



# 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  
**QUALITY MANAGEMENT SYSTEM**  
that is in conformance with the requirements of the International Standard  
**ISO 9001:2015**

January 08, 2029

Certification Period Ending

January 09, 2026

Initial Certification Date

January 09, 2026

Certification Date

IAF/EA Subsector: 32

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.qmscert.com](http://www.qmscert.com)



Certificate No: 090126-2



MS Certification  
Cert. No. 110

QMSCERT 5 Maria Kallas Str., GR 555 35, Pylaia, Thessaloniki, Greece