PUBLIC OFFER

(on using the “Rounding and Accumulation” service)

It is valid from 01.07.2026.

This document constitutes an official offer (hereinafter referred to as the “Offer”) from JSCB “TBC Bank” (TIN 207318613) (hereinafter referred to as the “Bank”) to individuals who are bank cardholders identified in the “TBC UZ” mobile application (hereinafter referred to as the “Client”) to enter into an agreement for the use of the “Rounding and Accumulation” service (hereinafter referred to as the “Service”).

This Offer defines the terms and conditions for activating and using the Service.

Acceptance of the Offer is constituted by the Client's actions to activate the Service in the Application, including the selection of rounding parameters and an account for crediting funds. Upon acceptance of the Offer, the Agreement is deemed concluded for an indefinite term.

Before using the Service, the Client must review the terms of this Offer. If the Client does not agree with the terms of the Offer, they must refrain from connecting to and using the Service.

In all matters not regulated by this Offer, the Parties shall be guided by the applicable legislation of the Republic of Uzbekistan.

1. TERMS AND DEFINITIONS

For the purposes of this Offer, the following terms are used:

1.1. **Client** - an individual who is the holder of a valid Salom Visa bank card issued by the Bank and has an open “Odat” Demand Deposit in the Bank.

1.2. **Card** - Salom Visa Debit Bank Card issued by the Bank.

1.3. **Rounding threshold** - the value selected by the Client to which the transaction amount is rounded.

1.4. **Rounding** – a separate transaction to calculate the difference between the Card purchase amount and the Rounding Threshold selected by the Client, whereby this difference is defined as the Rounded Sum and transferred to the Deposit.

1.5. **Rounded sum** - the difference between the current amount of the Card Purchase Transaction and the amount received as a result of rounding.

1.6. **Application –** “TBC UZ” Bank mobile app.

1.7. **Deposit** – “Odat” Demand Deposit (Account) opened by the Client in the Bank in the national currency of the Republic of Uzbekistan and intended for crediting rounding amounts.

1.8. **Agreement** - Agreement on use of the Service, concluded between the Bank and the Client by accepting this Offer.

2. GENERAL

2.1. This Offer defines the terms and conditions for Clients to enable and use the Automatic Funds Accumulation Service by rounding the amounts of Card purchase operations performed using the Salom Visa Debit Card issued by the Bank (hereinafter referred to as the “Service”).

2.2. The Agreement shall be considered concluded from the moment the Offer is accepted.

2.3. The Service is provided in accordance with the current legislation of the Republic of Uzbekistan and the Bank's internal regulatory documents.
2.4. This Agreement shall be applied in accordance with the General Terms and Conditions for provision of Banking Products and Services (hereinafter referred to as the "GTC").
2.5. Terms not defined by this Offer are applied in the meanings established by the General Terms and Conditions.
2.6. The Service is provided to the Client free of charge. The Bank does not charge a fee for connecting and using the Service.

3. SERVICE CONNECTION PROCEDURE AND TERMS OF USE

3.1. The Bank allows the Client to automatically accumulate funds in the Deposit account by rounding up purchase transaction amounts made with the Card. This excludes funds transfers, credit-related transactions, transactions at other credit institutions, deposit-related transactions, payments for services made in the "Payments" section of the Application, and transactions with MCC codes for which rounding does not apply in accordance with the Bank's Tariffs and/or terms.
3.2. The Client activates the Service independently via the Application.
3.3. When connecting to the Service, the Client independently shall:
3.3.1. set Rounding threshold;
3.3.2. select Deposit for accumulation Rounded amount;
3.3.3. confirm Services activation.
3.4. Access to the Service is only possible if there is an active Deposit in the Bank and an active Card.
3.5. If the Client does not have a current Deposit and an active Card, the Client must enter into a Deposit Agreement and process the issuance of the Card based on the Client's consent givenin the Application.
3.6. The minimum purchase amount made with the Card for which Rounding applies is 1 (one) UZS. The Client may independently select a Rounding Threshold in the range of 1,000 (one thousand) UZS to 100,000 (one hundred thousand) UZS.
3.7. By activating the Service, the Client requests the Bank to ensure rounding without additional confirmation within the scope of the connected Service by debiting the rounding amounts from the Client's Card and transferring them to the Deposit selected by the Client.
3.8. Rounding applies to non-cash transactions for the payment of goods and services using the Card. Rounding does not apply to cancellations, refunds, cash withdrawals, transfers between accounts/cards, transactions without an actual debit of funds, or in other cases stipulated by this Offer.

4. TERMS OF OPERATIONS

4.1. Rounding shall be executed only if a sufficient balance of funds is available on the Client's Card for both the main transaction and the Rounding operation.
4.2. The transaction for purchasing goods and services with the Card (the primary transaction) and the Rounding transaction are separate transactions and are recorded separately.
4.3. If the maximum Deposit amount is reached, the Bank has the right to suspend Rounding operations by notifying the Client via available communication channels specified in the Bank's functionality, at the Bank's discretion.
4.4. Rounding is automatically performed without additional confirmation from the Customer.

4.5. If the Card transaction for which the rounding amount was previously calculated is canceled, returned, or reversed, the Rounding is not automatically canceled. The Client has the right to dispose of the rounded amount credited to the Deposit in accordance with the procedure and terms of the relevant Deposit agreement.

4.6. Rounding applies to transactions settled in the national currency of the Republic of Uzbekistan. For transactions made in a foreign currency, rounding applies to the transaction amount calculated in UZS at the Bank's exchange rate established for settlements of the relevant transaction on the date of its actual debiting from the Client's Card.

5. RIGHTS AND OBLIGATIONS OF THE PARTIES

5.1. The Client is entitled to:

5.1.1. change the rounding threshold during the active period of the Service at the Client;

5.1.2. deactivate the Service at any time in the app.

5.2. The Client shall:

5.2.1. fulfill the requirements of this Offer;

5.2.2. ensure the security of the device used to access the Application, including protecting passwords and access codes, and promptly updating the software;

5.2.3. not to use the Service for any purpose that contradicts the laws of the Republic of Uzbekistan;

5.2.4. immediately notify the Bank in case of loss, theft, or compromise of the device or mobile phone number used to access the App;

5.2.5. independently monitor Bank notifications sent through the Application, including changes to the Terms of Service;

5.2.6. not to share personal data with third parties, including passwords, access codes, and other data enabling access to the App or Service;

5.2.7. independently verify Card transactions and Rounding transactions and promptly notify the Bank of suspicious transactions.

5.3. The Bank is entitled to:

5.3.1. unilaterally change the Terms of Service with prior notice, in the manner prescribed by this Offer;

5.3.2. temporarily suspend the provision of the Service for technical reasons;

5.3.3. establish limits and other restrictions on the use of the Services, including limits on the Rounding amount, as well as on Card and Deposit operations;

5.3.4. unilaterally terminate the provision of the Service in cases where the Client violates this Offer, as well as in other cases specified in the legislation of the Republic of Uzbekistan and the Bank's internal documents;

5.3.5. not to perform rounding operations in the following cases:

5.3.5.1. insufficient funds on the Client's Card;

5.3.5.2. reaching the set limits or the availability of restrictions on the Card or Deposit;

5.3.5.3. technical failures;

5.3.5.4. other circumstances obstructing the execution of an operation.

5.4. The Bank shall:

5.4.1. ensure the Service functioning within the Bank's technical capabilities;

5.4.2. ensure the correct and timely recording of Rounding operations;

5.4.3. follow the requirements of the applicable legislation of the Republic of Uzbekistan on banking secrecy and ensure the security of the Client's personal data, information about which became known to the Bank during the provision of the Service;
5.4.4. inform the Client about the Terms of Service using the methods specified in this Offer.

6. RESPONSIBILITY OF THE PARTIES

6.1. The Parties shall be responsible for the non-performance or improper performance of obligations under this Agreement in accordance with the legislation of the Republic of Uzbekistan.
6.2. The Client shall be responsible for losses resulting from the non-fulfillment or improper fulfillment of their obligations under this Agreement.
6.3. The Client is responsible for the security of its personal data and access data used during connection and use of the Service.
6.4. The Bank shall not be responsible for the non-fulfillment or improper fulfillment of obligations under this Agreement, if such non-fulfillment is resulting from the Client's violation of the Agreement terms.
6.5. The Bank shall not be responsible for any losses and/or other consequences incurred by the Client due to the Client's failure to review and/or timely review of the requirements of this Offer.
6.6. The Bank shall not be responsible for the non-performance or improper performance of obligations under this Agreement, if such non-performance is caused by reasons beyond the reasonable control of the Bank.
6.7. The Bank shall not be responsible for indirect losses, lost profits, as well as for losses resulting from failures in telecommunications networks, the Client's devices, or the actions of third parties not under the Bank's reasonable control, including if the specified circumstances caused the impossibility of executing the transaction or its late execution.
6.8. The Parties shall be released from liability for non-performance or improper performance of their obligations under this Agreement if such non-performance or improper performance is caused by force majeure circumstances that have arisen after the execution of the Agreement and which the Parties could not have reasonably foreseen or prevented.

7. TERMINATION

7.1. The Client has the right to refuse the Service at any time by deactivating it in the Application.
7.2. The Agreement shall be deemed terminated from the moment the Service is deactivated, except for the obligations of the Parties that arose prior to the termination.
7.3. If the Client deletes their account in the Application, the Service is automatically deactivated, and the Agreement is considered terminated.

8. JURISDICTION

8.1. Technical support services are provided to Clients through the Bank's communication channels. Client inquiries are accepted by the Bank's support team by email at contact@tbcbank.uz, by the phone number listed on the Bank's official website at www.tbcbank.uz, and through the Application.
8.2. All disputes and disagreements arising from this Offer shall be settled amicably through negotiations.
8.3. If the Parties fail to resolve disputes and disagreements in accordance with Clause 8.2 hereof, the dispute shall be resolved through judicial proceedings at the Bank's location in

accordance with the applicable legislation of the Republic of Uzbekistan and the General Terms and Conditions for provision of Banking Products and Services of JSCB "TBC Bank", the current edition of which is published on the Bank's official website.

9. MODIFICATIONS

9.1. The Bank may unilaterally amend this Offer by publishing the amended version on the website www.tbcbank.uz and/or in the Application.

9.2. The amended version of the Offer shall come into force 10 (ten) calendar days after it is published on the website www.tbcbank.uz and/or in the Application, but not before the date specified herein. If certain terms of this Offer are also governed by the Bank's internal documents, such terms shall be amended in the manner and within the timeframes stipulated by the relevant documents.

9.3. If the Client does not exercise their right of termination, as stipulated in Section 7 hereof, prior to the entry into force of the amended version of the Offer, the modifications shall be deemed accepted by the Client.

9.4. The Client is not entitled to transfer its rights and obligations under the Agreement to third parties, unless otherwise provided by the legislation of the Republic of Uzbekistan.

10. MISCELLANEOUS

10.1. For all matters not expressly provided for in this Agreement, the Parties shall be governed by the GTC, the applicable laws of the Republic of Uzbekistan, and the customs of business practice.

10.2. This Offer is published on the Bank's website and/or in the Application and is available for the Client's review throughout the entire term of the Agreement.

10.3. Funds deposited by the Client are guaranteed in the manner and on the terms stipulated by the legislation of the Republic of Uzbekistan.