minimum information (name of the sender; account number, if the customer's account or unique transaction number was used in the transaction) about senders of funds the amount of which does not reach 50 times the Reference Calculation Value;

- norezident-banklardan va xalqaro pul o‘tkazmalari tizimlaridan bazaviy hisoblash miqdorining 50 baravariga teng yoki undan oshadigan summadagi pul mablag‘larini jo‘natuvchilari haqidagi minimal ma’lumotlarni (jo‘natuvchining nomi, shaxsni tasdiqlovchi hujjat (pasport yoki uning o‘rnini bosadigan hujjat) seriyasi va raqami — jismoniy shaxslar uchun; jo‘natuvchining manzili yoki davlat identifikatsiya

- Require non-resident banks and international money transfer systems to provide minimum information (name of the sender; series and number of the identity document (passport or equivalent) for individuals; sender's address or state identification number or identification number of the sender, or for individuals, date and place of birth; sender's account number if a customer account or a unique transaction raqami yoki mijozning identifikatsiya raqami yoki jismoniy shaxslar uchun tug‘ilgan sanasi va joyi; agar operatsiya jarayonida hisobvaraq ishlatilgan bo‘lsa, u holda uning raqami yoki operatsiyaning xos raqami) taqdim etilishini talab qilishlari;

number was used in the transaction) about senders of funds in an amount equal to or exceeding 50 times the Reference Calculation Value;

- oluvchisi va (yoki) jo‘natuvchisi haqidagi talab qilingan ma’lumotlarga ega bo‘lmagan xalqaro pul o‘tkazmalarini aniqlash bo‘yicha asosli va imkoni mavjud bo‘lgan choralarni ko‘rishlari lozim.

- Take reasonable and accessible measures to identify international money transfers that do not have the required information about the recipient and/or sender.

Oluvchisi yoki jo‘natuvchisi haqidagi talab qilingan ma’lumotlarga ega bo‘lmagan elektron pul o‘tkazmalarini mas’ul xodimlar tomonidan rad etiladi. Agar oluvchi va jo‘natuvchisi haqida qo‘shimcha ma’lumotlar mijoz yoki xalqaro pul o‘tkazmalari tizimlari orqali olinganda mas’ul xodimlar tomonidan ushbu pul o‘tkazmalari ijro qilinadi. Bunday pul o‘tkazmalari xaqida mas’ul xodim tomonidan ichki nazorat xizmati xodimlariga xabar berishi lozim. Ichki nazorat xizmati xodimi ushbu operatsiyaga yoki mijozga nisbatan tavakkalchilik darajasini qayta ko‘rib chiqishi kerak.

Responsible employees shall reject electronic money transfers that do not have the required information about the recipient or sender. If additional information about the recipient and sender is obtained through the customer or international money transfer systems, these transfers shall be executed by responsible employees. The responsible employee must report such money transfers to the internal control service. The Internal Control Officer must review the risk level for a given transaction or customer.

Pul o‘tkazmasi mazkur bandda belgilangan talablarga javob bermasa, pul o‘tkazmalari bo‘yicha, shu jumladan xalqaro pul o‘tkazmalari tizimlari orqali xizmatlarni ko‘rsatish taqiqlanadi.

It is prohibited to provide money transfer services, including through international money transfer systems, if the money transfer does not meet the requirements established by this paragraph.

2.6.8 Bazaviy hisoblash miqdorining 30 baravariga teng yoki undan oshgan summadagi yuborilayotgan ichki elektron pul o‘tkazmalari bo‘yicha ma’lumotlar 2.6.7 bandda qayd etilgani kabi jo‘natuvchi to‘g‘risidagi identifikatsiya jarayonida olingan ma’lumotlarni hamda oluvchi to‘g‘risidagi ma’lumotlarni o‘z ichiga olishi kerak, jo‘natuvchi to‘g‘risidagi to‘liq ma’lumot oluvchi banki tomonidan boshqa manbalar orqali olinishi mumkin bo‘lgan holatlar bundan mustasno. Bu holatda Chakana biznes boshqrmasi jismoniy shaxsning shaxsiy identifikatsiya raqamini, shuningdek hisobvaraqning raqami yoki operatsiyaning xos raqamini (identifikator)

2.6.8. Data on outgoing domestic electronic money transfers, the amount of which is equal to or exceeds 30 times the Reference Calculation Value, must include information about the sender obtained during customer identification and information about the recipient, in accordance with paragraph 2.6.7, except in cases where complete information about the sender can be obtained through other sources. In such cases, the Retail Business Department shall include the individual's personal identification number, as well as the account number or unique transaction code (identifier), provided that this account number or identifier allows the transaction to be traced back to the sender or qo‘shib qo‘yishni ta’minlaydi, agar ushbu hisobvaraqning raqami yoki identifikator operatsiyani jo‘natuvchi yoki oluvchigacha kuzatib borish imkonini bersa.

recipient.

Bankning Chakana biznes boshqarmasi:

The Retail Business Department must ensure:

– bazaviy hisoblash miqdorining 30 baravaridan oshmagan summadagi ichki elektron pul o‘tkazmalarini jo‘natuvchi haqidagi (jo‘natuvchining nomi; agar operatsiya jarayonida hisobvaraq ishlatilgan bo‘lsa, u holda ushbu hisobvaraqning raqami yoki operatsiyaning xos raqami) va oluvchi haqidagi (oluvchining nomi; agar operatsiya jarayonida hisobvaraq ishlatilgan bo‘lsa, u holda ushbu hisobvaraqning raqami yoki operatsiyaning xos raqami) ma’lumotlar bilan birga yuborilishini ta’minlashi;

– that domestic electronic money transfers, the amount of which does not reach 30 times the Reference Calculation Value, are accompanied by information about the sender (name of the sender; sender's account number, if such an account was used in the transaction, or a unique transaction code) and the recipient (name of the recipient; recipient's account number, if such an account or a unique transaction code was used in the transaction).

– mazkur qoidalarga muvofiq pul mablag‘lari yoki boshqa mol-mulkdan foydalanishga ruxsat berilgan operatsiya sifatida ichki elektron pul o‘tkazmalarini amalga oshirishda ularni tomonlardan biri Ro‘yxatga kiritilgan shaxs ekanligi haqidagi ma’lumotlar bilan birga oluvchi bankka yuborilishini ta’minlashi kerak.

– when executing domestic electronic money transfers as a transaction for which access to the use of funds or other assets is granted in accordance with these Regulations, the recipient bank must be informed that one of the parties is a person included in the List.

2.6.9 Yuborilayotgan ichki elektron pul o‘tkazmalari bo‘yicha ma’lumotlar xalqaro pul o‘tkazmalari uchun qayd etilgani kabi jo‘natuvchi to‘g‘risidagi ma’lumotlarni o‘z ichiga olishi kerak.

2.6.9. Information about domestic electronic money transfers must include information about the sender, as is the case with international money transfers.

Chakana biznes boshqrmasi xalqaro pul o‘tkazmalari tizimlari bilan tuziladigan shartnomalarda pul mablag‘larini jo‘natuvchilari va qabul qiluvchilari haqidagi qo‘shimcha ma’lumotlarni uch ish kuni davomida olish imkoniyatiga ega bo‘lish bo‘yicha tegishli bandlarni aks ettirish bo‘yicha choralarni ko‘rishi kerak.

The Retail Business Department must take measures to reflect the relevant clauses in agreements concluded with international money transfer systems, so as to be able to obtain additional information about the senders of funds within three business days.

Bunday imkoniyat mavjud bo‘lmaganda Bank bunday xalqaro pul o‘tkazmalari tizimlari bilan shartnomani bekor qilish masalasini ko‘rib chiqishi lozim.

If this is not possible, the Bank should consider terminating the agreement with such international money transfer systems.

2.6.10 Bank tomonidan pul o‘tkazmasi bo‘yicha ham jo‘natuvchi va ham qabul qiluvchi tomonlarga xizmat ko‘rsatilgan taqdirda, Ichki nazorat xizmatiga quyidagi majburiyatlar yuklanadi:

- shubhali operatsiya to‘g‘risida xabar

2.6.10. If the Bank provides services to both the sending and receiving parties for money transfers, the Internal Control Service shall be responsible for the following:

- Consider all information received

yuborish zaruriyatini aniqlash maqsadida ham jo‘natuvchi tomondan, ham qabul qiluvchi tomondan olingan barcha ma’lumotlarni hisobga olish;

- shubhali pul o‘tkazmasi bilan bog‘liq bo‘lgan har qanday mamlakatda shubhali operatsiya to‘g‘risidagi xabarni vakolatli organlarga yuborish va pul o‘tkazmasi to‘g‘risidagi tegishli ma’lumotlarni taqdim etish.

2.6.11. Bankning to‘lov agentlari va subagentlari ushbu Qoidalar talablariga rioya qilishlari shart.

To‘lov agenti bilan shartnoma tuzishda Bankning Chakana biznes boshqarmasi agentlik shartnomasiga ushbu Qoidalarga rioya qilish talabini kiritish, shuningdek, Bankning agenti va subagenti o‘rtasida tuzilgan shartnomalariga ushbu talabning kiritilishini nazorat qilish uchun javobgardir. Chakana biznes boshqarmasi mazkur qoidalarning qog‘oz yoki elektron nusxasini Bankning to‘lov agentiga yetkazilishini ta’minlaydi.

III. OPERATSIYALAR USTIDAN MONITORING AMALGA OSHIRISH QOIDALARI

3.1 Gumonli va shubhali operatsiyalar mezonlari va alomatlari

3.1.1. Operatsiyalar quyidagi mezon va alomatlarning biri mavjud bo‘lganda gumonli operatsiya deb tan olinadi:

1) Bank tomonidan tavakkalchilik darajasi yuqori deb berilgan operatsiya yoki uni amalga oshirayotgan mijoz;

2) rezident mijoz tomonidan tovar yetkazib berish (ish bajarish, xizmat ko‘rsatish) shartnomasi bo‘yicha avval olingan summani norezident foydasiga muntazam ravishda qaytarib berilishi;

3) operatsiyani amalga oshirish uchun taqdim qilingan hujjatlarning haqiqiyligiga (ishonchligiga) gumon tug‘ilishi va (yoki) operatsiya to‘g‘risidagi, shu jumladan operatsiya bajaruvchi tomonlarning biri haqidagi ma’lumotlar Bankda mavjud bo‘lgan ma’lumotlarga muvofiq kelmasligi;

4) operatsiyani amalga oshirish uchun

from both the sender and the recipient to determine whether a suspicious transaction report is necessary;

- Submit a suspicious transaction report to the competent authorities in any country associated with the suspicious money transfer and provide relevant information about the money transfer.

2.6.11. The Bank's payment agents and subagents shall comply with the requirements of these Regulations.

When concluding an agreement with a payment agent, the Bank's Retail Business Department shall be responsible for including a requirement for compliance with these Regulations in the agency agreement, as well as for monitoring the inclusion of this requirement in agreements concluded between the agent and the Bank's subagent. The Retail Business Department shall ensure that a paper or electronic copy of these Regulations is provided to the Bank's payment agent.

III. PROCEDURES FOR MONITORING OF OPERATIONS

3.1. Criteria and Indicators of Doubtful and Suspicious Transactions

3.1.1. A transaction is recognized as doubtful if one of the following criteria and indicators is evident:

1) the transaction or the customer conducting it has been assigned a high risk level by the Bank;

2) a resident customer systematically returns a previously received amount to a non-resident under a contract for the supply of goods (performance of work, provision of services);

3) the documents provided for the transaction raise doubts about their authenticity (reliability), and/or the information about the transaction, including information about any of its parties, does not correspond to the information available to the Bank;

4) unusual behavior of the customer when

ariza (topshiriq, iltimosnoma) bilan murojaat qilinganda mijozning xatti-harakatlarining g‘ayrioddiyligi, masalan: asabiylashishi, ikkilanish, mijozning harakatlarini boshqarib turuvchi shaxslarning mavjudligida uning agressivligi yoki uning boshqa shaxslarga arzimas sabab yuzasidan telefon orqali maslahat uchun murojaat qilishi;

submitting an application (instruction, petition) for the transaction, such as nervousness, uncertainty, aggression, with the simultaneous presence of persons directing the customer's actions, or the customer's telephone request for advice from others on a minor matter;

5) mijozning maxfiylik masalalari yuzasidan g‘ayrioddiy tashvishlanishi yoki Bank xodimlari tomonidan operatsiya haqida so‘ralgan ma’lumotlarni mijoz tomonidan asossiz rad etilishi yoxud taqdim etilishida asossiz kechiktirilishi;

5) unusual concerns of the customer about confidentiality issues or an unjustified refusal or unjustified delay in the customer's provision of information about the transaction requested by Bank employees;

6) amalga oshirilayotgan operatsiya bo‘yicha mijoz hamkorlarini aniqlash imkoni yo‘qligi;

6) the impossibility of identifying the customer's partners for the transaction;

7) operatsiya aniq iqtisodiy mohiyatga ega emasligi va mijoz faoliyatining tavsifi va faoliyat turiga muvofiq kelmasligi;

7) the transaction has no obvious economic merit and is not consistent with the nature and type of activity of the customer;

8) mijoz faoliyati tavsifiga bog‘liq bo‘lmagan holda va (yoki) mijoz hisobvarag‘ining faolligi uch oydan ortiq muddat mobaynida past bo‘lib yoki faolligi to‘xtab, so‘ng uning hisobvarag‘ida pul mablag‘lari aylanmasining asossiz ko‘payishi;

8) an unjustified increase in the turnover of funds in the customer's account, unrelated to the nature of their activities and/or occurring after more than a three-month period of low activity or no signs of activity in the customer's accounts;

9) mijozning tashabbusi bilan barcha mablag‘larni yechib olish yoki ularni boshqa tijorat banklariga o‘tkazish orqali amaliy ish munosabatlarini asossiz va (yoki) muddatidan oldin to‘xtatilishi;

9) unjustified and/or early termination of the business relationship at the customer's initiative, accompanied by the withdrawal or transfer of all funds to other commercial banks;

10) bank tomonidan mijozga nisbatan mazkur Qoidalarda ko‘rsatilgan choralarni asosli qo‘llanilganida, mijoz tashabbusi bilan darhol amaliy ish munosabatlarining to‘xtatilishi;

10) immediate termination of the business relationship at the customer's initiative after the commercial bank has justifiably applied the measures provided for in these Regulations;

11) bank ishtirokida mijoz tomonidan bajarilayotgan operatsiyalarning operatsiyalarni amalga oshirishning umumqabul qilingan amaliyotiga yaqqol nomuvofiqligi;

11) obvious discrepancies between the transactions conducted by the customer with the Bank's participation and generally accepted transaction practices;

12) mijoz tomonidan operatsiya amalga oshirilish kuniga belgilangan bazaviy hisoblash miqdorining 1000 baravariga teng yoki undan oshadigan umumiy summada bajarilayotgan operatsiyalarga o‘xshash operatsiyalarning summalari asossiz taqsimlanishi;

12) Unjustified splitting of amounts of similar transactions performed by the customer into a total amount equal to or exceeding 500 times the Reference Calculation Value on the day of the transaction;

13) jismoniy shaxs tomonidan ayirboshlash kuniga belgilangan bazaviy hisoblash miqdorining 1000 baravariga teng

13) Exchange of banknotes of one denomination for banknotes of another denomination by an individual for an amount

bo‘lgan yoki undan oshadigan summada bir qiymatdagi banknotlarni boshqa qiymatdagi banknotlarga ayirboshlash;

equal to or exceeding 500 times the minimum wage established on the day of the exchange;

14) jismoniy shaxs tomonidan operatsiya amalga oshirilish kuniga belgilangan bazaviy hisoblash miqdorining 1000 baravariga teng yoki undan oshadigan summada naqd pul ko‘rinishidagi pul mablag‘larini yuridik shaxsning yoki yakka tartibdagi tadbirkorning bank hisobvarag‘iga qarz, moliyaviy yordam, ustav fondi (kapital)ga qo‘yilma sifatida kiritilishi yoxud aylanma mablag‘larini to‘ldirilishi;

14) Deposit by an individual of cash in an amount equal to or exceeding 500 times the Reference Calculation Value on the day of the transaction into the bank account of a legal entity or individual entrepreneur as loans, financial assistance, a contribution to the authorized capital (capital), or working capital for the purpose of replenishment;

15) jismoniy shaxslarning foydasiga yuridik shaxslar yoki yakka tartibdagi tadbirkorlar hisobvaraqlaridan operatsiya amalga oshirilish kuniga belgilangan bazaviy hisoblash miqdorining 1000 baravariga teng yoki undan oshadigan summadagi pul mablag‘larining dividend yoki daromad sifatida ko‘chirilishi;

15) Transfer of funds from the accounts of legal entities and/or individual entrepreneurs to individuals in an amount equal to or exceeding 1000 times the Reference Calculation Value on the day of the transaction, as dividends or profit;

16) jismoniy shaxsning hisobvarag‘idan operatsiya amalga oshirilish kuniga belgilangan bazaviy hisoblash miqdorining 500 baravariga teng yoki undan oshadigan summadagi pul mablag‘larining naqd ko‘rinishda yechilishi;

16) withdrawal of cash from an individual's account in an amount equal to or exceeding 500 times the Reference Calculation Value on the day of the transaction;

17) bir kontragentning terminalidan bir kun davomida besh va undan ortiq xalqaro to‘lov kartalaridan har bir kartaning operatsiyasi miqdori bazaviy hisoblash miqdorining 25 baravariga teng bo‘lgan yoki undan oshadigan summadagi operatsiyalar (to‘lov yoki naqd pul yechilishi) amalga oshirilishi;

17) execution of transactions (payment or cash withdrawal) from five or more international payment cards within a single day via a terminal of a single counterparty, when the transaction amount with each card is equal to or exceeds 25 times the Reference Calculation Value;

18) pul mablag‘larini O‘zbekiston Respublikasi hududidan tashqariga, oluvchi ro‘yxatdan o‘tgan joydan farqlanuvchi hududda joylashgan bankda ochilgan oluvchining hisobvarag‘iga operatsiya amalga oshirilish kuniga belgilangan bazaviy hisoblash miqdorining 1000 baravariga teng yoki undan oshadigan summada o‘tkazilishi;

18) transfer of funds in an amount equal to or exceeding 1,000 times the Reference Calculation Value, outside the Republic of Uzbekistan to a recipient's account opened with a bank located in a different location than the recipient's place of registration.

Yuqoridagilardan tashqari, Bankning risk yondashuvi asosida boshqa operatsiyalar ham gumonli operatsiya sifatida tan olinishi mumkin. Bunday operatsiyalar mezon va alomatlari Bankning “Tranzaksiyalarni monitoring qilish va hisobot berish Tartibi” bilan belgilanadi.

In addition to the above, other transactions, based on the Bank's risk approach, may also be considered suspicious. The criteria and indicators of such transactions shall be defined by the Bank's "Transaction Monitoring and Reporting Procedure."

3.1.2. Operatsiyalar quyidagi mezon va alomatlarning biri mavjud bo‘lganda shubhali

3.1.2. A transaction is considered suspicious if one of the following criteria and operatsiya deb tan olinadi:

1) operatsiya bajaruvchi tomonlardan biri jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish sohasida xalqaro hamkorlikda ishtirok etmayotgan davlatda doimiy yashayotgan, turgan yoki ro‘yxatga olingan shaxs bo‘lsa;

2) jismoniy shaxslar tomonidan (shu jumladan, bir nechta jismoniy shaxslar tomonidan bir kontragent nomiga), shu jumladan pul o‘tkazmalari tizimlari orqali bir vaqtda yoki ko‘p marotaba 1 oydan oshmagan muddat davomida bazaviy hisoblash miqdorining 1000 baravariga teng yoki undan oshadigan umumiy summada chet el valyutasida chet eldan jo‘natilgan pul mablag‘lari olinishi yoki chet elga pul mablag‘lari jo‘natilishi;

3) jismoniy shaxslar va/yoki yakka tartibdagi tadbirkorlar tomonidan bir vaqtda yoki ko‘p marotaba 1 oydan oshmagan muddat davomida bazaviy hisoblash miqdorining 1000 baravariga teng yoki undan oshadigan umumiy summada chet el valyutasidagi pul mablag‘lari sotilishi, sotib olinishi yoki xalqaro to‘lov kartalaridan yechib olinishi;

4) O‘zbekiston Respublikasi hududidan tashqariga anonim shaxsga ochilgan hisobvaraqqa pul mablag‘lari ko‘chirilishi hamda O‘zbekiston Respublikasiga anonim shaxsga ochilgan hisobvaraqdan yoki jo‘natuvchisi to‘g‘risidagi ma’lumotlar mavjud bo‘lmagan pul mablag‘larining o‘tkazilishi;

5) pul mablag‘larini O‘zbekiston Respublikasi hududidan tashqariga, oluvchi ro‘yxatdan o‘tgan joydan farqlanuvchi offshor hududda ro‘yxatga olingan bankda ochilgan oluvchining hisobvarag‘iga o‘tkazilishi;

6) pul mablag‘lari O‘zbekiston Respublikasi hududidan tashqariga offshor hududlarda doimiy yashovchi yoki ro‘yxatga olingan shaxslarning hisobvarag‘iga yoki foydasiga o‘tkazilishi, yoxud bunday shaxslarning hisobvarag‘idan O‘zbekiston Respublikasiga 30 kun davomida oxirgi o‘tkazish (kelib tushish) kunida belgilangan bazaviy hisoblash miqdorining 1000

indicators is evident:

1) one of the parties to the transaction is an individual permanently residing, located, or registered in a state that does not participate in international cooperation in the field of combating money laundering and the financing of terrorism;

2) receipt of funds sent from abroad or sending abroad by individuals (including several individuals addressed to a single counterparty) in foreign currency, including through money transfer systems, in a total amount equal to or exceeding 1,000 times the Reference Calculation Value, either at one time or repeatedly over a period not exceeding 1 month;

3) the sale or purchase, as well as the withdrawal from international payment cards by individuals and/or sole proprietors, of foreign currency funds in an amount equal to or exceeding 1000 times the Reference Calculation Value, either one-time or multiple times over a period not exceeding 1 month;

4) the transfer of funds outside the Republic of Uzbekistan to an account opened in the name of an anonymous owner, and the receipt of funds in the Republic of Uzbekistan from an account opened in the name of an anonymous owner or in the absence of information about the sender;

5) the transfer of funds outside the Republic of Uzbekistan to a recipient's account opened with a bank registered in an offshore zone different from the recipient's place of registration;

6) funds are transferred outside the Republic of Uzbekistan to accounts or for the benefit of persons permanently residing or registered in offshore zones, or are received into the Republic of Uzbekistan from the accounts of such persons, either once or multiple times within 30 days, for a total amount equal to or exceeding 1,000 times the Reference Calculation Value established on

baravariga teng bo‘lgan yoki undan oshadigan umumiy summada mablag‘lar bir marotaba yoki ko‘p marotaba o‘tkazilishi (kelib tushishi);

the date of the last transfer (receipt);

7) ta’sischilari haqidagi ma’lumotlar mavjud bo‘lmagan va (yoki) ularni barcha mumkin bo‘lgan usullar orqali olish imkoniyati yo‘q bo‘lgan norezident shaxslar bilan operatsiyalar;

7) transactions with non-resident customers, information about the founders of which is unavailable and cannot be obtained by all available means;

8) pul mablag‘lari yoki boshqa mol-mulkdan foydalanish ruxsati berilgan pul mablag‘lari yoki boshqa mol-mulk bilan bog‘liq operatsiya, shu jumladan uni o‘tkazishning urinib ko‘rishi;

8) a transaction involving the use of funds or other property to which access has been granted, including an attempt to carry out such a transaction;

9) mazkur bandda nazarda tutilgan mezon va alomatlarga ega bo‘lmagan, mazkur Qoidalar bilan belgilangan gumonli operatsiyalar toifasiga kirmaydigan, biroq jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga aloqadorligiga Ichki nazorat xizmatida shubha mavjud bo‘lgan operatsiyalar;

9) other transactions that do not meet the criteria and indicators stipulated in this clause established by these Regulations, in relation to which the commercial bank has suspicions of involvement in money laundering and/or terrorist financing.

10) norezident tomonidan rezidentga grantlar, moliyaviy yordam, qarz yoki beg‘araz yordam sifatida pul mablag‘lari berilishi;

10) Transfers by a non-resident to a resident of funds in the form of grants, financial assistance, loans, or gratuitous aid;

11) faol terroristik harakatlar olib borilayotgan hududlarda bo‘lgan O‘zbekiston Respublikasi fuqarolari tomonidan xalqaro pul o‘tkazmalari tizimlari orqali pul mablag‘larini jo‘natilishi va olinishi (mamlakatlar va hududlar ro‘yxati Departament tomonidan taqdim qilinadi);

11) Sending and receiving funds through international money transfer systems by citizens of the Republic of Uzbekistan located in areas with increased terrorist activity (the list of countries and territories is provided by the Department);

12) terroristik tusdagi jinoyatni sodir etganligi uchun xalqaro qidiruvda bo‘lgan shaxslarning operatsiyalari (shaxslar ro‘yxati Departament tomonidan taqdim qilinadi);

12) Transactions by persons wanted internationally for committing a terrorist crime (the list of persons is provided by the Department);

13) davlat ro‘yxatidan o‘tganiga yoki qayta ro‘yxatdan o‘tganiga yoxud bankda hisobvaraq ochganiga uch oydan ko‘p bo‘lmagan yuridik shaxsning pul aylanmasi bazaviy hisoblash miqdorining 20000 baravariga teng yoki undan oshsa;

13) The turnover of a legal entity that has undergone state registration or re-registration, or that has opened a bank account for no more than three months, is equal to or exceeds 20,000 times the Reference Calculation Value;

14) jismoniy shaxslar tomonidan bir vaqtda yoki 1 oydan oshmagan muddat davomida ko‘p marotaba bazaviy hisoblash miqdorining 500 baravariga teng yoki undan oshadigan umumiy summada Markaziy bankning qimmatbaho metallardan tayyorlangan tangalarini, o‘lchovli

14) Purchase by individuals of coins or bars of precious metals from the Central Bank in an amount equal to or exceeding 500 times the Reference Calculation Value either once or repeatedly over a period not exceeding 1 month.

yombilarini sotib olinishi;

15) mijozning bank kartasidan bank mobil ilovasi orqali bir vaqtda yoki ko‘p marotaba 30 kundan oshmagan muddat davomida bazaviy hisoblash miqdorining 500 baravariga teng yoki undan oshadigan umumiy summada pul mablag‘larini bir yoki bir nechta bank kartalariga yoxud elektron hamyonlarga o‘tkazilishi;

15) a customer transferring funds from a bank card via a mobile application to one (one) or more bank cards or e-wallets, either at one time or multiple times within a period not exceeding 30 days, for a total amount equal to or exceeding 500 times the Reference Calculation Value

16) mijozning bank kartasiga bir vaqtda yoki ko‘p marotaba 30 kundan oshmagan muddat davomida bazaviy hisoblash miqdorining 500 baravariga teng yoki undan oshadigan umumiy summada pul mablag‘larini bir yoki bir nechta bank kartalaridan yoxud elektron hamyonlardan kelib tushishi;

16) a customer receiving funds from one (one) or more bank cards or e-wallets to a bank card, for a total amount equal to or exceeding 500 times the Reference Calculation Value, either at one time or multiple times within a period not exceeding 30 days;

17) 5 ta va undan ortiq bank kartasidan (elektron hamyondan) bank mobil ilovasi orqali bir vaqtda yoki ko‘p marotaba 30 kundan oshmagan muddat davomida 1 ta xorijiy elektron hamyonga pul mablag‘larini o‘tkazilishi;

17) a customer transferring funds via a mobile application from 5 or more bank cards (e-wallets) to one foreign e-wallet, either at one time or multiple times within a period not exceeding 30 days;

18) 5 ta va undan ortiq bank kartalariga (elektron hamyonlarga) bir vaqtda yoki ko‘p marotaba 30 kundan oshmagan muddat davomida 1 ta xorijiy elektron hamyondan pul mablag‘larini kelib tushishi;

18) receipt of funds to 5 or more bank cards (electronic wallets) from one foreign electronic wallet, at one time or multiple times within a period not exceeding 30 days;

19) 1 ta bank kartasidan (elektron hamyondan) bank mobil ilovasi orqali bir vaqtda yoki ko‘p marotaba 30 kundan oshmagan muddat davomida 5 ta va undan ortiq xorijiy bank kartasiga yoki xorijiy elektron hamyonga pul mablag‘larini o‘tkazilishi;

19) Transferring funds via a mobile application from one bank card (e-wallet) to five or more foreign bank cards or e-wallets, either simultaneously or multiple times within a period not exceeding 30 days;

20) 1 ta bank kartasiga (elektron hamyonga) bir vaqtda yoki ko‘p marotaba 30 kundan oshmagan muddat davomida 5 ta va undan ortiq xorijiy bank kartasidan yoki xorijiy elektron hamyondan pul mablag‘larini kelib tushishi;

20) Receipt of funds from five or more foreign bank cards or e-wallets to one bank card (e-wallet), either simultaneously or multiple times within a period not exceeding 30 days.

21) norezident shaxsdan (agar bunday ma’lumotlar tijorat bankiga ma’lum bo‘lsa) rezident jismoniy shaxsga bir vaqtda yoki ko‘p marotaba 30 kundan oshmagan muddat davomida bazaviy hisoblash miqdorining 1000 baravariga teng yoki undan oshadigan umumiy summada chet el valyutasidagi pul mablag‘larining kelib tushishi;

21) Receipt of funds in foreign currency from a non-resident individual (if such information is known to the commercial bank) to a resident individual, either simultaneously or multiple times within a period not exceeding 30 days, in a total amount equal to or exceeding 1,000 times the Reference Calculation Value;

22) hisob-kitoblarni amalga oshirish tartibi mijozning odatiy faoliyatidan farq qiluvchi nostandart yoki g‘ayrioddiy murakkab

22) The settlement procedure contains non-standard or unusually complex schemes that differ from the customer's usual

sxemalardan iborat bo‘lishi;

23) yuridik shaxslar yoki yakka tartibdagi tadbirkorlar hisobvaraqlaridan jismoniy shaxs hisobvarag‘iga operatsiya amalga oshirilish kuniga belgilangan bazaviy hisoblash miqdorining 1000 baravariga teng yoki undan oshadigan summadagi pul mablag‘larining moliyaviy yordam yoki qarz sifatida ko‘chirilishi;

24) yuridik shaxslar yoki yakka tartibdagi tadbirkorlarning hisobvaraqlaridan faqat tovarlar importi uchun chiqarilgan xorijiy valyutalar bo‘yicha shartnoma predmetini xizmat ko‘rsatishga o‘zgartirilishi yoki debitor qarzdorlikni xizmat ko‘rsatish orqali so‘ndirilishi, basharti uning qiymati bazaviy hisoblash miqdorining 20000 baravariga teng yoki undan oshsa.

Yuqoridagilardan tashqari, Bankning risk yondashuvi asosida boshqa operatsiyalar ham shubhali operatsiya sifatida tan olinishi mumkin. Bunday operatsiyalar mezon va alomatlari Bankning “Tranzaksiyalarni monitoring qilish va hisobot berish Tartibi” bilan belgilanadi.

3.1.3. Bank bir vaqtning o‘zida mazkur ichki qoidalarning 3.1.2-bandida keltirilgan mezonlarga ega bo‘lgan pul mablag‘lari yoki boshqa mol-mulk manbalarini shakllanishi bilan bog‘liq va o‘tkazilishi rejalashtirilgan operatsiyalar haqida Departamentga darxol xabar beradi hamda uzog‘i bilan uch ish kuni mobaynida ularning o‘zaro aloqadorligining tavakkalchilik darajasini aniqlash maqsadida to‘liq tahlil qilganidan so‘ng bunday operatsiyalarni amalga oshiradi.

3.1.4. Gumonli va/yoki shubhali operatsiyalar mezonlariga qonunchilikda nazarda tutilgan o’zgarishlar yoki Komplayens-nazorat boshqarmasi tomonidan kiritilgan yangi mezonlar (sxemalar) Komplayens-nazorat boshqarmasi boshlig’ining bildirgisiga asosan Bank Boshqaruvi va Kuzatuv Kengashi tomonidan tasdiqlanadi.

Shuningdek, Bankning avtomatlashtirilgan boshqaruv tizimiga kiritiladigan yangi mezonlar bundan avvalgi matnda keltirib o’tilgan tartibda amalga oshiriladi.

3.2 Gumonli va shubhali operatsiyalarni

activities;

23) transferring funds from the accounts of legal entities or sole proprietors to the account of an individual in an amount equal to or exceeding 1,000 times the Reference Calculation Value on the date of the transaction, as financial assistance or a loan;

24) changing the subject of an agreement for the transfer of foreign currency from the accounts of legal entities or Individual Enterpreneurs solely for the import of goods for the provision of services or the repayment of accounts receivable through the provision of services, provided that its value equals or exceeds 20,000 times the Reference Calculation Value.

In addition to the above, other transactions, based on the Bank's risk approach, may also be considered suspicious transactions. The criteria and indicators of such transactions shall be defined by the Bank's "Transaction Monitoring and Reporting Procedure."

3.1.3. The Bank shall promptly notify the Department of any transactions related to the formation of sources of funds or other assets and planned transactions that simultaneously meet the criteria specified in paragraph 3.1.2. of these Regulations, and conduct such transactions within no more than three business days after a full analysis is completed to determine the level of risk of their interconnection.

3.1.4. Changes to the criteria for dubtful and/or suspicious transactions stipulated by law, or new criteria (schemes) introduced by the Compliance Control Department, shall be approved by the Management Board and Supervisory Board of the Bank based on a report from the Manager of the Compliance Control Department.

Also, new criteria introduced into the Bank's automated management system will be implemented in the manner described in the preceding text.

3.2. Identification of Doubtful and

aniqlash

3.2.1. Mijozlarning faoliyatini o‘rganish uning operatsiyalarini doimiy tarzda tekshirib borish va nazorat qilish bilan amalga oshiriladi.

Mijozlarning operatsiyalarning tekshiruvi joriy va keyingi tekshiruvni o‘z ichiga oladi.

3.2.2. Identifikatsiyalash jarayonida olingan ma’lumotlar, shuningdek mijoz bilan ishlash bo‘yicha belgilangan tavakkalchilik darajasi operatsiyalarning mijoz faoliyatining asosiy yo‘nalishlariga muvofiqligiga ishonch hosil qilish uchun va zarur hollarda mablag‘lar manbalarini o‘rganish uchun o‘tkaziladigan mijozlar tomonidan amalga oshiriladigan (oshirilgan) operatsiyalarning monitoringiga asos bo‘lib hisoblanadi.

3.2.3. Mijozlar operatsiyalarining joriy tekshiruvi Bankning mijozlarga bevosita xizmat ko‘rsatuvchi (mas’ul ijrochilar, kassirlar, plastik kartalar bilan ishlash, kreditlash mutaxassislari va shu kabi) tegishli xodimlari tomonidan o‘tkaziladi, ular gumonli va (yoki) shubhali alomatlari mavjud operatsiyalar aniqlagan taqdirda bunday operatsiyalar haqida bevosita o‘z rahbariga va Ichki nazorat xizmati xodimlariga yozma ravishda zudlik bilan mazkur qoidalarning 5–ilovasida ko‘rsatilgan shaklda mos mezoni yoki alomatini ko‘rsatgan holda xabar beradi. Jismoniy shaxslar tomonidan Bank kassalari orqali shubhali operatsiya amalga oshirilganda operatsiya haqidagi xabarnoma bilan birgalikda operatsiyani amalga oshirish uchun asos bo‘lgan hujjat nusxasi taqdim etiladi.

Gumonli va (yoki) shubhali operatsiya tafsilotlarini mazkur qoidalarning 5–ilovasida ko‘rsatilgan shaklda ifodalash imkoni bo‘lmaganda mijozlarga bevosita xizmat ko‘rsatuvchi mas’ul xodimlar xabarnomani o‘zlariga qulay (elektron jadval) shaklda berishi mumkin. Bundan tashqari, bir-biriga o‘xshash operatsiyalar (masalan, bitta mijozning terminalidan amalga oshirilgan operatsiyalar va shu kabilar) bo‘yicha bitta xabarnoma yoki jadval shaklida berilishi mumkin.

Mijozlar operatsiyalarining keyingi tekshiruvi Amaliyot boshqarmasi/MBXOdagi

Suspicious Transactions

3.2.1. Investigation of customer activity shall be carried out through systematic verification and monitoring of their transactions.

Verification of customer transactions consists of ongoing and subsequent verification.

3.2.2. Information obtained during identification, as well as the assigned risk level for working with the customer, form the basis for monitoring transactions carried out (or already carried out) by customers, conducted to ensure that such transactions comply with the customer's primary activities and, if necessary, to investigate the sources of funds.

3.2.3. Ongoing verification of customer transactions shall be carried out by the relevant Bank employees directly serving customers (responsible executives, cashiers, plastic card specialists, lending specialists, etc.). Upon detection of transactions with doubtful and/or suspicious characteristics, they shall immediately report such transactions directly to their manager and to the Internal Control Service employees in writing, specifying the relevant criterion or indicator, in the form specified in Annex 5 to these Regulations. When individuals conduct a suspicious transaction through the Bank's teller desks, a copy of the document serving as the basis for the transaction must be provided along with the transaction notification.

If it is not possible to provide details of a doubtful and/or suspicious transaction in the form specified in Annex No. 5 to these Regulations, responsible employees directly serving customers may submit a report on the suspicious transaction in their preferred format (such as a spreadsheet). Additionally, identical transactions (e.g., transactions conducted from a customer terminal, etc.) can be submitted in a single report or in spreadsheet format.

Follow-up verification of customer transactions shall be conducted by Internal

Ichki nazorat xizmati xodimlari tomonidan joriy tekshiruv jarayonida aniqlash imkoniyati bo‘lmaydigan gumonli va shubhali operatsiyalarni aniqlash maqsadida, mijozning o‘tgan davr mobaynida bajargan operatsiyalarini tahlil qilish orqali amalga oshiriladi.

Control Service employees in the Operations Department/ Regional Office of Banking Services (ROBS) by analyzing the customer's transactions completed during the previous period to identify doubtful and suspicious transactions not identified during the current verification process.

3.2.4. Gumonli va (yoki) shubhali operatsiyalar alomatlari mavjud operatsiyalar aniqlanganda Bankning mijozlarga bevosita xizmat ko‘rsatuvchi xodimlari zarur hollarda o’z tashabbusi yoki Ichki nazorat xizmatining topshirig‘iga binoan o‘tkazilayotgan/ o’tkazilgan operatsiya haqidagi qo‘shimcha ma’lumotlar yuzasidan mijozga murojaat qiladilar.

3.2.4. When transactions are identified that show signs of being doubtful and/or suspicious, Bank employees directly serving customers may, where necessary, contact the customer, either on their own initiative or at the direction of the Internal Control Service, with additional information about the transaction being conducted/completed.

3.2.5. Ichki nazorat xizmati xodimi gumonli va shubhali operatsiya haqidagi ma’lumotlarni Ichki nazorat xizmatining 6-ilovada keltirilgan shakldagi parol bilan himoyalangan elektron jadval shakldagi “Messages” nomli faylda va mijoz anketasida qayd etadi.

3.2.5. An Internal Control Service employee shall record information about the suspicious and doubtful transaction in a file called "Messages" in the form of an electronic spreadsheet protected by the Internal Control Service password, as per the form provided in Annex No. 6, and in the customer's questionnaire.

3.2.6. Gumonli va shubhali operatsiyalar to‘g‘risidagi xabarlar ma’lumotlari Amaliyot boshqarmasi/MBXO ichki nazorat xizmati xodimlari tomonidan maxsus “Messages” nomli elektron faylda xronologik tartibda ro‘yxatga olib boriladi va kunlik ravishda Komplayens-nazorat boshqarmasiga parol bilan himoyalangan holda “Lotus Notes” pochtasi orqali jo‘natiladi.

Bosh bankdagi Komplayens-nazorat boshqarmasi Moliyaviy tranzaksiyalarni nazorat qilish bo’limi boshlig’i Amaliyot boshqarmasi va MBXOlardan kelgan kunlik ma’lumotlarni yagona “Messages-9055” nomli elektron fayliga jamlaydi hamda tahlil qiladi.

3.2.6. Messages about suspicious and doubtful transactions shall be recorded in chronological order by employees of the Operations Department/ Regional Office of Banking Services (ROBS) of the Internal Control Service in a special electronic file called "Messages" and sent daily to the Compliance Control Department via password-protected Lotus Notes email. The Manager of the Financial Transaction Control Department of the Headquarters Bank's Compliance Control Department shall compile daily information received from the Operations Department/ Regional Office of Banking Services (ROBS) into a single electronic file called "Messages-9055" and analyzes it.

3.2.7. Moliyaviy tranzaksiyalarni nazorat qilish bo’limi boshlig’i o’tkazilgan tahlil asosida mijozning gumonli mezonlariga ega bo’lgan operatsiyasini shubhali deb hisoblash to‘g‘risida Komplayens-nazorat boshqarmasi boshlig’iga taklif kiritadi.

3.2.7. Based on the analysis, the Manager of the Control Department shall submit a proposal to the Manager of the Compliance Control Department to classify a customer transaction with doubtful criteria as suspicious.

3.2.8. Asosli shubhalar mavjud bo‘lgan taqdirda Ichki nazorat xizmati rahbari mijozning gumonli mezonlariga ega bo’lgan operatsiyasini shubhali deb hisoblash

3.2.8. If reasonable suspicions arise, the Manager of the Internal Control Service shall make a written decision to classify a customer transaction as suspicious and notify the to‘g‘risida yozma qaror qabul qiladi hamda bu haqida bank rahbariyatiga ma’lum qiladi.

Alohida hollarda Bank rahbariyatining yozma ko’rsatmasi (farmoyishi) asosida gumonli operatsiyalarning tavakkalchilik darajasidan kelib chiqib, ularni darhol shubhali sifatida tasniflashga ruxsat beriladi.

3.2.9. Operatsiyalarni shubhali deb tan olish har bir alohida holatda mazkur Qoidalar bilan belgilangan shubhali operatsiyalar mezonlari va alomatlaridan foydalanilgan holda kompleks tahlil asosida amalga oshiriladi.

3.2.10. Mijoz operatsiyasini shubhali deb tan olingandan so‘ng, Ichki nazorat xizmati quyidagi choralarni ko‘rishi kerak:

- shubhali operatsiya to‘g‘risida Departamentga xabar berish;
- mijoz to‘g‘risida qo‘shimcha ma’lumot olish;
- mijozning tavakkalchilik darajasini qayta ko‘rib chiqish;
- mijozning operatsiyalari ustidan monitoringni kuchaytirish.

3.2.11. Shubhali operatsiya haqidagi xabar Ichki nazorat xizmati tomonidan, O‘zbekiston Respublikasi Vazirlar Mahkamasining 2021-yil 29-iyundagi 402-son qarori bilan tasdiqlangan “Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bilan bog‘liq ma’lumotlarni taqdim etish tartibi to‘g‘risida”gi Nizom talablariga muvofiq Departamentga beriladi.

3.3 Shubhali operatsiyalar to‘g‘risidagi xabarlarni tayyorlash va ularni Departamentga yuborish

3.3.1. Mazkur qoidalarning 3.1.2-bandida nazarda tutilgan shubhali mezon va alomatlariga to‘g‘ri keladigan operatsiyalar aniqlangan kundan kechiktirmasdan ular bo‘yicha tegishli ma’lumotlarni Amaliyot boshqarmasi/MBXOlar ichki nazorat xizmati xodimlari “Markaz” dasturiga kiritadi va Bosh bank ichki nazorat xizmati xodimiga yuboradi. Bosh bank ichki nazorat xizmati xodimi shu kunning o’zidan kechiktirmay shubhali xabarlarni

Bank's management accordingly.

In certain cases, based on a written instruction (instruction) from the Bank's management, depending on the risk level of suspicious transactions, their immediate classification as suspicious is permitted.

3.2.9. Transactions are classified as suspicious based on a comprehensive analysis using the criteria and indicators of suspicious transactions defined by these Regulations in each individual case.

3.2.10. If a customer's transaction is recognized as suspicious, the Internal Control Service must take the following measures:

- Submit a suspicious transaction report to the Department;
- Obtain additional information about the customer;
- Review the customer's risk level;
- Strengthen monitoring of customer transactions;

3.2.11. The Internal Control Service shall submit a suspicious transaction report to the Department in accordance with the requirements of the "Regulation on the Procedure for Providing Information Related to Combating the Money Laundering, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction," approved by Resolution No. 402 of the Cabinet of Ministers of the Republic of Uzbekistan dated June 29, 2021.

3.3. Preparing Suspicious Transaction Reports and Forwarding it to the Department

3.3.1. Transactions that meet the suspicious criteria and indicators stipulated in Section 3.1.2 of these Regulations shall be entered into the Markaz program by employees of the Internal Control Service of the Operations Department/ Regional Office of Banking Services (ROBS) no later than the day of detection and forwarded to an employee of the Internal Control Service of the Head Office. The employee of the Internal Control Service of the Head Office shall

"Markaz" dasturi orqali Departamentga taqdim etadi.

3.3.2. Ichki nazorat xizmati xodimlari shubhali operatsiyalar bo'yicha xabarnomalarni "Markaz" dasturida shakllantirishda tegishli ma'lumot va rekvizitlarni to'g'ri va to'liq kiritishi lozim.

3.3.3. "Markaz" dasturi texnik sabablar tufayli vaqtincha ishchi holatida bo'lmagan hollarda xabarnomalar Departamentga dastur ishchi holatga tushgandan so'ng yuboriladi.

3.3.4. Har bir xabar to'g'risidagi ma'lumot maxsus jurnalga kiritiladi. Maxsus jurnal elektron shaklda yuritiladi.

3.3.5. Xabarnoma noto'g'ri shaklda to'ldirilgan yoki to'liq to'ldirilmagan bo'lsa, Departament xabar bo'yicha kamchiliklarni aniq ko'rsatgan holda, xabarnomani qayta jo'natish to'g'risida so'rovnoma yuboradi.

Departamentdan bunday mazmundagi so'rovnomani olgandan so'ng Ichki nazorat xizmati so'rovnomada ko'rsatilgan kamchiliklarni tuzatish bo'yicha choralarni ko'radi va so'rovnomani olgan vaqtdan e'tiboran bir kun davomida to'g'rilangan xabarnomani o'rnatilgan tartibda Departamentga "Markaz" dasturi orqali qayta jo'natadi.

3.3.6. Bank tomonidan Departamentga operatsiya haqida lozim bo'lmagan noto'g'ri ma'lumot taqdim etilgan holda, Bank yozma ravishda Departamentga noto'g'ri taqdim etilgan axborotni haqiqiy emas deb hisoblash to'g'risida murojaatnoma yuboradi.

Bankning murojaatnomasida axborotni haqiqiy emas deb hisoblash sabablari, shuningdek noto'g'ri taqdim etilgan axborotni aniqlash imkonini beruvchi ma'lumotlar (xabarnoma raqami va sanasi, taqdim etish usuli, operatsiya summasi va operatsiya amalga oshirilgan valyuta va operatsiya amalga oshirilgan sana) ko'rsatilgan bo'lishi lozim.

3.3.7. Quyidagi hollarda Departament yuborilgan xabarnomalar bo'yicha Bankkka qo'shimcha ma'lumotlar va tegishli tartibda tasdiqlangan hujjatlarning nusxalarini talab qilgan holda yozma so'rovnomalar yuborishga haqli:

- olingan xabarnomalarning

forward suspicious reports to the Department via the Markaz program no later than the same day.

3.3.2. When generating suspicious transaction reports in the Markaz program, Internal Control Service employees must correctly and completely enter the relevant information and details.

3.3.3. In the event of temporary non-operation of the Markaz program due to technical reasons, reports shall be forwarded to the Department after the program becomes operational.

3.3.4. Information about each report shall be entered into a special log. A special log shall be maintained in electronic form.

3.3.5. If a notification is incorrectly or incompletely completed, the Department will request a resubmission of the notification, outlining the specific deficiencies in the notification.

Upon receiving such a request from the Department, the Internal Control Service will take steps to correct the deficiencies identified in the request and, within one day of receiving the request, will resubmit the corrected notification to the Department in the prescribed manner via the Markaz program.

3.3.6. If the Bank submits false information about a transaction to the Department, the Bank will submit a written request to the Department to invalidate the falsely submitted information.

The Bank's request must include the reasons for deeming the information false, as well as information that allows for the identification of the falsely submitted information (notification number and date, submission method, transaction amount, currency in which the transaction was executed, and the date of the transaction).

3.3.7. The Department has the right to send the Bank written requests regarding submitted notifications, requesting additional information and copies of documents certified in the prescribed manner, in the following cases:

- when it is necessary to verify the

ishonchliligini tekshirish zaruriyati tug‘ilganda;

- bunday operatsiyaning jinoiy faoliyatdan olingan daromadlarni legallashtirish va terrorizmni moliyalashtirish maqsadida amalga oshirilganligi to‘g‘risida axborot mavjud bo‘lganda;
- O‘zbekiston Respublikasining jinoiy faoliyatdan olingan daromadlarni legallashtirish va terrorizmni moliyalashtirishga qarshi kurashish bilan bog‘liq xalqaro shartnomalar bo‘yicha majburiyatlarni bajarishi doirasida.

Bank bunday so‘rovnomani olgandan so‘ng, Departament so‘rovi bo‘yicha boshqa muddat ko’rsatilmagan bo’lsa 3 ish kunida so‘ralgan ma’lumotlarni “Markaz” dasturi orqali elektron shaklda taqdim qiladi.

3.4 Xalqaro pul o‘tkazmalari bo‘yicha ma’lumotlarning to‘liqligini ta’minlash bo‘yicha hamda talab qilingan ma’lumotlar mavjud bo‘lmagan chet el valyutasidagi pul o‘tkazmalari aniqlangan hollarda ko‘riladigan choralar

3.4.1. Bankning tegishli bo‘linmalari barcha xalqaro pul o‘tkazmalari (to‘lovlari) oluvchisi va (yoki) jo‘natuvchisi haqidagi talab qilinadigan ma’lumotlar to‘liq va to‘g‘ri bo‘lishi uchun zaruriy choralarni ko‘rishlari lozim.

Xalqaro pul o‘tkazmalari (to‘lovlari) bo‘lib jismoniy yoki yuridik shaxs bo‘lgan mijoz (yoki Bank) kontragenti (jo‘natuvchi yoki oluvchi) yoki uning banki xorijiy mamlakatda joylashgan pul mablag‘lari bilan bog‘liq operatsiyalar hisoblanadi.

3.4.2. Yuridik shaxs bo‘lgan Bank mijozidan xalqaro to‘lov bo‘yicha to‘lov hujjati qabul qilinganda tegishli bo‘linma xodimi ushbu hujjatda pul jo‘natuvchining nomi, manzili, to‘lov maqsadi, shuningdek, oluvchining nomi, mamlakati, manzili, banki (nomi, SVIFT kodi, mamlakati) mavjudligiga va to‘g‘ri aks ettirilganiga e’tibor berishi lozim.

3.4.3. Yuridik shaxs bo‘lgan mijozga xalqaro to‘lov bo‘yicha pul mablag‘lari

authenticity of received notifications**;**

- if there is information that such a transaction was conducted for the purpose of money laundering and terrorist financing;
- as part of the Republic of Uzbekistan's fulfillment of its obligations under international treaties related to combating money laundering and terrorist financing.

After receiving such a request, the Bank will provide the requested information electronically through the Markaz program within 3 business days, unless a different period is specified at the request of the Department.

3.4. Measures taken to ensure the completeness of information on international money transfers, as well as in the event of the identification of money transfers in foreign currency for which the required data is missing

3.4.1. The Bank's relevant departments must take the necessary measures to ensure the completeness and accuracy of the required information regarding the recipient and/or sender of all international transfers (payments).

International transfers (payments) are defined as transactions involving a customer (or the Bank) or a counterparty (sender or recipient), who is an individual or legal entity, or the funds of their bank located in a foreign country.

3.4.2. When accepting a payment document for an international payment from a Bank customer who is a legal entity, an employee of the relevant department must note the name and address of the sender, the purpose of the payment, as well as the name, country, address, and bank (name, SWIFT code, country) of the recipient.

3.4.3. When funds are received for international payments by a legal entity kelganda yuridik shaxslar bo'yicha valyuta nazoratini amalga oshirishga mas'ul bank xodimi pul mablag'larini kirim qilishga asos hujjatni (SVIFT xabarnomasini) sinchiklab tekshiradi hamda unda oluvchining nomi, jo'natuvchining nomi, mamlakati, manzili, banki (nomi, SVIFT kodi, mamlakati) hamda to'lov maqsadi mavjudligiga va to'g'ri aks ettirilganiga e'tibor beradi.

3.4.4. Talab qilingan ma'lumotlar to'liq va to'g'ri aks ettirilgan hamda qonunchilikda belgilangan boshqa talablarga mos bo'lgan pul mablag'lari mijoz hisobvarag'iga kirim qilinadi.

3.4.5. Talab qilingan ma'lumotlar to'liq yoki to'g'ri aks ettirilmaganda Valyuta nazoratini amalga oshirishga mas'ul bo'linma quyidagilarni amalga oshiradi:

- oluvchi yoki jo'natuvchi nomi ko'rsatilmaganda mablag'larni tranzit hisobvaraqqa kirim qilish va to'liq yoki to'g'ri ko'rsatilmagan ma'lumotlarni aniqlash bo'yicha norezident bankka so'rov yuborish bo'yicha choralarni ko'radi hamda shu kunning o'zida o'rnatilgan tartibda Ichki nazorat xizmatiga xabar beradi;

- oluvchi va jo'natuvchi nomi to'liq ko'rsatilgan bo'lib, boshqa talab etiladigan ma'lumotlardan biri (jo'natuvchi nomi, mamlakati, manzili, to'lov mazmuni) ko'rsatilmaganda mablag'larni tranzit hisobvaraqqa kirim qilish va to'liq yoki to'g'ri ko'rsatilmagan ma'lumotlarni aniqlash bo'yicha norezident bankka so'rov yuborish bo'yicha choralarni ko'radi.

3.4.6. Jismoniy shaxslarning xalqaro pul o'tkazmalarni tashkil etish va nazorat qilish maqsadida Chakana biznes boshqarmasi bunday xizmatlarni ko'rsatuvchi bo'linmalar (bo'limlar, minibanklar) va ushbu bo'linmalar xodimlari hisobini yuritishi lozim.

Pul o'tkazmalariga oid operatsiyalar amalga oshirilishidan oldin bunday xizmatlarni ko'rsatuvchi bo'linmalar xodimlari jismoniy shaxs mijozlarni lozim darajada tekshirishi shart.

customer, the bank employee responsible for currency control for legal entities shall carefully review the document that serves as the basis for crediting the funds (SWIFT message) and ensures that it accurately reflects the recipient's name, name, country, sender's address, bank (name, SWIFT code, country), and the purpose of payment.

3.4.4. Funds that fully and accurately reflect the required information and meet other legal requirements shall be credited to the customer's account.

3.4.5. If the required information is incomplete or inaccurate, the unit responsible for currency control shall:

- If the name of the recipient or sender is not indicated, it shall take steps to request the non-resident bank to credit the funds to the transit account and identify any incomplete or incorrect information, and shall notify the Internal Control Service on the same day in accordance with the established procedure;

- If the name of the recipient and sender is fully indicated, but one of the other required pieces of information (name, address, country of sender, payment subject) is missing, it shall take steps to request the non-resident bank to credit the funds to the transit account and identify any incomplete or incorrect information.

3.4.6. In order to organize and control international money transfers of individuals, the Retail Business Department shall maintain records of the units (departments, mini-banks) providing such services, and the employees of these units.

Before executing money transfer transactions, employees of the divisions providing such services shall properly verify individual customers.

3.4.7. Xalqaro pul o‘tkazmalarni amalga oshiruvchi bo‘linmalar mas’ul xodimlari jo‘natiladigan pul o‘tkazmalarini mijoz-jo‘natuvchi haqidagi (familiyasi, ismi, otasining ismi (agar mavjud bo‘lsa); shaxsni tasdiqlovchi hujjat (pasport yoki identifikatsiyalovchi ID-karta yoxud ularning o‘rnini bosadigan hujjat) seriyasi va raqami; agar operatsiya jarayonida hisobvaraq ishlatilgan bo‘lsa, u holda uning raqami yoki operatsiyaning xos raqami; jo‘natuvchining manzili yoki davlat identifikatsiya raqami yoki mijozning identifikatsiya raqami yoki jismoniy shaxslar uchun tug‘ilgan sanasi va joyi) va oluvchi haqidagi (familiyasi, ismi, otasining ismi (agar mavjud bo‘lsa); agar operatsiya jarayonida hisobvaraq ishlatilgan bo‘lsa, u holda uning raqami yoki operatsiyaning xos raqami) aniq ma’lumotlar bilan birga yuborilishini ta’minlashlari lozim.

3.4.7. Responsible employees of the divisions executing international money transfers must ensure that the transfer is accompanied by accurate information about the sender (last name, first name, patronymic (if any); series and number of the identity document (passport or equivalent); if an account was used in the transaction, its number or unique transaction code; the sender's address or state identification number or customer identification number; or, for individuals, date and place of birth) and the recipient (last name, first name, patronymic (if any); account number, if the customer's account was used in the transaction, or a unique transaction code).

3.4.8. Xalqaro pul o‘tkazmalari tizimlari orqali yoki norezident banklardagi jo‘natuvchidan jismoniy shaxs mijozlarga kelgan pul o‘tkazmalari bo‘yicha talab qilingan ma’lumotlar to‘liq bo‘lmaganda quyidagi choralar ko‘riladi:

- asosiy ma’lumotlardan hech bo‘lmaganda biri, ya’ni jo‘natuvchining familiyasi, ismi, otasining ismi (agar mavjud bo‘lsa) yoki mamlakati ko‘rsatilmagan bo‘lsa, pul o‘tkazmasi mijozga to‘lab berilmaydi hamda mazkur operatsiya haqida shu kunning o‘zida o‘rnatilgan tartibda o‘zining bevosita rahbari va Ichki nazorat xizmatiga xabar beriladi. Norezident banklardagi jo‘natuvchidan kelgan to‘lovlar bo‘yicha bu haqida Chakana biznes boshqarmasiga murojaat qilinadi. O‘z navbatida Chakana biznes boshqarmasi ko‘rsatilmagan ma’lumotni aniqlash bo‘yicha choralar ko‘radi (xalqaro pul o‘tkazmasi tizimiga yoki norezident bankka tegishli so‘rov yuboradi);
- jo‘natuvchining familiyasi, ismi, otasining ismi (agar mavjud bo‘lsa) va mamlakati ko‘rsatilgan bo‘lib, boshqa ma’lumotlardan biri ko‘rsatilmagan bo‘lsa, bu haqida Chakana biznes boshqrmasiga murojaat qilinadi. O‘z

3.4.8. Responsible employees of departments handling international money transfers to incoming individual customers must, when verifying the completeness of information on such transfers, do the following:

- If at least one of the key details is missing, i.e., the sender's last name, first name, patronymic (if any), or country of origin, the money transfer shall be not paid to the customer and the transaction shall be reported to their immediate supervisor and the Internal Control Service on the same day. For payments received from the sender at non-resident banks, a notification shall be submitted to the Department of Monetary Circulation and Retail Operations. The Department of Monetary Circulation and Retail Operations, in turn, shall take measures to identify any missing information (by sending appropriate inquiries to the international money transfer system or the non-resident bank);
- If the sender's last name, first name, patronymic (if any), and country are provided, but one of the other details is missing, a notification shall be submitted to the Department of Monetary Circulation and Retail

navbatida Chakana biznes boshqrmasi koʻrsatilmagan maʼlumotni aniqlash boʻyicha choralar koʻradi (xalqaro pul oʻtkazmasi tizimiga yoki norezident bankka tegishli soʻrov yuboradi).

Operations. In turn, the Department of Monetary Circulation and Retail Operations shall take measures to identify unspecified information (by sending relevant requests to the international money transfer system or non-resident bank).

3.4.9. Mijozlar operatsiyalari ustidan samarali nazoratni amalga oshirish hamda ular boʻyicha tezkor tarzda maʼlumot olish maqsadida Tashqi iqtisodiy faoliyat boshqarmasi va Chakana biznes boshqarmasi tomonidan barcha xalqaro pul oʻtkazmalari hisobi yuritilishi lozim.

3.4.9. In order to effectively monitor customer transactions and promptly receive information on them, the Department of Foreign Economic Activity and the Retail Business Department must maintain records of all international money transfers.

3.4.10. Bankning avtomatlashtirilgan tizimida yuridik va jismoniy shaxs mijozlarning barcha xalqaro pul oʻtkazmalari (toʻlovlari) boʻyicha maʼlumotlar bazasi shakllantiriladi va undan mijoz operatsiyalarini tahlil qilish, nazorat qilish va hisobot uchun foydalaniladi.

3.4.10. The bank's automated system shall maintain a database of all international money transfers (payments) of legal entities and individuals, which shall be used to analyze, monitor, and report customer transactions.

3.5. Ichki nazorat xizmati xodimlari tomonidan Ichki nazorat xizmati rahbariga qonun buzilish dalillari toʻgʻrisida axborot taqdim etish

3.5. Submission of information on violations of the law by Internal Control Service employees to the Manager of the Internal Control Service.

3.5.1. Ichki nazorat xizmati rahbari oʻz vakolatlari doirasida Bankda jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirishga va ommaviy qirgʻin qurolini tarqatishni moliyalashtirishga qarshi kurashish boʻyicha ichki nazorat tizimini toʻgʻri tashkil etish va faoliyat koʻrsatishi uchun zaruriy choralarni koʻrishi lozim.

3.5.1. The Manager of the Internal Control Service, within the limits of their authority, must take the necessary measures to ensure the proper organization and functioning of the Bank's internal control system to combat money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction.

Ichki nazorat xizmati rahbari Amaliyot boshqarmasi/MBXOlarda ichki nazorat tizimi toʻgʻri tashkil etilishini nazorat qilish uchun ularga biriktirilgan ichki nazorat xodimlari bilan doimiy ravishda munosabatda boʻlishi lozim.

The Manager of the Internal Control Service must constantly interact with assigned internal control officers to ensure the proper organization of the internal control system in the Operations Department/ Regional Office of Banking Services (ROBS).

3.5.2. Bank Amaliyot boshqarmasi/ MBXOlariga biriktirilgan ichki nazorat xodimlari ichki nazorat tizimi qay darajada faoliyat koʻrsatayotganini baholab borib, uni takomillashtirish yoki yoʻl qoʻyilayotgan kamchiliklarni bartaraf etish yuzasidan, shuningdek, Ichki nazorat xizmati rahbariga zarur maʼlumotlar berish boʻyicha choralarni koʻrishlari lozim.

3.5.2. Internal control officers assigned to the Bank's Operations Department/ Regional Office of Banking Services (ROBS) must assess the effectiveness of the internal control system and take measures to improve it or eliminate deficiencies, as well as provide the necessary information to the Head of the Internal Control Service.

Ichki nazorat xodimlari oʻz vazifalarini

In the performance of their duties, internal bajarish jarayonida quyidagilarga alohida e’tibor qaratishlari shart:

- tegishli mas’ul xodimlar tomonidan mijozlarning lozim darajada tekshirishni to‘g‘ri yo‘lga qo‘yilganligi, shu jumladan, ularning identifikatsiyasi ma’lumotlarining mijoz elektron anketalariga o‘z vaqtida va to‘liq kiritilishi;
- mas’ul xodimlar tomonidan mijozlarni lozim darajada tekshirish jarayonida yuqori mansabdor shaxslarni aniqlash bo‘yicha tegishli choralar ko‘rilishi;
- mas’ul xodimlar tomonidan gumonli operatsiyalarning o‘z vaqtida aniqlanishi va ichki nazorat xodimlariga xabar berilishi;
- shubhali operatsiyalar haqida xabarlarning Bosh bankka o‘z vaqtida berish;
- rahbariyatni Bankda ichki nazorat bo‘yicha vaziyatdan xabardor qilib turish, shu jumladan gumonli va shubhali operatsiyalar to‘g‘risidagi hisobotlarni berish va ichki nazorat tizimini takomillashtirish bo‘yicha takliflar kiritish;
- Bankda jinoiy faoliyatdan olingan daromadlarni legallashtirish va terrorizmga qarshi kurashishga oid ichki nazorat bo‘yicha hujjatlarni to‘g‘ri yuritish.

3.5.3. Ichki nazorat tizimiga oid vazifalarni bajarishga mas’ul Amaliyot boshqarmasi/MBXO xodimlari tomonidan mazkur vazifalarini (mijozlarni identifikatsiya qilish, elektron anketalarni to‘ldirish, identifikatsion ma’lumotlarni yangilab borish, gumonli va shubhali operatsiyalarni aniqlash va ular to‘g‘risida xabar berish, xalqaro to‘lovlar bo‘yicha elektron jadvallarni yuritish kabi) bajarishda kamchiliklarga yo‘l qo‘yilganda Ichki nazorat xizmati xodimi bu haqda Amaliyot boshqarmasi/MBXO rahbariga va Ichki nazorat xizmati rahbariga sababchi xodimlarga nisbatan tegishli choralar ko‘rilishini so‘rab murojaat qiladi.

control officers shall pay particular attention to:

- Proper implementation of customer due diligence by responsible employees, in particular the timely and complete entry of customer identification information into electronic customer forms;
- Responsible employees take appropriate measures during customer due diligence to identify politically exposed persons;
- Timely identification of suspicious transactions by responsible employees and reporting to internal control officers;
- Timely submission of information on suspicious transactions to the Head Office;
- Reporting to management on the status of internal controls within the bank, including making proposals for reporting dubious and suspicious transactions and improving the internal control system;
- Proper maintenance of internal control documents within the Bank related to combating money laundering and the financing of terrorism.

3.5.3. If employees of the Operations Department/ Regional Office of Banking Services (ROBS) responsible for tasks related to the internal control system commit deficiencies in the performance of these tasks (such as customer identification, completing electronic forms, updating identification data, identifying and reporting suspicious and dubious transactions, or maintaining spreadsheets for international payments), the Internal Control Service employee will contact the Manager of the Operations Department/ Regional Office of Banking Services (ROBS) and the Manager of the Internal Control Service with a request to take appropriate measures against the guilty employees.

Mazkur ichki qoidalarda belgilangan talablar MBXO xodimlari tomonidan bajarilmaganda, qo‘pol xatolarga yo‘l qo‘yilganda va kamchiliklar takrorlanganda Ichki nazorat xizmati rahbari tegishli xodimlarga nisbatan chora ko‘rilishini so‘rab Boshqaruv Raisiga yozma murojaat qiladi.

If employees of the Operations Department/ Regional Office of Banking Services (ROBS) fail to comply with the requirements established by these internal Regulations, commit serious errors, or repeatedly commit deficiencies, the Manager of the Internal Control Service will submit a written request to the Chairman of the Management Board to take appropriate measures against the relevant employees.

3.5.4. Ichki nazorat xodimlari o‘z vazifalarini amalga oshirishi uchun kerakli texnik va dasturiy vositalar bilan ta’minlanadi.

3.5.4. Internal Control Service employees are provided with the necessary hardware and software to perform their duties.

IV. TAVAKKALCHILIK DARAJASINI ANIQLASH, BAHOLASH, BOSHQARISH VA HUJJATLASHTIRISH TARTIBI

IV. PROCEDURE FOR DETERMINING, ASSESSING, MANAGING, AND DOCUMENTING RISK LEVEL

4.1. Mijozlarning tavakkalchilik darajasini aniqlash, yuqori tavakkalchilik darajasi toifasiga kiradigan mijozlarning hisobini yuritish va monitoring qilish

4.1. Determining the risk level of customers, maintaining records, and monitoring high-risk customers

4.1.1. Ichki nazorat xizmati tavakkalchilik darajasini aniqlash, baholash, monitoring qilish, boshqarish, hujjatlashtirish va uni kamaytirish bo‘yicha tegishli choralar ko‘rishi kerak.

4.1.1. The Internal Control Service must take appropriate measures to identify, assess, monitor, manage, document, and mitigate risk.

Ichki nazorat xizmati jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg‘in qurolini tarqatishni moliyalashtirish yuzasidan ehtimol tutilgan tavakkalchiliklarni o‘rganishni, tahlil qilishni va aniqlashni o‘z faoliyatida tizimli ravishda, yiliga kamida bir marta amalga oshirishi, o‘rganish natijalarini hujjatlar bilan qayd etishi shart.

The Internal Control Service must systematically, at least annually, study, analyze, and identify potential risks of money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, documenting the results of the study.

Ichki nazorat xizmati tavakkalchiliklar turi va darajasidan kelib chiqqan holda tavakkalchilikning umumiy darajasini, uning talab qilingan pasaytirish darajasini aniqlashi va tegishli chora-tadbirlar dasturini amalga oshirishi kerak.

Based on the type and level of risk, the Internal Control Service must determine the overall risk level, the required level of mitigation, and implement an appropriate program of measures.

Aniqlangan tavakkalchiliklar nazorat qilishning kengaytirilgan yoki soddalashtirilgan choralarini qo‘llash hamda resurslarni samarali taqsimlash to‘g‘risida qaror qabul qilish imkonini berishi kerak.

The measures applied must enable decisions to be made on the implementation of expanded or simplified control measures for identified risks and the effective allocation of resources.

Tavakkalchilik darajasi mijozning amalga oshiradigan faoliyat va operatsiyalari turlarini, mazkur Qoidalarda belgilangan mezonlar, mijozni lozim darajada tekshirish

The risk level shall be identified and assessed by the responsible employee based on the information provided by the customer, taking into account the types of activities and natijalarini, tavakkalchilik (mijozlarning turlari va faoliyati, bank mahsulotlari va xizmatlari, ularni taqdim etish kanallari, geografik hududlar bo‘yicha va boshqa) omillarini inobatga olgan holda ma’lumotlarni, shu jumladan, mijoz tomonidan taqdim qilingan ma’lumotlarni o‘rganish va tahlil qilish asosida, ichki nazorat xodimi tomonidan aniqlanadi va baholanadi.

Tavakkalchiliklarni baholash natijalari O‘zbekiston Respublikasi Markaziy bankiga taqdim etilishi kerak.

4.1.2. Ichki nazorat xizmati xodimi mijozlarga bevosita xizmat ko‘rsatuvchi bo‘linmalar (mijozlarga korporativ xizmat ko‘rsatish bo‘limi, chakana amaliyotlar va plastik kartalar bo‘limi va boshqalar) xodimlari tomonidan mijozni lozim darajada tekshirish natijasida olingan ma’lumotlarga asosan mazkur qoidalarda belgilangan mezonlarga ko‘ra mijozlarga tavakkalchilik darajasini belgilaydi.

4.1.3. Mijozlarni yuqori tavakkalchilik darajasi toifasiga o‘z vaqtida va to‘g‘ri kiritish maqsadida ichki nazorat xizmati xodimlari mijoz lozim darajada tekshirilgan (hisobvaraq ochilgan, bir martalik operatsiya amalga oshirilgan) kundan keyingi ish kunidan kechiktirmasdan ularning elektron anketalarida aks ettirilgan ma’lumotlarga asoslanib ularni yuqori tavakkalchilik darajasi toifasiga kirishi yoki kirmasligini elektron anketasida belgilaydi.

4.1.4. Mijozning elektron anketasi shakllantirilmagan hollarda Ichki nazorat xizmati xodimi elektron anketani to‘ldirish uchun mas’ul bo‘lgan bo‘linma boshlig‘iga bu haqda ma’lum qiladi va elektron anketaning o‘z vaqtida to‘ldirilishi talab qiladi.

Mijozning elektron anketasi shakllantirilgandan so‘ng agar mijoz mazkur qoidalarda belgilangan mezonlarga ko‘ra yuqori tavakkalchilik darajasi toifasiga kirsa, uning elektron anketasida tegishli belgini qayd etadi.

4.1.5. Ichki nazorat xizmati xodimlari yuqori tavakkalchilik darajasi toifasiga kiradigan mijozlarning elektron ro‘yxatlarini yuritishi shart. Yuqori tavakkalchilik darajasi toifasiga kiradigan mijozlarning elektron

transactions performed by the customer, the criteria established by these Regulations, the results of customer due diligence, and risk factors (by customer types and activities, banking funds and services, supply channels, geographic regions, and others), including through the review and analysis of the information provided by the customer.

The risk assessment results must be submitted to the Central Bank of the Republic of Uzbekistan.

4.1.2. The internal control officer, based on information obtained as a result of customer due diligence by employees of departments directly serving customers (the corporate customer services department, the retail operations and plastic cards department, etc.), shall determine the risk level for customers based on the criteria established by these Regulations.

4.1.3. To ensure timely and accurate classification of customers as high-risk, Internal Control Service employees, no later than the business day following the day of due diligence (account opening, one-time transaction), determine whether they fall into the high-risk category in the electronic questionnaire based on the information contained in their electronic questionnaires.

4.1.4. If the electronic customer questionnaire is not generated, the Internal Control Service employee shall inform the head of the department responsible for completing the electronic questionnaire and requests its timely completion.

After the electronic customer questionnaire is generated, if the customer falls into the high-risk category according to the criteria established by these Regulations, the employee shall mark the customer accordingly in the electronic questionnaire.

4.1.5. Internal Control Service employees shall maintain electronic lists of customers classified as high-risk. In addition to customer information, the electronic list of customers classified as high-risk must reflect the criteria ro‘yxatida mijoz haqidagi ma’lumotlardan tashqari uning qaysi mezonga ko‘ra yuqori tavakkalchilik darajasi toifasiga kirishi, faoliyat yuritishni boshlagan sana (yuridik shaxslar va yakka tartibdagi tadbirkorlar bo‘yicha), yuqori tavakkalchilik darajasi toifasiga kiritilgan sana va boshqa zarur ma’lumotlar aks ettirilishi lozim. Avtomatlashtirilgan bank tizimi yuqori tavakkalchilik darajasi toifasiga kiradigan mijozlar to‘g‘risidagi ma’lumotni olish imkonini berishi kerak.

by which they are classified as high-risk, the commencement date of operations (for legal entities and sole proprietors), the date of assignment to the high-risk category, and other necessary information. The automated banking system must be able to obtain information about customers classified as high-risk.

4.1.6. Mijoz tomonidan amalga oshirilayotgan operatsiyalarning tavsifi o‘zgarishiga qarab, Ichki nazorat xizmati zarur hollarda u bilan ishlash bo‘yicha tavakkalchilik darajasini qayta ko‘rib borishi lozim.

4.1.6. Depending on changes in the nature of the customer's transactions, the Internal Control Service must, if necessary, revise the risk level for working with them.

Ichki nazorat xizmati xodimi mijozni yuqori tavakkalchilik darajasi toifasidan chiqarganda uning elektron anketasida va yuqori tavakkalchilik darajasi toifasiga kiradigan mijozlarning elektron ro‘yxatida tegishli o‘zgartirish kiritadi.

When a customer is removed from the high-risk category, an Internal Control Service employee shall make the appropriate changes to their electronic questionnaire and the electronic list of customers classified as high-risk.

4.2. Yuqori tavakkalchilik darajasi toifasiga kiradigan mijozlar va operatsiyalar mezonlari, hamda yuqori xatarga ega bo’lgan faoliyat turlari

4.2. Criteria for High-Risk Customers and Transactions, as well as High-Risk Activities

4.2.1. Ichki nazorat xizmati avvaldan quyidagi mezonlarga javob beradigan mijozlarni yuqori darajadagi tavakkalchilik toifasiga kiritib, ularga nisbatan kuchaytirilgan e’tibor qaratishi lozim:

4.2.1. The Internal Control Service shall classify customers who initially meet the following criteria as high-risk, with respect to whom it must exercise increased vigilance:

a) Ro‘yxatga kiritilgan shaxslar yoxud Ro‘yxatga kiritilgan shaxsning egaligi yoki nazoratidagi tashkilotlar, Ro‘yxatga kiritilgan tashkilotning bevosita yoxud bilvosita mulkdori yoki nazorat qiluvchi shaxslar;

a) persons included in the List or organizations owned or controlled by a person included in the List, or persons who directly or indirectly own or control an organization included in the List;

b) jinoiy faoliyatdan olingan daromadlarni legallashtirishga va terrorizmni moliyalashtirishga qarshi kurashish sohasida xalqaro hamkorlikda ishtirok etmayotgan davlatda doimiy yashayotgan, turgan yoki ro‘yxatga olingan shaxslar;

b) persons permanently residing, located, or registered in a state that does not participate in international cooperation in the field of combating money laundering and the financing of terrorism;

v) chet el korxonalarining vakolatxonalari va O‘zbekiston Respublikasining norezident – jismoniy shaxslar;

c) representative offices of foreign companies and non-resident individuals of the Republic of Uzbekistan;

g) offshor hududda doimiy yashayotgan, turgan yoki ro‘yxatga olingan shaxslar;

d) persons permanently residing, located, or registered in an offshore zone;

d) offshor hududlarda hisobvaraqqa ega bo‘lgan rezident va norezidentlar;

e) haqiqatda joylashgan joyi ta’sis yoki ro‘yxatga olish hujjatlarida ko‘rsatilgan ma’lumotlarga muvofiq bo‘lmagan tashkilotlar va yakka tartibdagi tadbirkorlar;

z) benefitsiar mulkdori mazkur bandning “a” va “b” kichik bandlarida ko‘rsatilgan shaxslar hisoblangan tashkilotlar;

i) 3 oy ichida ketma-ket shubhali yoki gumonli operatsiyalarni amalga oshiruvchi mijozlar;

k) mijozni lozim darajada tekshirish imkoniyati mavjud bo‘lmagan dasturiy majmualardan foydalanuvchi mijozlar;

l) yuqori mansabdor shaxslar, ularning yaqin qarindoshlari va yuqori mansabdor shaxslarga yaqin shaxslar,

l^1) yuridik shaxsni tashkil etmagan chet el tuzilmasi;

l^2) akkauntlariga 20 ta va undan ortiq bank kartalari biriktirilgan shaxslar;

l^3) bir vaqtning o‘zida rahbari va ta’sischilari/benefitsiar mulkdorlari o‘zgargan yuridik shaxslar (agar bunday ma’lumotlar tijorat bankiga ma’lum bo‘lsa).

Yuqoridagilardan tashqari, Bankning risk yondashuvi asosida boshqa mijozlarga ham yuqori risk darajasi berilishi mumkin. Bunday mijozlar toifalari Bankning “O’z mijozingizni biling (KYC) Tartibi” bilan belgilanadi.

4.2.2. Bank quyidagi mezonlarga javob beradigan operatsiyalarni yuqori darajadagi tavakkalchilik toifasiga kiritishi va ularga nisbatan kuchaytirilgan e’tibor qaratilishi lozim:

a) ishtirokchilari mazkur Qoidalarning 4.2.1–bandining “a”, “b”, “z”, “l” kichik bandlarida ko‘rsatilgan shaxslar hisoblangan operatsiyalar;

b) offshor hududda ochilgan hisobvaraqlar orqali amalga oshiriladigan operatsiyalar;

v) qimmatbaho metallar, qimmatbaho toshlar, shuningdek tarkibida qimmatbaho metallar, qimmatbaho toshlar mavjud bo‘lgan zargarlik buyumlari bilan operatsiyalar, bank o‘zi amalga oshiradigan bunday operatsiyalardan tashqari;

g) jo‘natuvchi to‘g‘risidagi ma’lumotlari (jismoniy shaxslarning familiyasi, ismi, otasining ismi, yuridik shaxslarning nomi, jo‘natuvchining joylashgan yeri (pochta

d) residents and non-residents with accounts in offshore zones;

e) organizations and sole proprietors whose actual location does not correspond to the information specified in their constituent or registration documents;

f) organizations whose beneficial owner is the person specified in subparagraphs "a" and "b" of this paragraph;

g) customers who have carried out suspicious or doubtful transactions for three consecutive months;

h) customers who use software systems that preclude the possibility of conducting customer due diligence;

i) public officials, their family members, and persons close to public officials;

i^1) a foreign structure without a legal entity;

i^2) persons with 20 or more bank cards linked to their accounts;

i^3) legal entities whose director and founders/beneficiary owners have changed simultaneously (if such information is known to the commercial bank).

In addition to the above, other customers may also be assigned a high risk level based on the Bank's risk approach. Such customer categories are defined by the Bank's Know Your Customer (KYC) Procedure.

4.2.2. The Bank shall classify as high-risk the following transactions that meet the following criteria and for which it shall exercise increased vigilance:

a) transactions involving persons specified in subparagraphs "a," "b," "f," and "i" of clause 4.2.1 of these Regulations;

b) transactions carried out through accounts opened in offshore zones;

c) transactions involving precious metals, precious stones, and jewelry containing precious metals and precious stones, with the exception of such transactions carried out by the bank itself;

d) transactions involving money transfers in which the sender's information (last name, first name, and patronymic of individuals, full name of legal entities, location (mailing manzili) va hisob raqami) to‘liq hajmda taqdim etilmagan pul mablag‘larini o‘tkazish bilan bog‘liq bo‘lgan operatsiyalar;

address), and account number of the sender) is not provided in full;

d) tranzaksiyalar monitoring jarayonida Ichki nazorat xizmati xodimi tomonidan tavakkalchilik darajasi yuqori baholangan operatsiyalar.

e) transactions for which an Internal Control Service employee has assessed the risk level as high during transaction monitoring.;

4.2.3. Bank jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg’in qurolini tarqatishni moliyalashtirishga qarshi kurashish doirasida ayrim faoliyat turlari va mijozlar bilan amaliy ish munosabatlariga kirishishni taqiqlaydi hamda tekshiruv jarayonida aniqlangan bunday faoliyat turlari va mijozlar bilan amaliy ish munosabatlarini to‘xtatadi.

4.2.3. The Bank prohibits business relationships with certain activities and customers within the framework of combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, and suspends business relationships with such activities and customers identified during due diligence.

Taqiqlangan faoliyat turlari va mijozlar toifalari “O’z mijozingizni biling (KYC) Tartibi” asosida belgilanadi.

Prohibited activities and customer categories shall be determined in accordance with the Know Your Customer (KYC) Procedure.

4.3. Jinoiy faoliyatdan olingan daromadlarni legallashtirish va (yoki) terrorizmni moliyalashtirish maqsadida texnologik yutuqlardan foydalanilishini oldini olishga qaratilgan choralar

4.3. Measures aimed at preventing the use of technological advances for the purpose of money laundering and/or terrorist financing.

4.3.1. Bank jinoiy faoliyatdan olingan daromadlarni legallashtirish va (yoki) terrorizmni moliyalashtirish maqsadida texnologik yutuqlardan foydalanilishini oldini olishga qaratilgan choralarni ko‘rishi kerak. Ushbu maqsadda Bankning tegishli bo‘linmalari:

- yangi xizmat turlari va yangi ish amaliyoti ishlab chiqilishi;
- yangi va mavjud xizmat turlari uchun yangi yoki rivojlanayotgan texnologiyalardan foydalanilishi sababli yuzaga kelishi mumkin bo‘lgan tavakkalchilik darajalarini aniqlashi va baholashi kerak.

4.3.1. The Bank shall take measures aimed at preventing the use of technological advances for the purposes of money laundering and/or terrorist financing. To this end, the relevant Bank units are required to identify and assess the levels of risk that may arise in connection with:

- the development of new services and new business practices;
- identify and assess the levels of risk that may arise from the use of new or emerging technologies for new and existing types of services.

4.3.2. Tavakkalchilikni bunday baholash yangi xizmat turlarini, ish amaliyotini tadbiq qilishdan yoki yangi yoxud rivojlanayotgan texnologiyalardan foydalanishdan avval o‘tkazilishi kerak. Bunda, bunday tavakkalchilikni aniqlash va Bankning yangi xizmat turlarini (yangi texnologiyani) bevosita joriy qilayotgan bo‘linmasi tomonidan Ichki nazorat xizmati bilan birgalikda amalga oshiriladi.

4.3.2. Such risk assessment should be conducted prior to the introduction of new services, business practices, or the use of new or developing technologies. In this case, the identification of such risks and their implementation is carried out by the Bank's unit directly implementing the new services (new technology) in conjunction with the Internal Control Service.

Bankning mazkur bo‘linmasi va Ichki

This Bank unit and the Internal Control

nazorat xizmati ushbu tavakkalchiliklarni monitoring qilish va kamaytirish uchun tegishli choralarni ko‘rishlari lozim.

4.3.3. Tegishli boshqarma(lar) o‘zi taklif etayotgan texnologik yutuqlardan foydalangan holda yangi xizmat turi yoki ish amaliyotini joriy qilish yoxud mavjudlarini rivojlantirish natijasida yaratiladigan qulaylik va samaradorliklarni tahlil qilishdan tashqari yuzaga kelishi mumkin bo‘lgan tavakkalchilik darajasini aniqlashi va baholashi lozim.

Tegishli boshqarma(lar) tavakkalchilik darajasini baholab yangi xizmat turi yoki ish amaliyotini joriy qilish borasidagi taklifini, shu jumladan texnik jihatlarini batafsil yoritgan holdagi yozma ma’lumotni Ichki nazorat xizmatiga ko‘rib chiqish va tavakkalchilik darajasiga baho berish, mazkur tavakkalchilikni kamaytirish bo‘yicha taklif berishi uchun taqdim etadi.

4.3.4. Ichki nazorat xizmati yangi xizmat turi yoki ish amaliyotini joriy qilish bilan bog‘liq taklifning barcha jihatlarini batafsil o‘rganishi lozim. Zaruriyat tug‘ilganda Ichki nazorat xizmati Bankning boshqa bo‘linmalaridan (Axborot texnologiyalari boshqarmasi, Axborot xavfsizligi boshqarmasi, Yuridik boshqarma va boshqalar) yordam so‘rashga haqli.

Ichki nazorat xizmati tavakkalchiliklarni o‘rganib va baholab, o‘zining yuzaga kelishi mumkin bo‘lgan tavakkalchilik darajalarini hamda ushbu tavakkalchiliklarni monitoring qilish va kamaytirish uchun tegishli choralar ko‘rsatilgan yozma xulosasini Bank Boshqaruviga taqdim etadi.

4.3.5. Texnologik yutuqlardan foydalangan holda yangi xizmat turlari va yangi ish amaliyotini joriy qilish Bank Boshqaruvi qaroriga asosan amalga oshiriladi.

4.3.6. Masofaviy xizmatlarni ko‘rsatish jarayonida tegishli Bank bo‘linmalari tavakkalchilikni kamaytirish maqsadida:

- masofaviy xizmatlarni ko‘rsatish to‘g‘risida mijozlar bilan imzolanadigan shartnomalarda mijoz tomonidan ushbu xizmatlardan foydalangan holda amalga oshirilgan

Service shall take appropriate measures to monitor and mitigate these risks.

4.3.3. The relevant department shall identify and assess the level of risk that may arise, in addition to analyzing the convenience and efficiency created by the introduction of a new service or business practice or the development of existing ones using the technological advances offered by it.

The relevant department shall submit a proposal to introduce a new service or business practice, along with a risk assessment, including written information detailing the technical parameters, to the Internal Control Service for review and risk assessment, as well as for making proposals to mitigate the risk.

4.3.4. The Internal Control Service must thoroughly review all aspects of the proposal related to the introduction of a new service or business practice. If necessary, the Internal Control Service may seek assistance from other Bank departments (the Information Technology Department, the Information Security Department, the Legal Department, etc.).

After reviewing and assessing the risks, the Internal Control Service shall provide the Bank's Management Board with a written opinion indicating the potential risk levels, as well as appropriate measures to monitor and mitigate these risks.

4.3.5. The introduction of new services and new business practices using technological advances shall be carried out based on a decision of the Bank's Management Board.

4.3.6. To mitigate risks in the provision of remote services, the relevant Bank divisions shall:

- Remote service agreements concluded with customers must include measures to be taken in the event of detection of suspicious transactions conducted by the customer using these services shubhali operatsiyalar aniqlangan taqdirda ko‘riladigan choralar (bajarilgan operatsiyalarning qonuniyligi haqida mijoz yozma tushuntirish bergunga qadar ushbu xizmatlarni ko‘rsatishni to‘xtatib turish; ushbu xizmatlarni ko‘rsatishni rad etish)ni ko‘zda tutishlari kerak;

- masofaviy xizmatlardan foydalanilgan holda shubhali operatsiyalar amalga oshirilganda, bunday xizmatlarni ko‘rsatish to‘g‘risidagi shartnomada ko‘rsatilgan muddatga masofaviy xizmatlarni ko‘rsatishni to‘xtatishlari kerak;
- jinoiy faoliyatdan olingan daromadlarni legallashtirish va terrorizmni moliyalashtirish maqsadida masofaviy xizmatlardan foydalanilganligi haqida asoslantirilgan shubhalar mavjud bo‘lganida bunday xizmatlarni ko‘rsatish to‘g‘risidagi shartnomalarni o‘rnatilgan tartibda bekor qilishlari kerak.

4.3.7. Bank bo‘linmalari tomonidan sifatli va zamonaviy xizmat ko‘rsatish, xodimlarning mehnat unumdorligini oshirish hamda ichki nazorat tizimining faoliyatini yaxshilash maqsadida tegishli bo‘linmalar tomonidan zamonaviy texnologiyalarni o‘rganish va joriy qilish, ish jarayonlarini yengillashtirish, mavjud dasturiy ta’minotlarni takomillashtirish, asosli va foydali boshqaruv hisobot turlarini kiritish bo‘yicha choralar ko‘rilishi lozim.

4.3.8. Mijozlarni lozim darajada tekshirish natijasida olingan ma’lumotlar bazasi zarur hisobotlarni tezkor va qulay tarzda olish imkonini berishi lozim, jumladan u quyidagi talablarga javob berishi lozim:

- mijoz anketalarini qog‘oz shaklida chop etish;
- barcha toifadagi mijozlar orasida bir necha ko‘rsatkichlar bo‘yicha (nomi, mamlakati, faoliyat turi, manzili va boshq.) qidirish va guruhlash;
- mavjud mezonlar asosida mijozlarga ma’lum tavakkalchilik darajasini berishni maksimal ravishda avtomatik tarzda nazorat qilish;

(suspension of these services until the customer provides a written explanation of the legality of the transactions; refusal to provide these services);

- Must suspend the provision of remote services used to conduct suspicious transactions for the period specified in the agreement for the provision of these services;
- Must terminate the agreement for the provision of remote services in the established manner if there is reasonable grounds to suspect that such services are being used for money laundering or terrorist financing.

4.3.7. To ensure that Bank divisions provide high-quality and modern services, improve employee productivity, and enhance the internal control system, the relevant divisions must take measures to study and implement modern technologies, optimize work processes, improve existing software, and implement sound and useful management reporting.

4.3.8. The database obtained as a result of customer due diligence must enable the prompt and convenient generation of necessary reports, including meeting the following requirements:

- Printing of customer questionnaires in paper form;
- Search and grouping by several indicators (name, country, type of activity, address, etc.) across all customer categories;
- Automatic control at the maximum level of assigning a certain risk level to customers based on existing criteria;

- jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish sohasida xalqaro hamkorlikda ishtirok etmaydigan davlatlar hamda offshor hududlarda ro‘yxatdan o‘tgan yoki yashayotgan mijozlar va ularning benifitsiar mulkdorlari bo‘yicha ma’lumotlarni olish va boshqalar.

4.3.9. Bankda foydalanilayotgan axborot texnologiyalarini, jumladan avtomatlashtirilgan bank tizimi va boshqa dasturiy vositalarni doimiy ravishda takomillashtirib borish yuzasidan Axborot texnologiyalari boshqarmasi tegishli choralarni ko‘radi. Ichki nazorat xizmati ushbu bo‘linmaga bunday masalalar yuzasidan murojaat qilishi mumkin.

V. MIJOZLARNI RAQAMLI IDENTIFIKATSIYA QILISH

5.1. Mijozlarni raqamli identifikatsiya qilish bo‘yicha umumiy qoidalar

5.1.1. Mijozlarni raqamli identifikatsiya qilish tizimini yo‘lga qo‘yishdan oldin jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishning ehtimoliy tavakkalchilik darajasini o‘rganish, tahlil qilish, aniqlash, baholash, monitoring qilish, boshqarish, hujjatlashtirish va uni kamaytirish choralari ko‘riladi.

Ichki nazorat xizmati tavakkalchiliklarni tahliliy o‘rganib chiqib, baholaydi yuzaga kelishi mumkin bo‘lgan tavakkalchilik darajalarini hamda ularni monitoring qilish va kamaytirish uchun tegishli choralar ko‘rsatilgan yozma xulosasini Bank Boshqaruviga taqdim etadi.

5.1.2. Mijozlarni raqamli identifikatsiya qilishda bankning tegishli bo‘linmalari axborot xavfsizligi bo‘yicha quyidagi choralarni ko‘rishlari lozim:

- mijozning identifikatsiya ma’lumotlarini himoya qilish bo‘yicha zarur bo‘lgan huquqiy, tashkiliy va texnik choralar;
- identifikatsiya ma’lumotlarining ishonchliligi va to‘g‘riligini

- Obtaining information about customers and their beneficial owners registered or residing in countries and offshore zones that do not participate in international cooperation in the field of combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, and other related activities.

4.3.9. The Information Technology Department shall take appropriate measures to systematically improve the information technologies used by the Bank, in particular the automated banking system and other software. The Internal Control Service may contact this unit on such issues.

V. DIGITAL CUSTOMER IDENTIFICATION

5.1. General Regulations for Digital Customer Identification

5.1.1. Prior to the implementation of the digital customer identification system, measures will be taken to study, analyze, identify, assess, monitor, manage, document, and mitigate the potential risk of money laundering, terrorist financing, and proliferation of weapons of mass destruction.

The Internal Control Service will analyze and assess the risks and submit a written report to the Bank's Management Board indicating the possible risk levels and appropriate measures for monitoring and mitigating them.

5.1.2. When implementing digital customer identification, the relevant bank departments must take the following information security measures:

- Necessary legal, organizational, and technical measures to protect customer identification data;
- Ensuring the authenticity and accuracy of identification information;

ta’minlash;

- identifikatsiya ma’lumotlarining soxtalashtirilishiga, ruxsatsiz o‘zgartirilishiga va oshkor qilinishiga qarshi choralar ko‘rish;
- identifikatsiya ma’lumotlarini saqlash va ulardan foydalanish ustidan nazoratni ta’minlash;
- to‘lov xizmatlarini ko‘rsatishda axborot xavfsizligi bilan bog‘liq operatsion xatarlarni kamaytirish va ularni nazorat qilish bo‘yicha chora-tadbirlar ko‘rish, shu jumladan mijozni raqamli identifikatsiya qilish paytida xavfsizlikni ta’minlash;
- aloqa kanallari bank xizmatlaridan foydalanishda mijoz uchun ko‘p faktorli autentifikatsiya (mobil telefonga bog‘lanish yoki SMS xabar yuborish yoxud elektron pochta, shuningdek ijtimoiy tarmoqlar orqali mijozning shaxsini qo‘shimcha ravishda tekshirish va tasdiqlash) tartib-qoidalarini qo‘llash;
- sohaga doir boshqa qonunchilik hujjatlariga muvofiq zaruriy talablarni qo‘llash.

5.2. Mijozlarni raqamli identifikatsiya qilish

5.2.1. Raqamli identifikatsiya O‘zbekiston Respublikasining fuqarolariga, O‘zbekiston Respublikasi hududida doimiy yoki vaqtincha yashaydigan chet el fuqarolari va fuqaroligi bo‘lmagan shaxslarga nisbatan qo‘llaniladi.

5.2.2. Mijozlarni raqamli identifikatsiya qilishda quyidagi usullardan foydalaniladi:

- mijoz tomonidan taqdim qilingan ma’lumotlarga tayangan holda mas’ul xodim tomonidan mijoz shaxsini tekshirish va identifikatsiya qilish;
- axborot tizimlari tomonidan real vaqt rejimida inson omilisiz mijozning shaxsini tekshirish va identifikatsiya qilish.

5.2.3. Chakana biznes boshqarmasi mijoz tomonidan taqdim qilingan ma’lumotlarga tayangan holda mijoz shaxsini tekshirish va identifikatsiya qilishda:

- shaxsni tasdiqlovchi hujjatning (biometrik pasport yoki identifikatsiya ID-kartasi yoxud yangi namunadagi haydovchilik guvohnomasining) ichki

- Take measures against forgery, unauthorized modification, and disclosure of identification information;
- Monitor the storage and use of identification data;
- Take measures to mitigate and control operational risks associated with information security when providing payment services, including security related to digital identification of customers;
- Implement multi-factor customer authentication procedures when using banking services (communications via mobile phone, sending SMS or email, as well as additional verification and confirmation of customer identity through social media);
- Apply the necessary requirements in accordance with other relevant legislation.

5.2. Digital Identification of Customers

5.2.1. Digital identification shall apply to citizens of the Republic of Uzbekistan, foreign citizens, and stateless persons permanently or temporarily residing in the Republic of Uzbekistan.

5.2.2. The following methods shall be used for digital identification of customers:

- Verification and identification of the customer by a responsible employee based on the information provided by the customer;
- Real-time verification and identification of the customer by information systems without human intervention.

5.2.3. When verifying and identifying a customer based on the information provided by the customer, the Retail Business Department shall:

- Accept photographs of parts of the customer's identity document (biometric passport, ID card, or new-style driver's license) containing the nazorat qoidalari talablariga muvofiq tegishli ma’lumotlarga ega bo‘lgan qismlari fotosuratlarini mijozdan qabul qiladi;

- belgilangan talablarga muvofiq mijozning fotosurati va (yoki) videotasvirini qabul qiladi;
- «Elektron hukumat» tizimining jismoniy va yuridik shaxslar markaziy ma’lumotlar bazalariga (bundan buyon matnda markaziy ma’lumotlar bazasi deb yuritiladi) so‘rov yuborish orqali undagi ma’lumotlar bilan solishtiradi;
- shaxsni tasdiqlovchi hujjatda joylashgan fotosuratni mazkur Nizomga muvofiq qabul qilingan fotosurat va (yoki) videotasvir bilan, shuningdek markaziy ma’lumotlar bazasida joylashtirilgan fotosurat bilan (agar mavjud bo‘lsa) solishtiradi;
- mijoz bilan bog‘lanishda foydalaniladigan mobil telefon raqamini aynan ushbu mijoz tomonidan foydalanilayotganligini aniqlash imkonini beruvchi usul (mobil telefonga bog‘lanish, SMS xabar yuborish) yordamida tekshiradi;
- ichki nazorat qoidalariga muvofiq mijozning yuqori darajadagi tavakkalchilik toifasiga kirishi yoki kirmasligi nuqtai nazaridan tekshiruvni amalga oshiradi.
- mas’ul xodim mijoz bilan onlayn videokonferensaloqa seansini o‘rnatib, qabul qilingan hujjatlarning aynan unga tegishliligini tekshiradi.

5.2.4. Chakana viznes boshqarmasi axborot tizimlari orqali real vaqt rejimida inson omilisiz mijozning shaxsini tekshirish va identifikatsiya qilishda:

a) mijozdan shaxsini tasdiqlovchi hujjat (biometrik pasport yoki identifikatsiya ID-kartasi yoxud yangi namunadagi haydovchilik guvohnomasi) seriyasi va raqamini yoki jismoniy shaxsning shaxsiy identifikatsiya raqami va tug‘ilgan sanasini yoxud ushbu ma’lumotlardan barchasini hamda “Mijozlarni raqamli identifikatsiya qilish tartibi to‘g‘risida” gi

relevant information in accordance with the requirements of internal control Regulations;

- Accept photos and/or videos of the customer in accordance with established requirements;
- Compare the data with individuals and legal entities by sending a request to the central databases of the Electronic Government system (hereinafter referred to as the central database);
- Compare the photograph in the identity document with the photo and/or video taken in accordance with these Regulations, as well as with the photograph (if any) posted in the central database;
- Verify the mobile phone number used to contact the customer using a method that allows determining whether it is used by the customer (connecting the mobile phone, sending an SMS);
- In accordance with internal control Regulations, verify that the customer does not fall into a high-risk category.
- The responsible employee shall establish an online video conference session with the customer and verify that the received documents belong to him/her.

5.2.4. When verifying and identifying a customer's identity without human intervention in real time through the information systems the Retail Business Department shall:

a) receive from the customer the series and number of its identity document (biometric passport, ID card, or new-style driver's license), or its personal identification number and date of birth, or all of the specified information, as well as a photograph or video recording in real time in accordance with the Regulation "On the Procedure for Digital Identification of Customers";

Nizomga muvofiq fotosuratini yoki videotasvirini real vaqt rejimida oladi;

b) markaziy ma’lumotlar bazasiga so‘rov yuboradi va mijozning quyidagi shaxsiy ma’lumotlarini oladi:

- raqamli fotosurati (agar mavjud bo‘lsa);
- jismoniy shaxsning shaxsiy identifikatsiya raqami (JSHSHIR);
- biometrik pasport yoki identifikatsiya ID-kartasining berilgan sanasi, uning amal qilish muddati hamda berilgan joyi;
- davlat tilida familiyasi, ismi, otasining ismi (lotin yozuvida);
- jinsi, tug‘ilgan mamlakati, tug‘ilgan joyi, millati, fuqaroligi hamda doimiy yoki vaqtincha yashash joyi haqidagi ma’lumotlar;

v) mijozdan real vaqt rejimida olingan fotosuratni yoki videotasvirdagi fotosuratni markaziy ma’lumotlar bazasidan olingan fotosurat bilan (agar mavjud bo‘lsa) avtomatlashtirilgan holda (inson omilisiz) solishtiradi;

g) mijoz bilan bog‘lanishda foydalaniladigan mobil telefon raqamini aynan ushbu mijoz tomonidan foydalanilayotganligini aniqlash imkonini beruvchi usul (mobil telefonga bog‘lanish, SMS xabar yuborish) yordamida tekshiradi;

d) qabul qilingan ma’lumotlarni ichki nazorat qoidalariga muvofiq Ro‘yxat bilan avtomatlashtirilgan holda (inson omilisiz) solishtiradi.

5.2.5. Bankning tegishli bo‘linmalari mijozlarni raqamli identifikatsiya yoki raqamli autentifikatsiya qilishda foydalaniladigan axborot tizimlariga, ular orqali olinadigan mijozning shaxsiga doir ma’lumotlariga (fotosurati yoki videotasviriga) nisbatan qo‘yilgan talablarga javob berishini ta’minlaydi.

5.3. Raqamli identifikatsiyani qo‘llash

5.3.1. Raqamli identifikatsiya qilish belgilangan talablarni inobatga olgan holda quyidagi xizmatlarni ko‘rsatishda qo‘llanilishi mumkin:

- elektron hamyonlarni ochish va ularni boshqarish;
- bank hisobvarag‘ini, shuningdek bank kartasini ochish va ularni boshqarish;

b) send a request to the central database and receive the following personal information about the customer:

- Digital photograph (if available);
- Personal identification number (PIN);
- Date of issue of the biometric passport or ID card, its expiration date, and place of issue;
- Last name, first name, and patronymic in the official language (in Latin);
- Information about gender, country of birth, place of birth, nationality, citizenship, and place of permanent or temporary residence;

c) compare automatically (without human error) a real-time photo taken of the customer or a photo in a video with a photo from the central database (if available);

d) verify the mobile phone number used to contact the customer using a method that determines whether it is used by the customer (connecting the mobile phone, sending an SMS);

e) compare the received data with the List automatically (without human error) in accordance with Internal Control Regulations.

5.2.5. The relevant Bank divisions ensure that the information systems used for digital identification or digital authentication of customers comply with the requirements for the personal information of the customer (photos or videos) received through them.

5.3. Use of Digital Identification

5.3.1. Digital identification may be used to provide the following services, subject to certain requirements:

- Opening and managing e-wallets;
- Opening and managing a bank account, as well as a bank card;

- bank kartalari yoki elektron pullar tizimlaridan foydalanilgan holda transchegaraviy pul o‘tkazmalarini amalga oshirish;
- onlayn-mikroqarz olish.

5.3.2. Raqamli identifikatsiyadan o‘tgan mijozlarning quyidagi operatsiyalarga nisbatan ichki nazorat qoidalariga muvofiq tavakkalchilik darajasini baholagan holda qat’iy cheklovlar o‘rnatiladi:

- elektron pullar egasi tomonidan amalga oshiriladigan bir operatsiyaning maksimal summasi;
- elektron pullar egasining bitta elektron qurilmasida saqlanayotgan elektron pullarning maksimal summasi;
- elektron pullar egasi tomonidan kalendar oy davomida amalga oshirilgan tranzaksiyalar summasining yig‘indisi;
- bank hisobvarag‘ining (kartasining) egasi tomonidan kalendar oy mobaynida amalga oshiriladigan tranzaksiyalar summasining yig‘indisi;
- elektron pullar egasi va (yoki) bank hisobvarag‘ining (kartasining) egasi tomonidan kalendar oy mobaynida amalga oshiriladigan tranzaksiyalar soni;
- onlayn-mikroqarz miqdori.

Mazkur cheklovlar bankning mas’ul bo‘linmalari tomonidan Ichki nazorat xizmati bilan kelishilgan holda ishlab chiqiladi va joriy qilinadi.

Mijozlarni raqamli identifikatsiya qilish, avval identifikatsiya qilingan mijozlarni esa raqamli autentifikatsiya qilish yuzasidan Ichki nazorat xizmati tomonidan har bir mijoz amalga oshiradigan operatsiyalarning tavakkalchilik darajasi baholangan holda boshqa cheklovlar ham o‘rnatilishi mumkin.

5.3.3. Mijozlarning belgilangan cheklovlarni chetlab o‘tishga qaratilgan urinishlari aniqlangan hollarda bunday mijoz bilan har qanday amaliy ish munosabatlarini to‘xtatish yoki uning operatsiyalarini rad etish choralari ko‘riladi.

5.3.4. Quyidagi holatlarda mijozlar raqamli identifikatsiya qilinmaydi:

- mijoz va (yoki) mijoz tomonidan amalga oshirilayotgan operatsiya ichki nazorat qoidalariga muvofiq yuqori

- Cross-border money transfers using bank cards or e-money systems;
- Get an online microloan.

5.3.2. Customers who have passed digital identification are subject to tight restrictions on the following transactions, with a risk assessment in accordance with Internal Control Regulations:

- Maximum amount of a single transaction carried out by an electronic money holder;
- Maximum amount of electronic money stored on a single electronic device of an electronic money holder;
- Total number of transactions carried out by an electronic money holder during a calendar month;
- Total number of transactions carried out by a bank account (card) holder during a calendar month;
- Number of transactions carried out by an electronic money holder and/or a bank account (card) holder during a calendar month;
- Online microloan amount.

These restrictions shall be developed and implemented by the responsible bank departments in consultation with the Internal Control Service.

Other restrictions may be imposed on digital identification of customers and digital authentication of previously identified customers by the Internal Control Service, assessing the risk level of each customer's transactions.

5.3.3. If attempts by customers to circumvent established restrictions are detected, measures will be taken to terminate any business relationship with such customers or refuse their transactions.

5.3.4. Customers shall be not digitally identified in the following cases:

- If the transaction performed by the customer and/or customer is classified as high-risk in accordance with darajadagi tavakkalchilik toifasiga kirgan taqdirda;

- mijoz tomonidan taqdim etilgan ma'lumotlarning haqiqiyligiga shubha tug'ilganda;
- shaxsni tasdiqlovchi hujjatdagi fotosuratning "Mijozlarni raqamli identifikatsiya qilish tartibi to'g'risida"gi Nizomga muvofiq olingan fotosurat va (yoki) videotasvir hamda markaziy ma'lumotlar bazasiga joylashtirilgan fotosurat bilan (agar mavjud bo'lsa) mosligiga shubha mavjud bo'lganda;
- mijozdan olingan ma'lumotlar markaziy ma'lumotlar bazasiga joylashtirilgan ma'lumotlarga mos kelmaganda yoki mos kelishini tekshirishning iloji bo'lmaganda;
- fotosurat va (yoki) videotasvir "Mijozlarni raqamli identifikatsiya qilish tartibi to'g'risida" gi Nizom talablariga mos kelmaganda;
- jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirish va ommaviy qirg'in qurolini tarqatishni moliyalashtirish bo'yicha shubhalar mavjud bo'lganda.

5.3.5. Raqamli identifikatsiya qilishda mijozning barcha identifikatsiya ma'lumotlari Ro'yxatga kiritilgan shaxsning ma'lumotlari bilan qisman yoki to'liq mos kelgan taqdirda ichki nazorat qoidalarining VI – bo'limida nazarda tutilgan tartibda choralar ko'riladi.

5.3.6. Mijozni raqamli identifikatsiya qilish natijasi bo'yicha mijoz anketasini to'ldirish va yuritish ichki nazorat qoidalarida belgilangan talablar asosida amalga oshiriladi.

5.3.7. Raqamli identifikatsiya qilingan mijozlar bo'yicha ichki nazorat qoidalarida ko'zda tutilgan ma'lumotlarga qo'shimcha ravishda, mijozlardan olingan fotosuratlar va (yoki) videotasvirlar, mijoz shaxsini tekshirish va identifikatsiya qilish amalga oshirilgan aniq sana va vaqti qayd etilgan hujjatlar, shuningdek markaziy ma'lumotlar bazasidan foydalangan holda ma'lumotlarni tekshirish natijalari mijozlar anketalari bilan birgalikda ichki nazorat qoidalariga muvofiq

internal control Regulations;

- If doubts arise regarding the veracity of the information provided by the customer;
- If there is any doubt that the photograph in the identity document matches the photograph and/or video taken in accordance with the Regulation "On the Procedure for Digital Identification of Customers" and the photograph (if any) posted in the central database;
- When the data received from the customer does not match the data posted in the central database, or it is impossible to verify the match;
- The photo and/or video recording does not comply with the requirements of the Regulation "On the Procedure for Digital Identification of Customers";
- If there is any doubt about money laundering, terrorist financing, or the financing of the proliferation of weapons of mass destruction.

5.3.5. During digital identification, if all the customer's identification data partially or fully match the data of the Registered Person, measures will be taken in accordance with Section VI of the Internal Control Regulations.

5.3.6. The customer questionnaire based on the results of the customer's digital identification will be completed and maintained in accordance with the requirements established by the Internal Control Regulations.

5.3.7. In addition to the information required by Internal Control Regulations for digitally identified customers, photographs and/or videos taken of customers, documents indicating the exact date and time of verification and customer identification, as well as the results of data verification using the central database, along with customer questionnaires, shall be retained for five years in accordance with Internal Control Regulations.

besh yil davomida saqlanadi.

VI. RO‘YXATGA KIRITILGAN SHAXSLARNING OPERATSIYALARI USTIDAN NAZORAT AMALGA OSHIRISH TARTIBI

6.1. Ro‘yxatga kiritilgan shaxslar ishtirokidagi operatsiyalar aniqlanganda amalga oshiriladigan chora-tadbirlar

6.1.1. Bankning tegishli bo‘linmalari mas’ul xodimlari shu jumladan, ular o‘zining to‘lov agentlari va (yoki) to‘lov subagentlari orqali operatsiyalarni amalga oshirishda ularning ishtirokchilari identifikatsiya ma’lumotlarini Ro‘yxat bilan solishtirishlari shart.

Bankning axborot tizimlaridagi aniqlik darajasi har bir xizmat yoki operatsiya toifasining tavakkalchilik darajasidan kelib chiqqan holda belgilanadi. Aniqlik darajasi operatsiya ishtirokchilari identifikatsiya ma’lumotlarining har bir elementi bo‘yicha alohida belgilanishi lozim.

Mijoz yoki operatsiya qatnashchilaridan birining barcha identifikatsiya ma’lumotlari Ro‘yxatga kiritilgan shaxsning ma’lumotlari bilan to‘liq mos kelgan taqdirda Bank bu operatsiyani kechiktirmasdan va oldindan xabar qilmasdan to‘xtatib turadi (yuridik yoki jismoniy shaxsning hisobvarag‘iga tushgan pul mablag‘larini hisobga kiritish bo‘yicha operatsiyalar bundan mustasno) va (yoki) pul mablag‘larini yoki boshqa mol-mulkini ishga solmay to‘xtatib qo‘yadi.

Barcha identifikatsiya ma’lumotlari Ro‘yxatga kiritilgan shaxsning ma’lumotlari bilan to‘liq mos kelgan mijoz hisobvaraq ochish uchun qilgan murojaati bilan ochish so‘ralgan hisobvaraqqa kirim qilinishi lozim bo‘lgan pul mablag‘larini taqdim qilsa, bu operatsiya kechiktirmasdan va oldindan xabar qilmasdan to‘xtatib turiladi va pul mablag‘lari alohida tranzit hisobvaraqqa kirim qilib, ishga solmay to‘xtatib qo‘yiladi.

To‘liq mos kelishi tushunchasi ostida mijoz yoki operatsiya ishtirokchisining identifikatsiya ma’lumotlari Ro‘yxatda keltirilgan barcha tegishli ma’lumotlar bilan aniq va bir xilda bo‘lishini anglatadi.

Quyidagi holatlarda ham operatsiyani to‘xtatib turish va pul mablag‘larini yoki boshqa mol-mulkni ishga solmay to‘xtatib

VI. PROCEDURE FOR MONITORING TRANSACTIONS OF PERSONS INCLUDED IN THE LIST

6.1 Measures taken upon detection of transactions involving persons included in the List

6.1.1 When conducting transactions, responsible employees of the relevant Bank divisions shall verify the identification information of transaction participants against the List.

The accuracy level of the Bank's information systems shall be determined based on the risk level of each category of services or transactions. The accuracy level must be established separately for each element of the identification data of the transaction participants.

If all identification data of a customer or one of the parties to a transaction completely matches the data of an individual included in the List, the Bank will immediately and without notice suspend the transaction (except for transactions involving the crediting of incoming funds to the account of a legal entity or individual) and/or freeze the funds or other assets.

If a customer, whose identification data completely matches the data of an individual included in the List, applies to open an account for crediting funds to that account, the transaction will be immediately and without prior notice suspended, and the funds will be frozen by crediting them to a separate transit account.

The term "full match" means that the identification data of the customer or party to the transaction must be accurate and identical to all relevant data provided in the List.

The transaction must also be suspended and the funds or other assets frozen in the following cases:

qo‘yish lozim:

- agarda operatsiya qatnashchilaridan biri Ro‘yxatga kiritilgan shaxs nomidan yoki uning topshirig‘iga binoan faoliyat ko‘rsatayotgan bo‘lsa;
- operatsiyani amalga oshirishda foydalanayotgan pul mablag‘lari yoki boshqa mol-mulk to‘liq yoki qisman Ro‘yxatga kiritilgan yoxud uning nazorati ostidagi shaxsga tegishli bo‘lsa;
- pul mablag'lari yoki boshqa mol-mulk Ro'yxatga kiritilgan shaxslar bevosita yoki bilvosita egalik qiladigan yoki nazorat qiladigan pul mablag'lari yoki boshqa mol-mulkdan foydalanish yo'li bilan olingan yoki sotib olingan bo’lsa;
- operatsiya qatnashchisi - yuridik shaxs Ro‘yxatga kiritilgan shaxsning mulkida yoki nazorat ostida bo‘lsa.

6.1.2. Ro‘yxatga kiritilgan shaxsning operatsiyasi to‘xtatib turilganda va (yoki) pul mablag‘larini yoki boshqa mol-mulkini ishga solmay to‘xtatib qo‘yilganda Ichki nazorat xizmati ishga solmay to‘xtatib qo‘yilgan mulkning miqdorini ko‘rsatgan holda bir ish kunidan kechiktirmay Departamentga operatsiya to‘g‘risida shubhali xabar yuborishi lozim.

6.1.3. Mijoz bilan munosabatlarni o‘rnatish davrida yoki operatsiyani amalga oshirishda Bank xodimlari tomonidan mijoz yoki operatsiya qatnashchilaridan birining barcha identifikatsiya ma’lumotlari Ro‘yxatga kiritilgan shaxsning ma’lumotlari bilan to‘liq mos kelganligi aniqlanda, bu haqda zudlik bilan mijozni xabardor qilmasdan Ichki nazorat xizmatiga xabar berilishi kerak. O‘z navbatida Ichki nazorat xizmati quyidagi chora-tadbirlarni ko‘rishi lozim:

- mijoz va mijozning benefitsiar mulkdori yoki operatsiya qatnashchilaridan birining shaxsini imkon darajasida batafsil identifikatsiyalash;
- qonun hujjatlarida va mazkur Qoidalarda belgilangan tartibda ishga solmay to‘xtatib qo‘yish lozim bo‘lgan pul mablag‘lari yoki boshqa mol-mulk bilan bog‘liq bo‘lgan

- One of the participants in the transaction is acting on behalf of or at the direction of a person included in the List;
- The funds or other assets used to conduct the transaction are, in whole or in part, owned or controlled by a person included in the List;
- The funds or other assets were received or acquired through the use of funds or other assets directly or indirectly owned or controlled by persons included in the List;
- The legal entity participating in the transaction is owned or controlled by an individual or legal entity included in the List.

6.1.2. When suspending a transaction and/or freezing funds or other assets of a person included in the List, the Internal Control Service shall send a suspicious transaction report to the Department within one business day, indicating the amount of assets frozen.

6.1.3. If, during the establishment of a relationship or during the execution of a transaction, Bank employees establish a complete match between all identification data of the customer or one of the transaction participants and a person included in the List, they must promptly and without notice to the customer notify the Internal Control Service. In turn, the Internal Control Service must take the following measures:

- Identification of the customer and the beneficial owner of the customer or one of the transaction participants in the most detailed manner possible;
- Determination of the transaction involving funds or other assets subject to freezing in accordance with the procedure established by law and these Regulations;

operatsiyani aniqlash;

- yuridik yoki jismoniy shaxs hisobvarag‘iga tushgan pul mablag‘larini hisobga kiritish bo‘yicha operatsiyalarni istisno etganda, pul mablag‘lari yoki boshqa mol-mulk bilan bog‘liq bo‘lgan operatsiya bajarilishini to‘xtatib turish to‘g‘risida bank rahbariyatiga imzolash uchun farmoyish tayyorlash va kiritish;
- pul mablag‘lari yoki boshqa mol-mulk bilan bog‘liq bo‘lgan shubhali operatsiya to‘g‘risidagi xabarni Departamentga yuborish uchun tayyorlash;
- mijoz haqida qo‘shimcha ma’lumotlarni olish (shu jumladan, faoliyat turi, aktivlari miqdori, ochiq ma’lumotlar bazasi orqali olish mumkin bo‘lgan ma’lumotlar va shu kabilar);
- mijozning pul mablag‘lari yoki moliyaviy holatining manbasini, shu jumladan, mijozdan ma’lumot olish orqali aniqlash bo‘yicha choralarni ko‘rish;
- operatsiya haqidagi ma’lumotni maxsus jurnalga kiritish.

Bankning mas’ul xodimlari faqat mazkur bandda ko‘rsatilgan choralar qo‘llanilganidan so‘ng, Ro‘yxatga kiritilgan shaxsni uning operatsiyasi to‘xtatib turilganligi va (yoki) pul mablag‘larini yoki boshqa mol-mulkini ishga solmay to‘xtatib qo‘yilganligi haqida xabardor qilishlari lozim.

6.1.4. Ichki nazorat xizmati mazkur Qoidalarning 6.1.3-bandida qayd etilgan choralar bilan birga, iABS dasturiy ta’minoti “Поиск пдозорительных клиентов” moduliga mijoz-Ro’yxatdagi shaxs(lar)ning identifikatsiya ma’lumotlarini kiritish va barcha mavjud hisobraqamlarini bloklash orqali ishga solmay to‘xtatib qo‘yilgan pul mablag‘lari yoki boshqa mol-mulklarni doimiy nazorat va monitoring qilishni ta’minlaydi.

6.1.5. Operatsiya to‘xtatilgan taqdirda mijozning topshirig‘i asosida hisobvaraqlardan pul mablag‘larini hisobdan chiqarish amalga oshirilmaydi.

Mijoz topshirig‘i operatsiyalari

- Prepare and submit to bank management for signature an order to suspend a transaction involving cash or other assets, with the exception of transactions involving the crediting of funds received into the account of a legal entity or individual;
- Prepare a report on a suspicious transaction involving cash or other assets for submission to the Department;
- Obtain additional information about the customer (including type of activity, amount of assets, information available through public databases, etc.);
- Take measures to identify the source of funds or the customer's financial status, including by obtaining information from the customer;
- Enter information about the transaction in a special logbook.

Responsible bank employees must notify the person included in the List of the suspension of its transaction and/or the freezing of funds or other assets only after the measures specified in this paragraph have been applied.

6.1.4. In addition to the measures specified in Section 6.1.3 of these Regulations, the Internal Control Service shall ensure ongoing control and monitoring of frozen funds or other assets by entering the identification data of the customer(s) from the List into the "Suspicious Customer Search" module and blocking all existing accounts.

6.1.5. If a transaction is suspended, funds or other assets will not be made available at the customer's request.

Instructions from customers whose

to‘xtatilgan mijozlarning topshiriqlari ro‘yxatga olinadigan 7-ilovada ko‘rsatilgan shakl bo‘yicha alohida jurnalda ro‘yxatga olinishi, shuningdek, operatsiya tiklanishiga qadar maxsus jildga joylashtirilishi lozim.

Operatsiyalari to‘xtatilgan mijozlarning topshiriqlarini ro‘yxatga olish uchun alohida jurnalda to‘xtatilgan operatsiyani, shuningdek ushbu operatsiya ishtirokchilarini identifikatsiyalash imkonini beruvchi ma’lumotlar qayd etib boriladi.

6.1.6. Bank to‘xtatilgan operatsiyani o‘tkazishni tiklashni va ishga solmay to‘xtatib qo‘yilgan mol-mulkdan foydalanishga ruxsat berishni Terrorchilik faoliyatida yoki ommaviy qirg‘in qurolini tarqatishda ishtirok etayotgan yoki ishtirok etishda gumon qilinayotgan shaxslar ro‘yxatiga kiritilgan shaxslarning operatsiyalarini to‘xtatib turish, pul mablag‘larini yoki boshqa mol-mulkini ishga solmay to‘xtatib qo‘yish, ishga solmay to‘xtatib qo‘yilgan mol-mulkidan foydalanishga ruxsat berish va operatsiyalarini tiklash tartibi to‘g‘risidagi nizomda (ro‘yxat raqami 3327, 2021 yil 19 oktyabr) belgilangan tartibda amalga oshiradi.

6.1.7. Ichki nazorat xizmati ishga solmay to’xtatib qo‘yilishi lozim bo‘lgan shaxslarning mablag‘lari yoki boshqa mol-mulkini aniqlash maqsadida, mijozlar va ularning benefitsiar egalari to‘g‘risidagi mavjud ma’lumotlar bazasini Bankning avtomatlashtirilgan tizimida Ro‘yxatning har bir yangilanishi bilan doimiy ravishda, lekin kamida bir oyda bir marta monitoring qilinishini ta’minlaydi.

6.1.8. Ro‘yxat Departamentning rasmiy veb-sayti orqali Bankning avtomatlashtirilgan tizimida avtomatik yangilanadi.

Ro’yxat Departamentning rasmiy veb-saytida yangilanganligini yoki elektron aloqa kanali orqali kelib tushganligini kuzatib borish Komplayens-nazorat boshqarmasi Moliyaviy tranzaksiyalarni nazorat qilish bo’limi tomonidan amalga oshiriladi.

Mazkur bo’lim Ro‘yxat Departamentning rasmiy veb-saytida joylashtirilgan yoki elektron aloqa kanallari orqali kelib tushgan paytdan boshlab darhol, uch soatdan ortiq bo’lmagan vaqt ichida Ro‘yxatni Bankning avtomatlashtirilgan tizimida yangilanganligini tekshiradi.

transactions have been suspended shall be recorded in a separate logbook using the form specified in Annex No. 7 and placed in a special folder until the transaction is resumed.

To record instructions from customers whose transactions have been suspended, a separate record book shall be maintained containing information identifying the suspended transaction and the parties to it.

6.1.6. The Bank shall resume suspended transactions and provide access to frozen assets in accordance with the procedure established by the Procedure for Suspending Transactions, Freezing Funds or Other Assets, Providing Access to Frozen Assets, and Resuming Transactions of Persons Included in the List of Persons Involved or Suspected of Involvement in Terrorist Activities or the Proliferation of Weapons of Mass Destruction (Registration No. 3327 dated October 19, 2021).

6.1.7. The Internal Control Service shall monitor the existing database of customers and their beneficial owners in the Bank's automated system with each update of the List on an ongoing basis, but at least once a month, in order to identify funds or other assets of persons subject to freezing.

6.1.8. The List shall be updated automatically in the Bank's automated system through the Department's official website.

The Financial Transaction Control Department of the Compliance Control Division shall monitor updates to the List on the Department's official website or via electronic communication channels.

This department shall check for updates to the List in the Bank's automated system promptly, no later than three hours after they are posted on the Department's official website or received via electronic communication channels.

Avtomatik yangilash imkoni bo’lmagan hollarda Ro’yxatni Bankning avtomatlashtirilgan tizimiga kiritish orqali tegishli xodimlarning, shu jumladan mijozlar bilan bevosita ishlaydigan xodimlarning undan foydalanish imkoniyatini ta’minlaydi.

6.2. Ro‘yxatga kiritilgan shaxslarning to‘xtatib qo‘yilgan pul mablag‘lari yoki boshqa mol-mulk bilan bog‘liq operatsiyalarini o‘tkazishni tiklash va ishga solmay to‘xtatib qo‘yilgan mol-mulkidan foydalanishga ruxsat berish.

6.2.1. Bank quyidagi ma’lumotni olgan kunning o‘zida, lekin keyingi ish kunidan kechiktirmasdan to‘xtatilgan operatsiyani tiklaydi va (yoki) pul mablag‘lari yoki boshqa mol-mulkni ishga solmay to‘xtatib qo‘yishni bekor qiladi:

- shaxs Ro‘yxatdan chiqarib tashlanganligi to‘g‘risida;
- “yanglishish holati”ni tasdiqlash haqidagi Departamentning xabarnomasi.

6.2.2. Quyidagi maqsadlarda Ro‘yxatga kiritilgan mijoz yoki operatsiyaning boshqa ishtirokchisi ishga solmay to‘xtatib qo‘yilgan mol-mulkidan foydalanishga ruxsat berish uchun Bankka murojaat qilishga haqli:

a) oziq-ovqat mahsulotlari, dori vositalari va tibbiy buyumlarni xarid qilish, turar joy ijarasi, ipoteka krediti, kommunal to‘lovlar, tibbiy xizmat, soliqlar va yig‘imlar, sug‘urta to‘lovlari, o‘rtacha bozor narxi chegarasida advokatlar xizmati va yuridik maslahatlar, bank hisobvaraqlarga xizmat ko‘rsatish yoki mulkni saqlash bilan bog‘liq joriy to‘lov va yig‘imlarni to‘lash uchun;

b) favqulotdagi xarajatlarni to‘lash uchun;

v) BMT Xafsizlik Kengashining 1718 (2006), 1737 (2006), 2231 (2015) rezolyutsiyalari va ularni rivojlantirishga qaratilgan rezolyutsiyalarda nazarda tutilgan holatlar uchun.

Murojaatga to‘lov maqsadi, summasi va asosi, ishga solmay to‘xtatib qo‘yilgan mol-mulkidan foydalanishga ruxsat berish, pul mablag‘lari yoki boshqa mol-mulk oluvchining rekvizitlari va identifikatsion ma’lumotlari, pul mablag‘lari oluvchining banki to‘g‘risidagi ma’lumotlari ilova qilinadi.

If automatic updating is not possible, the Department provides access to the List to relevant employees, including those working directly with customers, by entering it into the Bank's automated system.

6.2. Resumption of transactions involving suspended funds or other assets and unfreezing of assets of persons included in the List.

6.2.1. The Bank shall resume a suspended transaction and/or lift the freeze on funds or other assets on the day of receiving the following information, but no later than the next business day:

- Removing an individual from the List;
- Notifying the Department on confirmation of a "false response"

6.2.2. A Customer or other participant in a transaction included in the List may contact the Bank to access frozen assets for the following purposes:

a) purchasing food, medicines, and medical supplies; paying rent, mortgages, utilities, medical services, taxes and fees, insurance payments, attorneys' fees and legal advice within the average market price; current payments and fees related to servicing bank accounts or maintaining property;

b) paying extraordinary expenses;

c) those provided for in UN Security Council resolutions 1718 (2006), 1737 (2006), 2231 (2015), and their successor resolutions.

The request must include information on the purpose, amount, and justification for the payment, the portion of frozen assets intended to be used, the details and identification information of the recipient of funds or other assets, and the recipient bank.

6.2.3. Komplayens-nazorat boshqarmasi murojaatni kelib tushgan kundan boshlab bir ish kunidan kechiktirmasdan Departamentga yuboradi.

Departament qonunchilikda belgilangan choralardan so‘ng, qabul qilingan qaror haqida Bankni xabardor qiladi.

Bank o‘z navbatida Departamentdan xabarnoma kelib tushgan kunning o‘zida, lekin kelib tushgan kunning keyingi ish kunidan kechiktirmasdan qarorni ijro etadi va bu haqda mijozni xabardor qiladi.

6.2.4. Pul mablag‘lari yoki boshqa mol-mulkdan foydalanish ruxsati berilgan operatsiya, shu jumladan, uni amalga oshirishga urinish holatlari ham shubhali operatsiya deb topiladi hamda bunday operatsiyalar haqida bir ish kunidan kechiktirmasdan Bank ichki nazorat xizmati qonunchilik hujjatlarida belgilangan tartibda Departamentga xabar qilishi shart.

6.2.3. The Internal Control Service forwards the request to the Department no later than one business day after receiving it.

After taking the measures required by law, the Department notifies the Bank of its decision.

In turn, the Bank will implement the Department's decision on the same day of receipt of the notification, but no later than the business day following the day of receipt, and notify the customer accordingly.

6.2.4. Any transaction involving the use of funds or other assets, to which access has been granted, including an attempt to carry it out shall be also considered suspicious, and the Bank's Internal Control Service shall report it to the Department no later than one business day later in the manner prescribed by law.

VII. ICHKI NAZORATNI AMALGA OSHIRISH NATIJASIDA OLINGAN MA’LUMOTLAR VA HUJJATLARNI RASMIYLASHTIRISH, SAQLASH VA MAXFIYLIGINI TA’MINLASH

7.1. Bank va uning MBXOlarida jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha ichki nazoratga oid hujjatlarni rasmiylashtirish va saqlash bir tizimga solingan bo‘lishi lozim.

7.2. Ichki nazoratga oid hujjatlarni belgilangan tartibda yuritish va saqlash uchun Komplayens-nazorat boshqarmasi tomonidan yillik nomenklaturasi ishlab chiqiladi va tasdiqlanadi. Ichki nazorat xizmatining Amaliyot boshqarmasi/MBXOlarga biriktirilgan xodimlari tomonidan hujjatlar yig‘majildlari mazkur nomenklatura asosida yuritiladi.

7.3. Mijozlarni lozim darajada tekshirish bilan bog‘liq bo‘lgan to‘liq yoki qisman xorijiy tilda tuzilgan hujjatlar tegishli bo‘linmalar tomonidan, zarur hollarda, davlat tiliga yoki rus tiliga tarjimasi bilan talab etilishi shart.

VII. REGISTRATION, STORAGE, AND PROTECTION OF CONFIDENTIALITY OF INFORMATION AND DOCUMENTS OBTAINED AS A RESULT OF INTERNAL CONTROL

7.1. The preparation and storage of internal control documents on combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction in a bank and its Compliance Control Department must be consolidated into a single system.

7.2. For the maintenance and storage of internal control documents, the Compliance Control Department shall develop and approve an annual nomenclature in accordance with the established procedure. Internal Control Service employees assigned to the Operations Department/Compliance Control Department shall maintain records according to this nomenclature.

7.3. Documents related to customer due diligence, prepared in whole or in part in a foreign language, must be requested by the relevant departments, with a translation into the state or Russian language, if necessary.

7.4. Taqdim qilingan hujjatlar nusxalarining to‘g‘riligiga gumon yoki boshqa zarurat paydo bo‘lgan taqdirda, tegishli bo‘linmalar tanishish uchun hujjatlarning asl nusxalarini taqdim qilinishini talab qilish huquqiga ega.

7.4. If doubts arise regarding the authenticity of the submitted copies of documents or if otherwise necessary, the relevant departments have the right to request the original documents for review.

7.5. Mijozni lozim darajada tekshirish jarayonida olingan mijoz to‘g‘risidagi ma’lumotlar mazkur Qoidalarning 3–ilovasiga muvofiq mijoz anketalarida qayd etiladi.

7.5. Customer information obtained during the customer due diligence process shall be entered into customer questionnaires in accordance with Annex No. 3 to these Regulations.

7.6. Jismoniy shaxslarning elektron anketalari tegishli bo‘limlarning (omonat, valyuta-ayirboshlash, kassa, kredit va sh.k.) ushbu vazifa biriktirilgan xodimlari tomonidan to‘ldiririladi.

7.6. Electronic questionnaires for individuals shall be completed by employees of the relevant departments (savings, foreign exchange, cash, credit, etc.) assigned to this task.

7.7. Yakka tartibdagi tadbirkorlar va yuridik shaxslarning elektron anketalari Yuridik shaxslarga korporativ xizmat ko‘rsatish bo‘limining mas’ul xodimlari tomonidan to‘ldiriladi.

7.7. Electronic questionnaires for Individual Enterpreneurs and legal entities shall be completed by responsible employees of the Corporate Services for Legal Entities department.

7.8. Mijozning elektron anketasi mijozni identifikatsiya qilgan mas’ul xodim yoki u ishlaydigan bo‘limning boshlig‘i tomonidan to‘ldiriladi. Mazkur vazifa yuklatilgan xodimning lavozim yo‘riqnomasida ko‘rsatilishi yoki buyruq bilan biriktirilishi lozim.

7.8. The electronic customer form shall be completed by the responsible employee who identified the customer or by the Manager of the department where such employee work. This responsibility must be specified in the job description of the employee assigned to it or assigned by order.

7.9. Jismoniy va yuridik shaxslar bo‘lgan mijozlarning elektron anketalarini to‘ldirishda mas’ul xodimlar 4-ilovadagi talablarga amal qilgan holda dasturiy vositalarda mijoz to‘g‘risidagi tegishli ma’lumotni kiritishlari va elektron anketasida to‘liq va to‘g‘ri aks ettirishlari lozim.

7.9. When completing electronic customer forms for individuals and legal entities, responsible employees must enter the relevant customer information into the software and fully and accurately reflect it in the electronic form, in compliance with the requirements specified in Annex No. 4.

Anketadagi ma’lumotlar xodimlar tomonidan belgilangan tartibda mumkin qadar to‘liq va tushunarli to‘ldirilishi lozim.

The information in the form must be completed by employees in the established manner, in a manner that is as complete and understandable as possible.

Tegishli bo‘lim rahbarlari anketalarni to‘ldirish uchun xodimlarni o‘z vaqtida zaruriy birlamchi hujjatlar bilan ta’minlashlari hamda ularning to‘liq saqlanishi uchun kerakli choralarni ko‘rishi lozim.

Managers of the relevant departments must provide employees with the necessary primary documents for completing the forms and take the necessary measures to ensure their complete security.

7.10. Ichki nazorat xizmati xodimlari mijoz anketasida ma’lumotlarning to‘g‘ri aks ettirilishini o‘rganish maqsadida Bank bo’linmalaridan yuridik yig‘majildlarni, imzo namunalari va muhr izi qo‘yilgan varaqchalarni, mijozning pul-hisob-kitob hujjatlariga imzo qo‘yish vakolatiga ega

7.10. To verify the accuracy of the information included in the customer's application, Internal Control Service employees have the right to request legal documents, signature and seal cards, copies of the customer's identity document (passport or equivalent), copies of the authorized signatory shaxsning shaxsini tasdiqlovchi hujjati (pasport yoki uni o‘rnini bosadigan hujjat) nusxalarini va boshqa hujjatlarni so‘rashga haqli. Bank bo’linmalari bunday hujjatlar so‘ralganda ularni o‘z vaqtida taqdim etishlari shart.

7.11. Barcha mijozlar (lozim darajada tekshirish talab etilmaydigan mijozlar bundan mustasno) bo‘yicha anketalar maxsus dasturlar yordamida elektron shaklda to‘ldiriladi. Gumonli va (yoki) shubhali operatsiyalarni amalga oshiruvchi va yuqori tavakkalchilik darajasi toifasiga kiritilgan mijozlar bo‘yicha reyestr elektron shaklda yuritiladi.

7.12. Elektron shaklda to‘ldirilgan anketalar bankning mijozlarning identifikatsiyasini amalga oshiruvchi xodimlariga, shu jumladan, to‘lov agentlari va to‘lov subagentlariga mijoz to‘g‘risidagi ma’lumotlarni tekshirish uchun doimiy rejimda tezkor foydalanish imkoniyatini beruvchi elektron bazada saqlanadi.

7.13. Mijoz anketasi mijoz bilan munosabatlar to‘xtatilgan kundan boshlab besh yildan kam bo‘lmagan muddat davomida saqlanadi.

7.14. Mijoz anketasida ko‘rsatiladigan ma’lumotlarning o‘zgarishiga, shuningdek u tomonidan amalga oshirilayotgan moliyaviy operatsiyalarning tavsifi o‘zgarishiga qarab, Ichki nazorat xizmati zarur hollarda mijoz bilan ishlash bo‘yicha tavakkalchilik darajasini qayta ko‘rib borishi lozim.

7.15. Operatsiyalar to‘g‘risidagi axborot zarurat tug‘ilgan taqdirda operatsiya tafsilotlarini qayta tiklash mumkin bo‘lgan tarzda rasmiylashtirilishi lozim.

Bank bo‘linmalari operatsiyalar to‘g‘risidagi axborotni, shuningdek identifikatsiyalash ma’lumotlarini va mijozlarni lozim darajada tekshirishga doir materiallarni, hisobraqamlar bo‘yicha fayllarni va xizmat yozishmalarini, o‘tkazilgan har qanday tahlil natijalarini qonun hujjatlarida belgilangan muddatlar davomida, lekin bunday operatsiyalar amalga oshirilganidan yoki mijozlar bilan amaliy ish munosabatlari to‘xtatilganidan keyin kamida besh yil mobaynida saqlashlari shart.

Mazkur ma’lumotlar va hujjatlar vakolatli

to the customer's financial settlement documents, and other documents from Bank branches. Bank branches shall promptly provide such documents upon request.

7.11. Questionnaires for all customers (except for customers not requiring due diligence) shall be completed electronically using specialized software. A register of customers conducting questionable and/or suspicious transactions and classified as high-risk shall be maintained electronically.

7.12. Questionnaires completed electronically shall be stored in an electronic database, which provides bank employees responsible for customer identification, including payment agents and payment subagents, with immediate and ongoing access to verify customer information.

7.13. Customer questionnaires shall be stored for at least five years from the date of termination of the relationship with the customer.

7.14. Depending on changes to the information provided in the customer questionnaire and the nature of the financial transactions carried out by the customer, the Internal Control Service must, if necessary, revise the customer's risk level.

7.15. Transaction information must be executed in such a way as to allow for the reconstruction of transaction details, if necessary.

Bank divisions shall retain transaction information, as well as identification data and customer due diligence materials, bank account files, internal correspondence, and the results of any analysis for the periods established by law, but not less than five years after such transactions or the termination of business relations with customers.

This information and documents must be

davlat organlari va Markaziy bankka o‘z vaqtida taqdim etilishini ta’minlaydigan shaklda qog‘oz ko‘rinishida va (yoki) elektron vositalarda saqlanishi lozim.

7.16. Maxsus jurnalga operatsiya haqidagi barcha ma’lumotlar kiritiladi, xususan maxsus jurnalga kiritiladigan ma’lumot tartib raqami va sanasi, mijoz nomi (mijoz xos raqamini ko‘rsatgan holda), operatsiya turi, summasi va amalga oshirilgan sanasi, mijoz kontragenti haqidagi ma’lumotlar, operatsiya yuzasidan ma’lumot taqdim qilgan xodim, operatsiya bo‘yicha amalga oshirilgan choralar to‘g‘risida ma’lumot, shu jumladan xabar berilgan sana va raqami va boshqalar.

7.17. Ichki nazorat xizmati faoliyatida ishlatilgan hujjatlardan foydalanish imkoniyatini chegaralash maqsadida bunday hujjatlar Ichki nazorat xizmati (mas’ul xodim) tomonidan maxsus jihozlangan xonada yoki metal seyf (shkaf)da qonunchilik hujjatlarida belgilangan muddatlar davomida, lekin kamida besh yil mobaynida saqlanishi kerak.

7.18. Elektron shakldagi hujjatlar dasturlash usuli asosida arxivlashtirilishi va Komplayens-nazorat boshqarmasi Moliyaviy tranzaksiyalarni nazorat qilish bo’limi boshlig’i tomonidan maxsus parol o’rnatilgan holatda o’ziga biriktirilgan kompyuterning “D” diskida hamda Komplayens-nazorat boshqarmasi uchun ajratilgan “Cloud” tizimida saqlanishi kerak. Mazkur jarayon Komplayens-nazorat boshqarmasi boshlig’i tomonidan nazorat qilinadi.

Quyidagi elektron fayllar har chorak yakuni bo‘yicha arxivlanib, “Cloud”da saqlab qo‘yilishi lozim:

a) Customers-list(YYYY-OO) – chorak oxiriga mijozlar ro‘yxati o‘sib borish tartibida;

b) High-Risk(YYYY-OO) – chorak oxiriga yuqori xatar toifasiga kiradigan mijozlar ro‘yxati o‘sib borish tartibida;

v) Messages(YYYY-OO) – chorak oxiriga gumonli va shubhali operatsiyalar bo‘yicha xabarnomalar ro‘yxati yil boshidan o‘sib borish tartibida;

g) Reports(YYYY-OO) papkasida Boshqarma faoliyatiga oid hisobotlar o‘tgan

stored in paper and/or electronic form in a format that ensures timely submission to authorized government agencies and the Central Bank.

7.16. All transaction details shall be entered into a special record book, including the number and date of the information entered into the special record, the customer's name (indicating the customer's unique number), the type, amount, and date of the transaction, information about the customer's counterparty, the employee who provided the information about the transaction, information about the measures taken regarding the transaction, including the date and number of the message, etc.

7.17. To restrict access to documents used in the activities of the Internal Control Service, such documents must be stored by the Internal Control Service (or the responsible employee) in a specially equipped room or in a metal safe (cabinet) for the periods established by law, but not less than five years.

7.18. Electronic documents must be archived and stored by the Manager of the Financial Transactions Control Department of the Compliance Control Department on the "D" drive of an assigned computer and in the "Cloud" system dedicated to the Compliance Control Department, with a special password. This process shall be controlled by the Manager of the Compliance Control Department:

The following electronic files must be archived and stored in the "Cloud" system at the end of each quarter:

a) Customers-list (YYYY-MM) – the list of customers in ascending order at the end of the quarter;

b) High-Risk (YYYY-MM) – the list of customers included in the high-risk category at the end of the quarter, in ascending order;

c) Messages (YYYY-MM) – a list of messages on dubious and suspicious transactions at the end of the quarter, listed in ascending order since the beginning of the year;

d) The Reports folder (YYYY-MM) shall contain reports on the Department's activities, chorak bo‘yicha oyma-oy va yil boshidan o‘sib borish tartibida saqlab boriladi.

7.19. Bank xodimlari jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bilan bog‘liq bo‘lgan axborotga, shu jumladan Bank arxivida saqlanayotgan hujjatlarga kirish imkoniyatini cheklaydilar, uning tarqalib ketmasligini ta’minlaydilar hamda yuridik va jismoniy shaxslarga ularning operatsiyalari haqida Departamentga xabar berilganligi to‘g‘risida ma’lum qilish huquqiga ega emaslar.

Ular ichki nazorat vazifalarini bajarish jarayonida olingan ma’lumotlarni oshkor qilinmasligini (yoki shaxsiy maqsadda yoxud uchinchi shaxslar manfaatlarida foydalanmasligini) ta’minlaydilar.

7.20. Uchinchi shaxslarga ma’lumotlar, shu jumladan anketadan mijozning identifikatsiya ma’lumotlarini taqdim qilinishi qonun hujjatlariga muvofiq amalga oshiriladi.

7.21. Mijozlarni lozim darajada tekshirish natijasida olingan ma’lumotlar ahamiyati va tavakkalchiliklardan kelib chiqqan holda hamda mijoz ma’lumotlarida o‘zgarishlar bo‘lganda, biroq mijozning tavakkalchilik darajasi yuqori baholanganda yiliga kamida bir marotaba, boshqa hollarda ikki yilda kamida bir marotaba yangilanishi lozim.

7.22. Bir marotabalik operatsiyalarni amalga oshirgan mijozlarni lozim darajada tekshirish natijasida olingan ma’lumotlar, mijozni lozim darajada tekshirish choralarini ko‘rish talab qilingan keyingi operatsiyalarni bajarishda yangilanadi.

VIII. ICHKI NAZORAT BO‘YICHA KADRLARNI TAYYORLASH VA O‘QITISHGA DOIR MALAKA TALABLARI

8.1. Ichki nazorat xizmati, mijozlarga bevosita xizmat ko‘rsatuvchi bank bo‘linmalari (mas’ul ijrochilar, kassirlar va shu kabilar), yuridik xizmat, ichki audit va xavfsizlik xizmati xodimlarining so‘nggi yangiliklarga, jumladan, jinoiy faoliyatdan olingan daromadlarni legallashtirishning va terrorizmni moliyalashtirishning zamonaviy usullari, uslublari va yo‘nalishlari

stored monthly for the previous quarter and cumulatively since the beginning of the year.

7.19. Bank employees shall restrict access to information related to combating money laundering and the financing of terrorism and the financing of the proliferation of weapons of mass destruction, including documents stored in the Bank's archives, ensure its non-dissemination, and shall not inform legal entities and individuals about reporting their transactions to the Department.

They shall ensure the non-disclosure (or non-use for personal purposes or for the benefit of third parties) of information obtained in the course of performing their internal control functions.

7.20. The provision of information to third parties, including customer identification data from the questionnaire, shall be carried out in accordance with the law.

7.21. Data obtained through customer due diligence must be updated based on the significance and risks, and also if there are changes in the customer's data but the customer's risk level shall be assessed to be high, at least annually, and in other cases at least every two years.

7.22. Data obtained through customer due diligence for one-time transactions shall be updated when subsequent transactions requiring customer due diligence are performed.

VIII. QUALIFICATION REQUIREMENTS FOR THE TRAINING AND EDUCATION OF THE INTERNAL CONTROL STAFF

8.1. The Bank shall conduct regular retraining of employees of the Internal Control Service, bank departments directly serving customers (responsible executives, cashiers, etc.), legal departments, internal audit, and security services, to ensure that employees are informed about the latest developments, including information on modern anti-money laundering (AML), haqidagi axborotga ega bo‘lishlarini ta’minlash, jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish borasidagi qonun hujjatlari va majburiyatlarning barcha jihatlarini aniq tushuntirib berish maqsadida bankda muntazam ravishda xodimlarni qayta tayyorgarlikdan o‘tkazishlari shart.

terrorist financing, and the financing of the proliferation of weapons of mass destruction (WMD), methods, and trends, and clearly explain all aspects of legislation and obligations related to combating money laundering, terrorist financing, and the financing of the proliferation of WMD.

8.2. Ichki nazorat xizmati Bankning boshqa tegishli bo‘linmalari bilan hamkorlikda har yili jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish masalalari bo‘yicha Bank xodimlarini tayyorlash, qayta tayyorlash va o‘qitish dasturini (bundan buyon matnda o‘quv dasturi deb yuritiladi) ishlab chiqadi. Ushbu dasturda quyidagilar aks ettirilishi kerak:

- o‘quvni o‘tkazish tartibi, uning shakllari (birlamchi instruktaj, rejali, rejadan tashqari o‘qitish) va muddatlari;
- o‘quvni o‘tkazishni tashkillashtirishga mas’ul shaxslarni tayinlash;
- xodimlarning bilimini tekshirish tartibi.

O‘quv dasturi Bank Boshqaruvi tomonidan tasdiqlanadi.

8.2. The Internal Control Service shall, in conjunction with the relevant departments of the Bank, annually develop a program for the training, retraining, and education of commercial bank employees on anti-money laundering and countering the financing of terrorism (hereinafter referred to as the training program). This program must include the following:

- The training procedure, its format (initial briefing, scheduled and unscheduled training), and timeframes;
- The appointment of persons responsible for organizing the training;
- The knowledge assessment procedure.

The training program shall be approved by the Bank's Management Board.

8.3. Bankning operatsiyalar amalga oshirish bilan bog‘liq bo‘linmalariga (chakana amaliyotlar va plastik kartalar, pul muomalasi, yuridik shaxslarga korporativ xizmat ko‘rsatish, kredit, valyuta amaliyotlari, bek-ofis, kassa, minibank va boshqalar) ishga olinayotgan xodimlarga o‘z xizmat vazifalariga kirishishidan avval ichki nazorat xodimi tomonidan jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish masalalari bo‘yicha birlamchi instruktaj o‘tkazilishi lozim.

8.3. Employees hired for the bank's operational departments (retail operations and plastic cards, cash handling, corporate services for legal entities, credit, currency operations, back office, cash desk, mini-bank, etc.) must undergo initial briefing by an Internal Control Officer on combating the money laundering, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction before they start their duties.

Xodimlar bilan ishlash bo‘limi boshlig‘i yoki uning vazifasini amalga oshiruvchi xodimi operatsiyalar amalga oshirish bilan bog‘liq bo‘linmalariga ishga olinayotgan xodimlarni Ichki nazorat xizmati xodimiga

The Manager of Human Resources or the person acting in his/her capacity must refer employees hired to departments responsible for conducting operations to receive an initial briefing from an Internal Control Service birlamchi instruktaj olishi uchun yo‘llashi lozim.

8.4. Birlamchi instruktaj quyidagi masalalarni o‘z ichiga olishi lozim:

- mijozlarni lozim darajada tekshirish qoidalari;
- mijozga tavakkalchilik darajasini berish mohiyati va yuqori tavakkalchilik toifasiga kiradigan mijozlar va operatsiyalar mezonlari;
- gumonli va shubhali operatsiyalar mezonlari va alomatlari, bunday operatsiyalar aniqlanganda xodimning amalga oshirishi lozim bo‘lgan harakatlari;
- jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha axborotlar maxfiyligini ta’minlashga bo‘lgan talablar;
- boshqalar.

Birlamchi instruktajni o‘tgan xodim jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha ichki nazorat qoidalari bilan tanishganligi va unga amal qilishini bildiruvchi 8-ilovada keltirilgan shakldagi majburiyatnomani imzolaydi. Majburiyatnomalar Ichki nazorat xizmati xodimi tomonidan maxsus jildda tikib boriladi.

8.5. Ichki nazorat xizmati Xodimlar bilan ishlash boshqarmasi va boshqa boshqarmalar bilan birgalikda jinoiy faoliyatdan olingan daromadlarni legallashtirishga terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish, shuningdek mijozlar va Bank xodimlari tomonidan qonunbuzarliklarga yo‘l qo‘yilishining oldini olish masalalari bo‘yicha mavzularni o‘z ichiga oladigan o‘quv va seminarlar rejasini ishlab chiqishi lozim.

Rejali o‘qitish har bir MBXOda kamida yilning bir choragida bir marta amalga oshirilishi lozim. Rejali o‘qitish mavzulari har xil bo‘lishi lozim va ichki nazorat qoidalaridan tashqari, jinoiy faoliyatdan olingan daromadlarni legallashtirishga

employee.

8.4. The initial briefing shall include the following topics:

- Customer due diligence regulations;
- The nature of assigning a customer risk category, criteria for customers and transactions considered high-risk;
- Criteria and indicators of doubtful and suspicious transactions, and employee actions upon detection of such transactions;
- Requirements for ensuring the confidentiality of information on combating money laundering and the financing of terrorism;
- Other.

An employee who has completed the initial training shall sign a commitment form in Annex No. 8, confirming familiarity with and compliance with the internal control Regulations for combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction.

The commitment form shall be filed by an employee of the Internal Control Service in a special folder.

8.5. The Internal Control Service shall, in conjunction with the HR Department and other departments, develop a training plan for seminars covering topics related to money laundering, terrorist financing, and the prevention of offenses committed by bank employees.

Scheduled training must be conducted at each branch at least once per quarter. The topics of scheduled training should be diverse and, in addition to Internal Control Regulations, should cover issues related to international requirements and organizations terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha xalqaro talablar va tashkilotlarni, Bank bo‘linmalarida (kredit, omonat va tranzaksion amaliyotlar, yuridik shaxslarga korporativ xizmat ko‘rsatish, valyuta amaliyotlari va boshqalarda) amalga oshirilayotlan amaliyotlarda yo‘lga qo‘yilayotgan xato va kamchiliklarga, mijozlarga xizmat ko‘rsatish sifatini hamda ichki nazoratni kuchaytirish maqsadida amalga oshirilishi lozim texnik jabhalarga oid bo‘lgan mavzularni o‘z ichiga olishi lozim.

for combating money laundering and terrorist financing, deficiencies and omissions within the Bank's divisions (lending, cash handling, corporate banking, foreign exchange transactions, etc.), and technical areas implemented to improve the quality of customer service and strengthen internal controls.

8.6. Jinoiy faoliyatdan olingan daromadlarni legallashtirish, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha qonunchilik talablari o‘zgarganda yoki bu sohada yangiliklar ro‘y berganda, Bank ichki nazorati tizimining samaradorligini oshirish maqsadida yangi ish amaliyotlari yoki talablar ishlab chiqilganda va joriy qilinganda, yoxud Boshqaruv Raisining ko‘rsatmasiga asosan rejadan tashqari o‘qitishlar amalga oshirilishi mumkin.

8.6. In the event of changes in legislation on combating money laundering and terrorist financing, or the introduction of innovations in this area, or during the development or implementation of new business practices to improve the effectiveness of the Bank's Internal Control Service, or at the direction of the Chairman of the Management Board, unscheduled training sessions may be organized.

8.7. Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashishga oid mavzularda o‘quvlarni samarali va qiziqarli o‘tkazish maqsadida interaktiv usullardan, jumladan, slaydlar, tarqatma materiallardan va boshqalardan foydalaniladi.

8.7. To enhance the effectiveness and appeal of training sessions on combating money laundering and terrorist financing, interactive teaching methods, including slides, handouts, etc., must be used.

8.8. Xodimlarning so‘nggi yangiliklarga, jumladan, jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashishning zamonaviy usullari, uslublari va yo‘nalishlari haqidagi axborotga ega bo‘lishlarini ta’minlash hamda jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish borasidagi qonun hujjatlari va majburiyatlarning barcha jihatlarini aniq tushuntirib berish maqsadida Bank muntazam ravishda xodimlarni qayta tayyorgarlikdan o‘tkazishi shart.

8.8. The Bank shall regularly retrain its employees to ensure that they are up-to-date with the latest developments, including information on modern methods, techniques and trends in combating money laundering, terrorist financing and the financing of the proliferation of weapons of mass destruction, and to clearly explain all aspects of the legislation and obligations on combating money laundering, terrorist financing and the financing of the proliferation of weapons of mass destruction.

8.9. Bank operatsiyalarini amalga oshiruvchi bo‘linmalar xodimlarining jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish sohasidagi bilimlarini sinash maqsadida, ular Bank Boshqaruvi tomonidan tasdiqlangan o‘quv dasturida o‘rnatilgan muddat va tartibda sinovdan o‘tkazilishi lozim.

8.10. Bank operatsiyalarni amalga oshiruvchi bo‘linmalarning barcha xodimlari lavozim majburiyatlarida quyidagilar aks ettirilishi shart:

- mijozni lozim darajada tekshirish holatlari va tartibi hamda gumonli, shubhali operatsiyalar, shuningdek yuqori tavakkalchilik toifasiga kiruvchi mijozlar mezonlarini bilish;
- gumonli va shubhali operatsiyalar aniqlangan hollarda bu to‘g‘risida darhol Ichki nazorat xizmatiga va o‘z rahbariga yozma xabar berish;
- Ichki nazorat xizmati xodimi topshirig‘iga binoan operatsiya haqida qo‘shimcha ma’lumotlar yuzasidan mijozga bevosita xizmat ko‘rsatuvchi xodimga murojaat qilinganda, tegishli tartibda mijozga murojaat qilinib, Ichki nazorat xizmatiga yetkazish;
- mijozlarni identifikatsiyalash va ularning elektron anketalarini to‘ldirilishini o‘z vaqtida va to‘g‘ri amalga oshirish (mazkur vazifalar yuklatilgan xodimlar uchun).

8.11. Ichki nazorat xizmati rahbari o‘zining va xodimlarining bilim va saviyalarini oshirish va yangiliklardan xabardor qilib turishi uchun texnik o‘quvlar tashkil etishi lozim. Bundan tashqari xodimlarining bilimlarini baholab borib, zarur hollarda ba’zi bank sohalarida bilimini oshirishi lozim bo‘lgan xodimlarini o‘quv kurslariga yo‘llash bo‘yicha choralarni ko‘rishi lozim.

Ichki nazorat xizmati rahbari jinoiy

8.9. To assess the knowledge of employees conducting Bank operations on combating money laundering and terrorist financing, the Bank must conduct certification in accordance with the timeframe and procedure established by the program approved by the Bank's Management Board.

8.10. The job descriptions of all employees involved in banking operations must reflect the following requirements:

- The facts and procedures for conducting due diligence on customers, knowledge of the criteria for questionable and suspicious transactions, as well as those for high-risk customers;
- Immediate notification to the Internal Control Service and the immediate supervisor in the event of detection of questionable and suspicious transactions;
- When requesting additional information from an employee directly serving a customer at the request of the Internal Control Service, contact the customer in the prescribed manner and communicate the information received to the Internal Control Service;
- Timely and accurate customer identification and completion of the electronic questionnaire (for employees assigned these responsibilities).

8.11. The Manager of the Internal Control Service shall organize technical training to improve own knowledge and skills, as well as the knowledge and skills of their employees, and to familiarize them with the latest innovations. Furthermore, when assessing employee knowledge, take steps, where necessary, to refer employees who require advanced training courses.

The Manager of the Internal Control

faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish sohasida eng zamonaviy bilimlarga va yangiliklarga, jumladan jahondagi o'zgarishlarga va xalqaro talablarga ega bo'lishi lozim. Buning uchun Ichki nazorat xizmati rahbari Xodimlar bilan ishlash boshqarmasi bilan birgalikda tegishli o'quv kurslari va seminarlarda, shu jumladan xalqaro kurslar va seminarlarda qatnashish uchun kerakli kurslarni izlab topish bo'yicha choralar ko'rishi lozim va ularda qatnashish uchun Boshqaruv Raisiga taklif kiritishi mumkin.

Service must possess the most up-to-date knowledge and innovations in the field of combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, including global trends and international requirements. To this end, the Head of the Internal Control Service, in conjunction with the Human Resources Department, must take steps to identify the necessary courses and seminars for participation, including international ones, and may submit a proposal to the Chairman of the Management Board for participation.

IX. ICHKI NAZORAT XIZMATINING BANKNING BOSHQA BO'LINMALARI BILAN MUNOSABATI

9.1. O'z faoliyatini amalga oshirishda Ichki nazorat xizmati Bankning boshqa bo'linmalari bilan hamkorlik qiladi.

9.2. Ichki nazorat xizmati Buxgalteriya hisobi va hisoboti boshqarmasi, Chakana biznes boshqrmasi hamda MBXOlardagi Yuridik shaxslarga korporativ xizmat ko'rsatish bo'limlari, Chakana amaliyotlar va plastik kartalar bo'limlari, Kassa amaliyotlari bo'limlari bilan quyidagi masalalarda munosabatda bo'ladi:

- mazkur bo'linmalarning xodimlari mijozlarni va ularning benifitsiar mulkdorlarini identifikatsiya qilib, olingan ma'lumotlarni dasturlar yordamida mijozlarning anketalariga (kartochkasiga) kiritadi;
- Ichki nazorat xizmati so'roviga asosan mijozlarni lozim darajada tekshirish natijasida olingan ma'lumotlar bo'yicha hujjatlarni (yuridik yig'majildlarni) taqdim etadi;
- mazkur bo'linmalarning xodimlari mijozlarni lozim darajada tekshirish jarayonida aniqlangan yuqori mansabdor shaxslar bo'yicha olingan ma'lumotlarni aniqlashtirish uchun ichki nazorat xizmatiga murojaat qilishi mumkin.

IX. RELATIONSHIPS BETWEEN THE INTERNAL CONTROL SERVICE AND OTHER BANK UNITS

9.1. In carrying out its activities, the Internal Control Service interacts with other Bank units.

9.2. The Internal Control Service interacts with the Accounting and Reporting Department, the Retail Business Department, as well as the Corporate Services Departments for Legal Entities, the Retail Operations and Plastic Card Departments, and the Cash Operations Departments in the OMFO on the following matters:

- Employees of these departments identify customers and their beneficial owners, and enter the obtained information into the customer questionnaire (card) using software;
- Upon request from the Internal Control Service, they provide documents (legal folders) obtained as a result of customer due diligence;
- Employees of these departments may contact the Internal Control Service to clarify information obtained on PEPs identified during customer due diligence.

9.3. Ichki nazorat xizmati tashqi iqtisodiy faoliyat, kreditlash, pul muomalasi, plastik kartochkalarga xizmat ko‘rsatish va chakana amaliyotlarni amalga oshirish bilan shug‘ullanuvchi bo‘linmalar bilan quyidagi masalalarda hamkorlik qiladi:

- mazkur bo‘linmalar xodimlari Ichki nazorat xizmati tomonidan operatsiyalarni tahlil qilish yoki tekshirish maqsadida uning so‘roviga ko‘ra o‘z bo‘linmalariga tegishli hujjatlarni (eksport, import shartnomalari, hujjatli operatsiyalar, konvertatsiya bo‘yicha hujjatlar, kredit yig‘majildlari va boshqalar) taqdim etadi;
- Ichki nazorat xizmatiga ish jarayonida zarur bo‘ladigan hisobotlarni taqdim etadi.

9.4. Axborot texnologiyalari boshqarmasi bilan quyidagi masalalarda hamkorlik qiladi:

- Axborot texnologiyalari boshqarmasi Ichki nazorat xizmati o‘z vazifalarini bajarishi uchun kompyuter texnologiyalari, aloqa vositalari, dasturlar va boshqa texnik vositalar bilan ta’minlash, avtomatlashtirilgan bank tizimida barcha turdagi ma’lumotlardan foydalanish imkoniyatini yaratish bo‘yicha choralar ko‘radi;
- Axborot texnologiyalari boshqarmasi Ichki nazorat xizmati so‘roviga ko‘ra uning faoliyati uchun zarur bo‘ladigan dasturiy ta’minotlarni yaratish (mijozlar bo‘yicha ma’lumotlar bazasi, gumonli va shubhali operatsiyalarni aniqlashga xizmat qiladigan va boshqa) hamda takomillashtirib boradi;

9.5. Mijozlar bilan ishlaydigan barcha Bank bo‘linmalari Ichki nazorat xizmati bilan quyidagi masalalarda hamkorlik qilishi shart:

- mijozlar operatsiyalarining joriy tekshiruvini amalga oshirish jarayonida gumonli va (yoki) shubhali operatsiyalar aniqlangan taqdirda bunday operatsiya haqida bevosita o‘z rahbariga va Ichki nazorat xizmati xodimlariga yozma ravishda xabar

9.3. The Internal Control Service shall interact with departments involved in foreign economic activity, lending, money circulation, plastic card servicing, and retail operations on the following matters:

- Employees of these departments, upon request from the Internal Control Service, shall provide relevant documents (documents on export and import contracts, documentary operations, currency conversion, credit matters, etc.) for the purpose of analyzing or verifying transactions;
- Provide reports required by the Internal Control Service.

9.4. Establish relations with the Information Technology Department on the following matters:

- The Information Technology Department shall provide the Internal Control Service with computer technology, communications equipment, software, and other technical means to enable the Internal Control Service to perform its functions, and take measures to enable the use of all types of data available in the Bank's automated system;
- At the request of the Internal Control Service, the Information Technology Department shall create and improve software necessary for its operations (a customer database that facilitates the identification of dubious and suspicious transactions, etc.);

9.5. All Bank divisions working with customers shall interact with the Internal Control Service on the following matters:

- In the event of the detection of suspicious and/or questionable transactions during the ongoing review of customer transactions, the Bank shall directly notify its manager and the Internal Control Service staff in writing of such transaction;

beradi;

- Ichki nazorat xizmatining topshirig‘iga binoan zarur hollarda o‘tkazilayotgan operatsiya haqidagi qo‘shimcha ma’lumotlar yuzasidan mijozga murojaat qiladilar.

9.6. Bank Ichki nazorat tizimi tarkibiga kiruvchi boshqarmalar (Buxgalteriya hisobi va hisoboti boshqarmasi, Chakana biznes boshqarmasi, Tashqi iqtisodiy faoliyat boshqarmasi, Korporativ biznes boshqarmasi va boshqalar) Amaliyot boshqarmasi va MBXOlarda o‘zlari nazorat qiluvchi tegishli bo‘limlar tomonidan jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha qonunchilik talablarining bajarilishini nazorat etishlari va ular faoliyatini muvofiqlashtirib borishlari lozim. Bundan tashqari Ichki nazorat xizmati tomonidan boshqarmalarga ular nazorat qiladigan tegishli bo‘limlar tomonidan yo‘l qo‘yilayotgan kamchiliklarni bartaraf etish, tegishli bo‘limlar tomonidan nazoratni kuchaytirish bo‘yicha murojaat qilinganda ular hamjihatlik ko‘rsatishlari va tegishli choralar ko‘rishlari lozim.

9.7. Bundan tashqari Ichki nazorat xizmati:

- operatsion va komplayens tavakkalchiliklar natijasida yuzaga kelishi mumkin bo‘lgan xato va kamchiliklarning oldini olish hamda ichki hujjatlar loyihasini ishlab chiqishda va bank xodimlarining lavozim majburiyatlarini belgilashda Bank xatarlarini boshqarish boshqarmasi bilan;
- mijoz operatsiyalarini tahlil qilish uchun tekshiruvlar o‘tkazish borasida Bank xavfsizligi boshqarmasi bilan;
- huquqiy masalalar, me’yoriy hujjatlar va O‘zbekiston Respublikasi qonunchiligining ko‘p uchraydigan buzilish holatlarini o‘rganish maqsadida Yuridik boshqarma bilan;
- xodimlarini o‘qitish va ularning malakasini (professionallik darajasini) oshirish, shuningdek texnik o‘quvlar

- Upon instruction of the Internal Control Service, if necessary, contact the customer for additional information about the transaction.

9.6. The departments within the Bank's Internal Control System (the Accounting and Reporting Department, the Retail Business Department, the Foreign Economic Activity Department, the Corporate Business Department, and others) must monitor and coordinate the activities of the relevant units within the Operations Department and the Regional Office of Banking Services they supervise to comply with legal requirements on combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction. Furthermore, when the Internal Control Service requests departments to address deficiencies committed by the departments under their control or to strengthen oversight by the relevant departments, they must demonstrate solidarity and take appropriate measures.

9.7. Furthermore, the Internal Control Service shall cooperate:

- with the Banking Risk Management Department in drafting internal documents and assigning job responsibilities to bank employees and preventing errors and deficiencies that may arise as a result of operational and compliance risks;
- with the Banking Security Department on conducting audits to analyze customer transactions;
- With the Legal Department on legal issues, to study typical cases of violations of regulatory acts and legislation of the Republic;
- With the Human Resources Department on employee training, professional development, and

va sinovlar o‘tkazish bo‘yicha Xodimlar bilan ishlash boshqarmasi bilan hamkorlik qiladi.

technical training and testing.

9.8. Ichki audit boshqarmasi Bank bo‘linmalari faoliyatini tekshirish davomida aniqlangan kamchiliklarni, jumladan jinoiy daromadlarni legallashtirish maqsadida amalga oshirilgan operatsiyalarni va ularni yashirish holatlarini tegishli choralar ko‘rish uchun Ichki nazorat xizmatiga ma’lum qiladi. Shuningdek, bankda ichki nazorat tizimini takomillashtirish bo‘yicha o‘z takliflarini beradi.

9.8. The Internal Audit Department shall report to the Internal Control Service any deficiencies identified during audits of the Bank's divisions, including transactions committed for the purpose of money laundering and cases of their concealment, for appropriate action. It also makes proposals for further improvement of the Bank's internal control system.

Ichki nazorat xizmati o‘z faoliyatida yuzaga keladigan savollar va boshqa masalalar yuzasidan Ichki audit boshqarmasi bilan maslahatlashishi mumkin.

The Internal Control Service may consult with the Internal Audit Department on issues arising in its activities and on other matters.

X. ICHKI NAZORAT QOIDALARI IJROSI USTIDAN NAZORATNI AMALGA OSHIRISH

X. CONTROL OVER THE IMPLEMENTATION OF INTERNAL CONTROL REGULATIONS

10.1. Ichki nazorat qoidalari Bankning barcha bo‘linmalariga, Amaliyot boshqarmasi va MBXOlarga, shu’ba banklariga, shuningdek to‘lov agentlari va to‘lov subagentlariga ijro uchun majburiydir.

10.1. The Internal Control Regulations are mandatory for all Bank divisions, the Operations Department and the Regional Control Department, subsidiary banks, as well as payment agents and payment subagents.

Mazkur Qoidalar talablariga rioya etilishi ustidan joriy monitoring va nazorat Ichki nazorat xizmati tomonidan amalga oshiriladi.

Ongoing monitoring and compliance with the requirements of these Regulations shall be carried out by the Internal Control Service.

10.2. Ichki nazorat xizmati tomonidan tuzilgan reja asosida Amaliyot boshqarmasi/ MBXOlarda ichki nazorat tizimining faoliyat ko‘rsatish samaradorligi, mazkur Qoidalar talablariga rioya etilishi bo‘yicha yiliga kamida bir marta tekshiruv o‘tkaziladi. Yangi ochilgan MBXOlarda ichki nazorat tizimini avvaldan to‘g‘ri tashkil etish maqsadida ochilgan sanadan e’tiboran olti oydan kechiktirmasdan tekshiruv o‘tkazilishi mumkin.

10.2. Based on a prepared plan, Internal Control Service employees shall conduct an audit at least once a year of the effectiveness of the internal control system in the Operations Department/ Regional Office of Banking Services and compliance with the requirements of these Regulations. To ensure the proper organization of the internal control system of newly opened Regional Office of Banking Services in advance, an audit may be conducted no later than six months from the opening date.

10.3. Ichki nazorat xizmati xodimlari Bankda va Amaliyot boshqarmasi/ MBXOlarida jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha ichki nazorat qoidalari talablari bajarilishini nazorat qilish maqsadida, har yarim yillik yakunlanganidan

10.3. Internal Control Service employees must conduct interim monitoring by the 10th day of the following month, and every six months, to monitor compliance with the Internal Control Regulations on combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction within the Bank and in the Operations Department/ Regional Office of so‘ng keyingi oyning 10-sanasigacha oraliq monitoringni o‘tkazishlari lozim. Ehtimoliy tavakkalchliklar darajasidan kelib chiqib, oraliq monitoring chorak yakuni bo’yicha ham amalga oshirilishi mumkin. Oraliq monitoringni amalga oshirishda quyidagi masalalar o‘rganilishi zarur:

- Mijozlarni lozim darajada tekshirish to‘g‘ri amalga oshirilishi, shu jumladan bir martalik operatsiyalar bo‘yicha;
- Mijozlarni lozim darajada tekshirish jarayonida yuqori mansabdor shaxslarni aniqlash bo‘yicha tegishli choralar ko‘rilishi;
- Mijozlarning elektron anketalari o‘z vaqtida va to‘g‘ri kiritilishi;
- Mijozlarning identifikatsion ma’lumotlari o‘zgarganda o‘z vaqtida elektron anketalarida tegishli o‘zgartirishlar amalga oshirilishi;
- SWIFT tizimi orqali amalga oshirilgan yuridik va jismoniy shaxslarning xalqaro to‘lovlardan gumonli va shubhali operatsiyalar mezonlariga to‘g‘ri keluvchi operatsiyalar haqida xabar berilishi;
- Jismoniy shaxslarning pul o‘tkazmalari orqali amalga oshirilgan gumonli va shubhali operatsiyalar haqida xabar berilganligi;
- Xalqaro plastik kartalari orqali amalga oshirilgan gumonli va shubhali operatsiyalar haqida to‘liq xabar berilganligi;
- Milliy valyutada amalga oshirilgan mazkur qoidalarning 3.1.1-3.1.2 bandlarida nazarda tutilgan gumonlilik yoki shubhalilik mezon va alomatlarga ega bo‘lgan operatsiyalar haqida to‘liq va o‘z vaqtida xabar berilganligi;
- Boshqa masalalar.

Oraliq monitoring o‘z ichiga olgan masalalar doirasida so‘ralgan ma’lumotlar va hujjatlar, shu jumladan yuridik yig‘majildlar, identifikatsion ma’lumotlar, ba’zi turdagi operatsiyalarning elektron shakllari va boshqalar ichki nazorat xizmati xodimlari tomonining so’roviga asosan tegishli boshqarma va bo‘limlar tomonidan o‘z vaqtida taqdim etilishi zarur.

Banking Services Based on the level of potential risks, interim monitoring may also be conducted at the end of the quarter. When conducting interim monitoring, the following issues should be examined:

- Accuracy of customer due diligence, including for one-off transactions;
- Taking appropriate measures to identify politically exposed persons during customer due diligence;
- Timely and accurate completion of electronic customer questionnaires;
- Timely amendment of electronic questionnaires when customer identification data changes;
- Reporting of transactions that meet the criteria for suspicious and dubious transactions under export-import contracts and international payments;
- Reporting of suspicious and dubious transactions made through money transfers of individuals;
- Reporting of suspicious and dubious transactions made using international plastic cards;
- Completeness and timeliness of reporting of transactions made in national currency that meet the criteria and indicators of doubt or suspicion stipulated in paragraphs 3.1.1-3.1.2 of these Regulations;
- Other matters.

Information and documents requested in connection with matters covered by interim monitoring, including legal matters, identification data, electronic forms for certain types of transactions, and others, must be provided in a timely manner by the relevant departments and divisions upon request by the Internal Control Service staff.

10.4. Ichki nazorat xizmati xodimlari tomonidan Bank va Amaliyot boshqarmasi/ MBXOlarda operatsiyalarning oraliq monitoringi davomida shubhali va gumonli operatsiyalar amalga oshirilganligi aniqlanganda ular haqida tegishli xodimlar tomonidan oʻrnatilgan tartibda xabar berilganligiga e'tibor qaratilishi lozim.

Xabar berilmagan gumonli va shubhali operatsiyalar oʻrganiladi, ularga nisbatan tegishli qaror qabul qilinadi. Shundan soʻng mazkur operatsiyalar haqida tegishli xodimlar tomonidan oʻz vaqtida Ichki nazorat xizmati xodimlariga xabar bermaganlik sabablari aniqlanadi.

10.5. Bankning mas'ul xodimlari gumonli va shubhali operatsiyalar haqida xabarni Ichki nazorat xizmati xodimlariga bermaganliklari yoki qasddan yashirganliklari uchun javobgardirlar.

10.6. Oraliq monitoring natijasi boʻyicha ma'lumotnoma tuzilib, uning nusxasi besh ish kuni ichida ichki nazorat xizmati rahbariga va Amaliyot boshqarmasi/ MBXO rahbariga tegishli tartibda taqdim etiladi.

Amaliyot boshqarmasi/MBXO rahbari tomonidan aniqlangan kamchiliklar oʻrganilib tegishli boʻlim boshliqlariga ma'lum qilinib, ularni bartaraf etish hamda kelgusida takrorlamaslik boʻyicha kerakli choralar koʻriladi.

Ichki nazorat xizmati rahbari Amaliyot boshqarmasi va MBXOlarda ichki nazorat xizmati xodimlari tomonidan amalga oshirilgan monitoring natijalarini oʻrganib, jamlangan ma'lumotnoma tuzadi va har yarim yil yakuni boʻyicha keyingi oyning 20-sanasidan kechiktirmay Boshqaruv Raisiga taqdim etadi. Qoʻpol xato va kamchiliklar aniqlanganda, muntazam ravishda xatoliklarga yoʻl qoʻyilganda, shuningdek aniqlangan xato va kamchiliklar oʻz vaqtida bartaraf qilinmaganda ichki nazorat xizmati rahbari Boshqaruv Raisiga ichki nazorat tizimini takomillashtirish, aybdor xodimlarga nisbatan choralar koʻrish kabi takliflar berishi mumkin.

10.4. If the Internal Control Service staff identifies suspicious and doubtful transactions during the interim monitoring of transactions in the Bank and the Operations Department/ Regional Office of Banking Services, it should be noted that they have been reported to the relevant employees in accordance with the established procedure.

Suspicious and doubtful transactions, for which no reports are submitted, shall be investigated, and an appropriate decision shall be made. The reason for the failure to promptly report these transactions to the Internal Control Service staff shall be then determined.

10.5. Responsible Bank employees are responsible for the failure to report suspicious and questionable transactions and for their concealment.

10.6. Based on the results of the interim monitoring, a report shall be prepared, a copy of which to be submitted within five business days to the Manager of Internal Control and the Head of the Operations Department/ Regional Office of Banking Services in accordance with the established procedure.

The Manager of the Practice Department/ Regional Office of Banking Services will review the identified deficiencies and communicate them to the Managers of the relevant departments, where necessary measures will be taken to address them and prevent their recurrence.

The Manager of Internal Control shall review the monitoring results conducted by Internal Control Service employees in the Operations Department and the ODO, prepare a summary report, and submit it to the Chairman of the Management Board no later than the 20th of the following month following the results of each half-year. If serious errors and deficiencies are identified, systematic errors are committed, or the identified errors and deficiencies are not addressed in a timely manner, the Manager of Internal Control may submit proposals to the Chairman of the Management Board for improving the internal control system and taking action against the guilty employees.

10.7. Bank Boshqaruvi ichki va tashqi vaziyatlarning o‘zgarishini inobatga olgan holda, Bank ichki nazorat tizimini doimiy ravishda monitoring qilib boradi va samarali ishlashini ta’minlash uchun uning faoliyatini kuchaytirish choralarini ko’radi.

10.8. Ichki nazorat tizimi samaradorligini monitoring qilish Bankning ichki audit xizmati tomonidan amalga oshirilasi. Jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurollarini tarqatishni moliyalashtirishga qarshi kurashish sohasida ichki nazorat tizimining samaradorligini monitoring qilish, shuningdek, Bankning ichki tartib-qoidalariga rioya etilishini tekshirish mustaqil tashqi audit tomonidan ham amalga oshirilishi mumkin. Bunday tekshirishning davriyligi Bank tomonidan mustaqil ravishda belgilanadi, biroq davriylik 2 yilda 1 martadan kam bo'lmasligi lozim.

10.9. Bankning ichki audit xizmati, mustaqil tashqi audit yoki nazorat qiluvchi organlar tomonidan aniqlangan ichki nazorat tizimining kamchiliklari o‘z vaqtida Bank Boshqaruvi Raisiga ma’lum qilinadi. Ma’lumotni olgandan so‘ng Bank Boshqaruvi Raisi aniqlangan kamchiliklarning o‘z vaqtida bartaraf etish choralarini ko‘radi.

10.10. Bank boshqaruvi yiliga kamida bir marta Bankda jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg‘in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo‘yicha ichki nazorat tizimini kuchaytirish, samaradorligini oshirish, ichki audit xizmatining ichki nazorat bo‘yicha qonunchilik talablarining bajarilishi yuzasidan o‘tkazilgan tekshiruv natijalarini muhokama qilish maqsadida, zarur bo‘lganda tegishli boshqarma yoki MBXO/Amaliyot boshqarmasi rahbarlarini taklif etgan holda yig‘ilish o‘tkazishi lozim.

10.7. The Bank's Management Board, taking into account changes in the external and internal situations shall continuously monitor the Bank's internal control system and take measures to strengthen its activities to ensure effective operation.

10.8. Monitoring the effectiveness of the internal control system shall be carried out by the Bank's Internal Audit Service. Monitoring the effectiveness of the internal control system in the area of combating money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction, as well as verifying compliance with the Bank's internal procedures, may be performed by an independent external audit. The frequency of such audits shall be determined by the Bank independently, but not less than once every two years.

10.9. Deficiencies in the internal control system identified by the Internal Audit Service, an independent external audit, or regulatory bodies shall be promptly reported to the Chairman of the Bank's Management Board. Upon receipt of the information, the Chairman of the Bank's Management Board shall take measures to promptly eliminate the identified deficiencies.

10.10. The Bank's Management Board, in order to strengthen and improve the effectiveness of internal control to combat money laundering and terrorist financing, and to discuss the results of the audit conducted by the internal audit service regarding compliance with the requirements of the legislation on internal control, shall hold a meeting at least once a year, if necessary, inviting the Managers of the relevant departments or the Regional Office of Banking Services.