



TARIFF of TBC Osmon Credit Card

<p>1. Interest rate to:</p> <p>1.1. Purchases during the Interest-Free (Grace) Period</p> <p>1.2. Purchases</p> <p>1.3. Cash withdrawal (and operations equivalent to them)</p> <p>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.</p>	<p>0% per annum</p> <p>from 29% to 50% per annum</p> <p>from 29% to 50% per annum</p>
<p>2. Card service fees:</p> <p>2.1. card issue and delivery</p> <p>2.2. monthly card servicing</p> <p>2.3. card reissue:</p> <p>2.3.1. for a new term or at the initiative of the Bank</p> <p>2.3.2. on the initiative of the Client</p>	<p>free</p> <p>free</p> <p>free</p> <p>50 000 UZS</p>
<p>3. Commission for transfers to other cards by card number or phone</p> <p>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.</p>	<p>3% of the transaction amount</p>
<p>4. Commission for Cash withdrawal in any ATM</p> <p>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.</p>	<p>3%, minimum 90,000 UZS</p>
<p>5. Minimum Payment</p> <p>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.</p>	<p>No more than 8% of the principal debt + accrued interests.</p>
<p>6. Fee for late payment of Minimum Payment:</p> <p>6.1. increased interest on overdue debt starting from the 2nd day</p> <p>6.2. increased interest on overdue debt for the first day</p> <p>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.</p>	<p>0.35% daily</p> <p>8.75% of the overdue principal amount</p>
<p>7. Card top up</p> <p>7.1. in TBC UZ mobile application from other cards</p> <p>7.2. other methods and through partners</p>	<p>free</p> <p>Commission of the Partner</p>

Additional terms:

1. Card payment system - Mastercard. 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.

2. List of Transactions Treated as Cash Withdrawals

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)

MCC	Description
4829	Money transfer
5933	Pawn shops
5960	Direct marketing – insurance services
6009	Repayment of microfinance loans
6012	Merchandise and Services – Customer Financial Institution
6050	Quasi cash – customer financial institution
6051	Quasi cash – merchant
6211	Securities – brokers/dealers
6300	Insurance Sales, Underwriting, and Premiums
6531	Payment service provider-money transfer
6532	Payment transaction – customer financial institution
6533	Payment transaction – merchant
6534	Money transfer-member financial institut
6535	Rights of claim to assets — Financial institutions
6536	Moneysend intracountry
6537	Moneysend intercountry
6538	Moneysend funding
6540	POI Funding Transactions (Excluding moneysend)
7276	Tax preparation service
9222	Fines
9223	Bail and Bond Payments
9311	Tax payments
9399	Government Services – not elsewhere classified
9400	Transfer to a special account of a financial platform operator
7995	Gambling transactions
9754	Gambling-horse, dog racing-st lottery

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	Loan payments	Payment for purchases in stores
Any transaction in the cash desk of financial institutions	Deposits, wallets, and other account top-ups	Online payment for goods and services in online stores
Transfers to any cards	Automatic loan repayments	Payment in cafes and restaurants
Transaction in physical terminals registered with banks	Securities transactions	QR payments in the Payme app
Currency exchange	Money transfers	Online payment for goods and services in other mobile applications
Operations in lombards	Payments using bank details	