

Key Terms and Conditions of the TBC Osmon*

Name of the commercial bank	"TBC Bank" ATB
Address	10B, Fidokor Street, Mirabad District, Tashkent, 100015, Republic of Uzbekistan
TIN	207318613
Website	https://tbcbank.uz/
Phone	1150 +99878 777 27 27
License issued by the Central Bank	No. 86 dated 17.03.2022

Credit card name	TBC Osmon
Payment system for card issuance (VISA, Mastercard, Humo, etc.)	Humo, Mastercard
Loan limit (minimum and maximum amount)	From 300,000 UZS to 50,000,000 UZS
Interest rate (annual)	From 29% to 50% per annum (set individually based on scoring results and specified in the Agreement)
a. making purchases (and equivalent operations)	0% to 50% per annum
b. transfers (and equivalent transactions)	29% to 50% per annum
c. cash of the credit card limit (and equivalent transactions)	29% to 50% per annum
d. other transactions (not specified above)	29% to 50% per annum
Full APR (credit card annual interest rate)	up to 50% per annum
Interest-free period (Grace period)	Up to 55 days A time interval (up to 55 days) during which interest is not charged for POS transactions (Purchases) within the last Reporting Period for the use of the Bank's loan funds, provided that the amount of the interest-free period debt is deposited in full before the repayment date.
For which transactions is the interest-free period used?	Purchase (POS transactions)
For which transactions does the interest-free period not apply?	Cash withdrawals (CASH transactions) and all equivalent transactions in accordance with the Tariff

Monthly minimum payment

(The exact rate for calculating the Minimum Payment is set individually in the Agreement)

Date of midterm debt repayment by card or procedure for determining this payment

Any day within the period starting from the day after the statement generation date until the end of the payment period, which lasts up to 25 days.

Date of issuance or method for determining the date of completed transactions

The withdrawal date is determined individually and informed by the Bank through the TBC UZ app or via SMS.

On the Statement Date, a statement is generated for the past Reporting Period: the period from the Statement Date of the previous calendar month to the day preceding the Statement Date of the current calendar month, inclusive. The first Reporting Period for the Card is calculated from the date of the first transaction on the Card to the

Statement Date.

Fines and penalties for failure to comply with contract terms or overdue payments

Minimum payment overdue charge:

1. Increased interest on overdue debt, starting from 2 days - 0.35% daily.
2. Increased interest on overdue debt for the first day - 8.75% of the overdue principal amount. Increased interest is accrued daily on the amount of overdue principal debt, starting from the date of writing-off, if the Minimum Payment is not made on the

Credit card collateral (if applicable)

Payment Date.

Ways and timeframes for processing a credit card

N/A

Not more than 8% of the principal debt + accrued interest

A credit card can only be issued in the bank's mobile application. Consideration period - 1 calendar day.

Methods and timeframe for rejection of credit card limit

by notifying the Bank 30 (thirty) days before the date of termination, provided that the Borrower does not have outstanding debt to the Bank on the date of notification about the termination

Other terms of the credit card** (renewable limit terms, limit restriction and cancellation by the bank, etc.)

- a. Procedure for early loan repayment;
- b. The procedure for modifying loan terms, including the process of reviewing repayment schedules and initiating foreclosure on collateral;

c. Loan limit blocking.

After credit card approval, the client can:

- sign the agreement by the end of the current day,
- after signing the agreement, order the delivery of the card within 30 calendar days (hereinafter, the application shall be canceled).
- After receiving a credit card, the client has the right to terminate the Agreement

a. Payments towards debt repayment shall be made in the following order in the general procedure:

- Proportional overdue debt on the principal debt, overdue interest payments, and interest payments for overdue principal debt;
- Accrued interest for the Reporting Period;
- Principal debt;
- Other bank expenses related to debt repayment.

In this case, if the client has both interest debt and principal debt for POS transactions and Cash transactions, the outstanding balance for POS transactions is repaid first.

b. The limit may be reduced unilaterally by the bank depending on the Borrower's solvency and payment discipline. The reduced limit is available in the mobile app. If the Borrower disagrees with the changed Limit, they should cease using the Card and Limit and contact the Bank to terminate the

Agreement. By performing transactions continuing to with the Card, the use the Limit or Borrower agrees (accepts) to the modified Limit.

c. According to the Agreement, including cases where the Borrower fails to comply with other Bank requirements for more than 1 business day after a delay has occurred;

Recurring installment payments (monthly subscription N/A fees, etc.)

Purchases N/A

Transfer to another card (account) 3% of the transaction amount

When withdrawing cash against a credit card limit A commission is charged on cash withdrawals and amounts to either 3% of each withdrawal or 90,000 UZS, depending on which of these two amounts is larger.

The ATM owner-bank may charge an additional commission, which is indicated at the time of cash withdrawal on the ATM screen.

For other transactions N/A

For transactions (operations) not within Uzbekistan

Expenses for repayment of credit card debt N/A

When top-up a credit card account (fees apply for topping up via another bank's card, bank cash desks, and electronic wallet) The commission is fixed by another bank or payment organization

Credit card:

a. when it is issued;

b. upon reissue. Credit limit blocking.

a. Card issue - free;

b. Commission for reissuing a card before its expiration date: 50,000 UZS

Other payments**

Section 2. Credit Card Payments (Commissions) ***

Please read carefully before agreeing to credit card processing!

You have the right to receive from the bank complete and detailed information about the terms and cost of the credit card, the procedure for payments and settlements (including interest, penalties, and late payment fees), your rights and obligations under the credit card agreement, potential risks and liabilities associated with the credit card agreement, safe usage of the credit card, as well as any other matters that are unclear to you. If you have any complaints, you can submit an appeal by calling (phone number to be provided), sending a letter to (bank's postal address to be provided), or emailing (bank's email address to be provided).

THE ACCURACY AND AUTHENTICITY OF
THE INFORMATION SHEET ARE
CONFIRMED.

(Name and title of the bank specialist)

Filling date

* This sheet does not replace a credit card agreement or credit card application, but, on the contrary, helps to compare the terms of credit cards of different banks and make the necessary choice.

** This clause reflects the conditions or information that the bank considers necessary based on its preferences.

*** The commissions and fees specified in Section 2 are charged for use of the limited funds allocated to the credit card.