TBC Osmon credit card
Card currency – UZS
Card type – Humo
Loan limit up to 50 million UZS
Full loan cost up to 50.00%

TARIFF
of TBC Osmon credit card

1. Interest rate to: 1.1. Purchases during the Interest-Free (Grace) Period 1.2. Purchases 1.3. Cash withdrawal (and operations equivalent to them) The interest rates on Purchase and Cash Withdrawal are set individually based on the scoring results and are specified in the Contract. Detailed description of cash withdrawal and equivalent transactions is provided in Appendix No. 1 to the Tariff.	0% per annum from 29% to 50% per annum from 29% to 50% per annum
2. Card service fees: 2.1. card issue and delivery 2.2. monthly card servicing 2.3. card reissue: 2.3.1. for a new term or at the initiative of the Bank 2.3.2. on the initiative of the Client	 free free free 50 000 UZS
3. Commission for transfers to other cards by card number or phone When making transfers via credit card in other banks' applications and payment systems, they may charge an additional fee. The fee amount is displayed at the time of the transfer on the screen or in the service interface.	3% of the transaction amount
4. Commission for Cash withdrawal in any ATM The fee is charged on the cash withdrawal amount and is either 3% of each withdrawal or 90,000 UZS, whichever is greater. The bank that owns the ATM may charge an additional commission, which is displayed on the ATM screen at the time of cash withdrawal.	3%, minimum 90,000 UZS
5. Minimum Payment It is calculated by the bank individually and indicated in the bank statement. If there are outstanding Minimum Payments for previous periods, they are included in the new Minimum Payment. The exact rate for calculating the Minimum Payment is set individually in the Contract.	No more than 8% of the principal debt + accrued interests.
6. Fee for late payment of Minimum Payment: 6.1. increased interest on overdue debt starting from the 2nd day 6.2. increased interest on overdue debt for the first day Increased interest is charged daily on the overdue principal amount from the Statement Date if the Minimum Payment is not made on the Maturity Date.	 0.4% daily 10% of the overdue principal amount
7. Card top up 6.1. in TBC UZ mobile application from other cards 6.2. other methods and through partners	 free Commission of the Partner

Additional terms:

1. Card payment system - Humo. The card validity period is 5 years.
2. In case of card top up through the Bank partners, funds are credited to the card after the transaction is confirmed by the payment system (the bank receives clearing results).

Appendix No. 1 to the Tariff
Rules for defining POS and Cash transactions

1. **Terminology.**
   1.1. **POS transactions (Purchases)** – payment for goods and services through physical or virtual terminals, and through mobile applications not falling under the CASH transaction criteria.
   1.2. **Cash transactions (Cash withdrawal)** – cash withdrawal and cash withdrawal-equivalent transactions, the criteria of which are determined by these rules.
   1.3. **Virtual terminal (ePOS)** – a terminal designed to perform transactions online without using a physical card reader.
   1.4. **MCC (Merchant Category Code)** - refers to the category of the terminal in the payment system assigned to the terminal by the acquirer.
   1.5. **ID terminal** – terminal identification number in the payment system assigned to the terminal by the acquirer. Terminal ID is indicated on the payment system receipt after purchase.
   1.6. **Organization ID** – the terminal owner organization's identification number in the payment system, assigned to the organization by the acquirer. Organization ID is indicated on the payment system receipt after purchase.
2. The transaction is considered equivalent to cash withdrawal (hereinafter referred to as “Cash”), if the transaction is carried out:
   2.1. With the aim of cash withdrawal
      2.1.1. Transaction type - 207 (Cash withdrawal)
   2.2. In the cash desks of financial institutions
      2.2.1. Terminal ID Mask - xx2xxxx
   2.3. In any ATMs
      2.3.1. Terminal ID Mask - xx7xxxx
   2.4. In all physical terminals owned by banks and financial institutions
      2.4.1. Organization ID Mask - xxxxx000xxxxxxx
   2.5. In terminals with the following MCC codes (except for Humo ePOS terminals):

Type of transaction	MCC of transactions
Cash withdrawal at an ATM	MCC (6010, 6011)
Money transfers	MCC (4829, 6531, 6534, 6536, 6537, 6538)
Payment for services of financial institutions, including purchase of financial instruments	MCC (6012, 6211, 6050, 6051, 6532, 6533, 6535, 9223, 9400, 6540, 6009)
Pawnshops	MCC (5933)
Casinos, gambling	MCC (7995, 9754)
Tax and state payments	MCC (7276, 9311, 9399)
Insurance company services	MCC (5960, 6300)
Fine payments	MCC (9222)

   2.6. In any ePOS HUMO terminals, except for purchases (specified in the table below):

Terminal ID Mask	Transaction description
xx61xxxx	General payments
xx620xxx	QR code payment, Local payment
xx621xxx	Utility, state payments, taxes

   2.7. In the terminals included in the special list of Cash terminals, given in the table:

Organization ID	Terminal ID Mask	Name
01180000011800D	356105XN	TBC HUMO P2P
4210000042103	1761006I	IPAK MIRZO HUMO P2P
00450000004500A	12610GEO	MILLIY HUMO P2P CARD
01176000011768K	34611148	AKB TENGEBANK APELSIN POGAS
01176000011769P	34611342	TENGEBANK UZPAYNET POGASHEN

4400000044010	026114AD	SQB JOYDA OTKAZMA
4400001088203	02611A9E	SQB KREDIT PAYNET
00433000004332Y	13610JCD	MKBANK PAYNET KREDIT SUNDIR
00433000004335A	13610RC8	MKBANK ONLINE OMONAT MOBIL
01158000011583X	106100GD	OPLATA PAYNET MP KB
9800000098009	2461000A	OCTO MOBILE KONVERSIYA
01125000011252J	08611UY6	PAYNET HUM2UZC NEW
01158000011580A	10610062	KONVERSIYA NA KOSHELKI
01158000011583U	106100FT	VKLAD PRILOJ 24 PK DR BANK
01158000011583X	106100GD	OPLATA PAYNET MP KB
01158000011584C	106100JS	KAPITAL POGASHENIE KREDITA
01183000011832N	6061001U	AJ ANOR BANK PAYNET KREDIT
01183000011832Q	6061001Y	AO ANOR BANK KONV NA 20206
01183000011833A	606100DD	ANORBANK CLICK KREDIT RED
011800000118051	3563364H	TBC POGASHENIE PROCENTOV CC
01183000011834C	60610171	ANORBANK KREDIT APELSIN
01125000011252J	08611UY6	PAYNET HUM2UZC NEW
4440000044406	176100BT	P2P HUMO NA UZCARD
W04350000043503	AC043501	RAKAT ATM1
W08630000086303	AC086301	CHIRCHIK ATM1
9800000098019	2461000M	XATB RAVNAQBANK KREDIT HUMO
00433000004331H	136102VS	PAYME KREDIT SUNDIRISH MKBA
00433000004335Q	13610SA9	MAVRID SUGURTA TULOVI MKBAN

3. There may be cases where you pay for a product through a grocery store or restaurant terminal, but the transaction is classified as a CASH transaction. This is possible if the terminal through which the payment was made is incorrectly configured by the acquirer. The bank does not assume responsibility for the correct classification of the transaction if the payment terminal does not correspond to its actual purpose. If you detect incorrectly registered terminals, please leave your feedback with the bank's contact center at 1150. After checking, the bank may add this terminal to the whitelist for further categorization as POS terminal.
4. The Bank reserves the right to supplement the classification of transactions and the rules for defining CASH transactions by amending this Appendix.
5. For informational purposes, the table specifies examples of CASH and POS transactions:

CASH-transactions (Cash withdrawals and equivalent transactions)		**POS-transactions** (Purchases)
Cash withdrawal at ATMs	Deposits, wallets, and other account top-ups	Payment for purchases in stores
Transfers to any cards	Gambling and betting	Online payment for goods and services in online stores
Loan payments, including down payments and automatic debits	Securities t+J26ransactions	Payment in cafes and restaurants
Transaction in physical terminals registered with banks	Money transfers	QR payments in the TBC Bank and Payme app
Currency exchange	Payments using bank details	Online payment for goods and services in other mobile applications
Operations in lombards	Taxes and Government Payments	