



# CERTIFICATE

## Q-CERT

QMSCERT, an accredited provider of third-party system certification  
attests that:

### Joint-stock Company “Mortgage Refinancing Company of Uzbekistan”

UZBEKISTAN, TASHKENT, 107B AMIR TEMUR AVE., INTERNATIONAL  
BUSINESS CENTER, OFFICE 14A

with a scope of:

Refinancing mortgage loans

has established an  
**ANTI-BRIBERY MANAGEMENT SYSTEM**  
that is in conformance with the requirements of the International Standard  
**ISO 37001:2016**

January 08, 2029

Certification Period Ending

January 09, 2026

Initial Certification Date

January 09, 2026

Certification Date

For the QMSCERT Board

This certification is subject to Annual Surveillance Audits. The certification is valid ( for three years) only if it is followed by the annual surveillance audits approval.

For information concerning the validity of the certificate, you can visit the site [www.qmcert.com](http://www.qmcert.com)



Certificate No: 090126-3

