



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
Certification Date

IAF/EA Subsector: 32

January 09, 2026
Initial 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.qmscert.com



Certificate No: 090126-2



MS Certification
Cert. No. 110

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