

TERMS AND CONDITIONS OF SALOM DEBIT CARD LOYALTY PROGRAM

Tashkent

«05» January 2026.

Below indicated text of Loyalty Program is an official public offer of the Bank addressed to individuals to conclude an agreement for participation of an individual in this Program in accordance with Article 367 and Part 2 of Article 369 of the Civil Code of the Republic of Uzbekistan (hereinafter referred to as the Offer/Program). The Agreement is considered concluded and comes into force from the moment the individual performs the actions provided for in this Offer and signifying the unconditional acceptance by the individual of all the terms of this Offer without any exceptions or restrictions on the terms of accession.

1. TERMS AND DEFINITIONS

- 1.1. **Bank** – JSCB “TBC Bank”. License No. 86 for the right to carry out banking activities dated March 17, 2022; TIN: 207318613; address: 10B, Fidokor st., Tashkent, Republic of Uzbekistan.
- 1.2. **Bonus (including cashback)** – a conditional unit accrued by the Bank to a Program participant for successful transactions using the Card. Bonuses are exchanged for a cash equivalent (1 Bonus = 1 UZS) and paid to the Card account.
- 1.3. **Reward** – a tangible or intangible item, in the form of a digital product, good, service, benefit or preference.
- 1.4. **Card** – Salom debit card in national currency issued by the Bank to which this Program applies.
- 1.5. **Partner** – an individual or legal entity that provides various benefits, preferences and Bonuses for purchasing goods and services using the Card. The list of benefits, preferences and Bonuses and their amounts are specified in Appendix No. 1 to these rules - Conditions for receiving Bonuses and Rewards.

2. GENERAL PROVISIONS OF THE PROGRAM

- 2.1. The Rules define the terms and conditions for participation of the Bank's Clients in the Loyalty Program.
- 2.2. This Program is not a lottery or other game based on risk, where the Program participants bear property risks associated with participation in the Program. The procedure for conducting the Program is not associated with the payment of any fee by the participants.

- 2.3. Validity period of the Program: indefinitely, starting from the date of the Offer's entry into force.
- 2.4. Territory of the Program: Republic of Uzbekistan.
- 2.5. The Program applies to transactions made using the Card. The Card is issued and serviced in accordance with the General Terms and Conditions for the Provision of Banking Products and Services of the Bank and the Card Tariffs ([detailed - tbcbank.uz/documents](https://tbcbank.uz/documents)).
- 2.6. The performance by an individual of actions to submit to the Bank an Application for conclusion of a Debit Card Agreement is a full and unconditional acceptance by the individual of this Offer.
- 2.7. Income from participation in the Program is not taxed in accordance with Article 369 of the Tax Code of the Republic of Uzbekistan.
- 2.8. As part of the Program, the Bank accrues Bonuses to the Client (hereinafter referred to as Bonuses or Cashback) for purchases and transactions made with the Card or using the Card details, and also provides Rewards in accordance with Appendix No. 1 to this Program - Terms and Conditions for receiving Bonuses and Rewards.

3. PROCEDURE FOR PROVIDING BONUSES AND REWARDS

- 3.1. Bonuses are awarded for transactions using Cards or Card details in accordance with the Tariff and Appendix No. 1 to the Program:
 - 3.1.1. for purchase transactions, except for the transactions listed in Clause 3.6.
 - 3.1.2. for purchase transactions from partners and in categories, the list of which is published in the Mobile Application and on the Bank's website
 - 3.1.3. Deposits and withdrawals of funds;
- 3.2. 1 Bonus = 1 UZS.
- 3.3. The bonus is awarded no more than once for each individual purchase, operation or transaction.
- 3.4. Bonuses accumulate over the course of a month. At the end of the month, Bonuses are automatically converted into cash equivalent and paid to the Card (or another Client account - at the discretion of the Bank) on which purchases, operations and transactions are made. Payment is made monthly:
 - 3.4.1. For Salom Card Humo cards – within the month following the month in which the Bank processes the transactions, but no later than the last calendar day of that month (at the Bank's discretion).

- 3.4.2. For Salom Card Visa cards – at the end of the month, after the Bank processes the transactions, but no later than the last calendar day of the following month (at the Bank's discretion).
- 3.5. The Bank has the right to limit the amount of accrued Bonuses (set a limit on the accrual of Bonuses per day, per week, per month or per year) for all Clients or individually for some Clients of the Bank in case of detection of abuses on their part in participation in the Program.
- 3.6. Except for the cases specified in the Card Tariffs, the Bank does not accrue Bonuses for the following transactions:
- 3.6.1. operations to transfer the Client's funds (between accounts, cards, other clients of the Bank, clients of other banks), with the exception of transfers with Partners;
 - 3.6.2. credit transactions;
 - 3.6.3. transactions in other credit institutions;
 - 3.6.4. deposit transactions;
 - 3.6.5. transactions for payment of services in the "Payments" section of the TBC UZ, with the exception of payments to Partners, according to the terms of the Partners.
 - 3.6.6. Transactions with the following MCC codes: 4829, 5933, 6010, 6011, 6012, 6050, 6211, 6300, 6531, 6532, 6536, 6538, 9223, 9399, 6051, 6540, 5960, 9222, 7276, 9311, 7800, 7801, 7802, 7995, 9754, 6533, 6534, 6537, 6535.
- 3.7. The Bank shall not be liable for incorrect information on the type of transaction provided by the merchant and/or the acquiring bank. If the transaction information is insufficient to determine whether the purchase meets the conditions for accrual of Bonuses, Bonuses may not be accrued.
- 3.8. In case of return/cancellation of a purchase transaction for which the Bonus amount is credited to the Card, the Bonus amount in the current and subsequent billing periods is reduced by the transaction amount valid on the day of return/cancellation. The Bank has the right to withhold the accrued or paid Bonus amount by means of a direct debit of the Bonus or an equivalent amount on the Card in proportion to the cancelled transaction amount.
- 3.9. Bonuses are cancelled by the Bank without notifying the Client if cases of abuse of this Program, violation of the rules of this Program, incorrect excess accrual are detected.
- 3.10. Rewards are provided if the conditions according to Appendix No. 1 are met.
- 3.11. Rewards are provided within one day to one month after the fulfillment of the Terms and Conditions.
- 3.12. The terms for use of the goods and services of the Partners are indicated on the relevant websites and information channels of the Partners.

4. NOTIFICATION OF CLIENTS

- 4.1. The Client is notified of paid bonuses in the TBC UZ application section with information on transactions.
- 4.2. Information on Bonuses and Rewards may be additionally indicated in the Partner's offer for incentive promotions/programs via the Partner's information channels or in the TBC UZ mobile application.

5. RIGHTS AND RESPONSIBILITIES OF THE CLIENT

- 5.1. The Client has the right
 - 5.1.1. to receive information about the Program in the amount and manner specified hereto;
 - 5.1.2. to receive Bonuses and/or Rewards in accordance with the Rules.
- 5.2. The Client undertakes to independently monitor the introduction of changes and additions to this Program. The Client's actions to use the Card and/or this Program after the entry into force of the new version of this Program shall constitute confirmation of the Client's consent to the new version of this Program.

6. RIGHTS AND RESPONSIBILITIES OF THE BANK

- 6.1. The Bank is obliged to implement the Program, as well as transfer Bonuses and Rewards in accordance with the Rules.
- 6.2. The Bank has the right to change the terms and terminate the Loyalty Program. The Bank shall notify of this on the day the new version of this Program comes into force by posting the new version of this Program on the website and/or via SMS and/or Push notification in the application.
- 6.3. The Bank has the right to exclude any Client from the number of participants in the Loyalty Program of the Bank and/or Partner (in terms of accrual of bonuses with the participation of the Bank) without warning, notification and explanation of reasons, if the Client does not comply with the terms of the Loyalty Program, and/or commits fraudulent actions, and/or abuses any privileges and/or incentives provided to the Client within the framework of the Loyalty Program, and/or provides misleading information or incorrect data to the Bank and/or Partner and/or carries out activities and/or operations prohibited by law.

- 6.4. Upon termination of the Card Agreement, all unused/unreceived bonuses under the Loyalty Program are not subject to compensation and/or payment.
- 6.5. The Bank has the right to unilaterally terminate this Program, which the Bank shall notify on the website by publishing news 10 days before the Program is terminated. All unpaid Bonuses and not transferred benefits shall be paid and transferred before the Program is terminated.
- 6.6. The Bank has the right to suspend transactions on the Card, accrual and payment of Bonuses and transfer of other rewards/benefits unilaterally for a period established by the Bank itself when suspending the client's transactions in accordance with the legislation on combating the legalization of proceeds from criminal activity, the financing of terrorism and the financing of the proliferation of weapons of mass destruction.
- 6.7. By agreeing to the terms of the Offer, the Client gives consent to the Bank to transfer to partners personal information necessary for the Partner to identify the Client and its transaction for provision of Bonuses and/or Rewards for fulfilling obligations to the Client under this Offer.

7. RESPONSIBILITY

- 7.1. The Bank's obligation to transfer the Bonus or Reward to the Program participant is considered fulfilled at the moment of its crediting to the Card or other account of the Participant or provision of information on the method of receiving the Reward via communication channels.
- 7.2. The Bank shall not be liable for failure to fulfill obligations under the Rules that arose due to technical problems, failures, errors in systems on the part of third parties during the validity period of the Program.
- 7.3. In the event of cases specified in Clause 7.2., the Bank reserves the right to independently determine the terms and dates for eliminating disagreements, errors, failures and malfunctions in the systems of the Bank and Partners.
- 7.4. Anything that is not regulated by the Rules is regulated in accordance with the GTC and other agreements concluded between the Bank and the Bank's Client, as well as the applicable legislation of the Republic of Uzbekistan.
- 7.5. The terms of purchase of goods/services of Partners and use of Partner products are regulated by legal documents of the relevant Partners (offers, rules, policies, bilateral agreements, etc.) and provisions of the law. The Bank's liability is limited to the transfer of the Reward to the Client in case he/she fulfills the terms of the Program. The Bank shall not be liable for the correctness and quality of fulfillment of the terms of the Reward by the Partner.

8. DISPUTE RESOLUTION PROCEDURE

- 8.1. All disputes arising from or in connection with the Rules shall be resolved amicably through consultations and negotiations. The claim procedure is mandatory.
- 8.2. If the Parties fail to reach a settlement of disputes and disagreements in accordance with Clause 8.1., the dispute shall be resolved in accordance with the legislation of the Republic of Uzbekistan at the place of the Bank registration.

APPENDIX No.1**Terms and Conditions for receiving Bonuses and Rewards**

Name of Partner and/or Category	Type of Bonus and/or Reward	Terms and Conditions for receiving a Bonus and/or Reward	Promotion status / Promotion period	Card payment system
The Mart (KITCHEN STORE LLC)	5% cashback for purchases from Bank partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
Bellissimo Pizza (PIZZA CHAIN LLC)	5% cashback for purchases from Bank partners	Purchases from the Bank's partners using the Salom debit card	Active now	Humo, Visa
Yandex.Eats (FE LLC "YANDEX EATS")	5% cashback for purchases from Bank partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
Category "Public Transport" (ATTO LLC "AVTOMATLASHTIRILGAN TRANSPORT TO'LOV TIZIMI OPERATORI", MyTaxi LLC "Nyumaks Technology", Uklon FE LLC "Uklon UB", Yandex.Go LLC "YandexGo UB")	5% cashback for purchases in the category	Purchases in the Public Transport category using the Salom debit card.	Active now	Humo, Visa

Payme avia (“Inspired SP” LLC)	5% cashback for air ticket purchases in Payme	To purchase air tickets in the Payme app using the Salom Card debit card	Active now	Humo
Payme tickets (“Inspired SP” LLC)	5% cashback for ticket purchases in Payme	To purchase tickets in the Payme app using the Salom Card debit card. Start date: 20.02.2025.	Active now	Humo
Payme (“Inspired SP” LLC)	5% cashback for metro and bus rides paid through the Payme app.	Make metro and bus fare payments in the Payme app using Salom Card debit card.	Active now	

KFC (LLC “ INTERNATIONAL FOODCHAIN “)	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
Costa Coffee (OOO “BEST COFFEE CHAIN“)	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
Korzinka Go (OOO “Lean Trade Solutions”)	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
Bloom (LLC “Bloomshop”)	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card. Validity period	Active now	Humo, Visa

Wolt (LLC “WOLT TEXNOLOGIYALARI”)	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
Yaponamama	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
ChayKof (LLC "SWEET COFFEE" LLC "RUSCOFFEE" LLC "COFFEE AND TEA" LLC "LA MARZOCCO")	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
MOLOKO (LLC "White Drink Company)	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa

Baraka Market (LLC "URBAN RETAIL)	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
Olma (LLC "XALQ RETAIL")	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Active now	Humo, Visa
TezzGo (LLC "TRADE AND SECURITY GROUPS")	5% cashback for purchases in the TezzGo app	Purchase in the TezzGo app using a Salom Card debit card	Active now	Humo
Amazon	5% cashback for purchases on Amazon	Make a payment on the Amazon website or app using a Salom Card debit card	24.11.2025 to 31.01.2026	Visa

Alibaba	5% cashback for purchases on Alibaba	Make a payment on the Alibaba website or app using a Salom Card debit card	24.11.2025 to 31.01.2026	Visa
eBay	5% cashback for purchases on eBay	Make a payment on the eBay website or app using a Salom Card debit card	24.11.2025 to 31.01.2026	Visa

AliExpress	5% cashback for purchases on AliExpress	Make a payment on the AliExpress website or app using a Salom Card debit card	24.11.2025 to 31.01.2026	Visa
TaoBao	5% cashback for purchases on TaoBao	Make a payment on the TaoBao website or app using a Salom Card debit card	24.11.2025 to 31.01.2026	Visa

Setanta Sports	Free Setanta Sports subscription	Apply for a Setanta Sports subscription through the TBC Salom bot https://t.me/tbc_salom_bot . The subscription is available to all Salom card users and is renewed automatically each calendar month as long as the Salom card remains active. If the Salom card becomes inactive, the subscription is active until the end of such period. To reactivate the subscription, the client must have an active Salom card and reapply through the TBC Salom bot https://t.me/tbc_salom_bot	Active now	Humo
Deposit “Odat”	Cashback 5% for all transactions (offline payments).	Make a transaction (offline payment) using the Salom Card debit card. The terms and conditions are provided in the Promotion Rules via the link .	Active now 02.10.2025 - 30.09.2026	

Category "UzPost post offices" (JSC "Uzbekiston Pochtasi")	Bonus for cash deposits in UzPost post offices using the Salom card number	Cash deposit using the Salom debit card number at Uzpost Post office. The bonus is calculated as 1% of the deposit amount. The limit for a one-time cash deposit is 11 250 000 UZS. The limit for cash deposit per month is 187 500 000 UZS.	Active now	Humo
Category "ATMs in the Republic of Uzbekistan"	Bonus for cash withdrawals from ATMs in Uzbekistan	Withdraw cash using the Salom debit card from ATM. The bonus is calculated based on the amount of cash withdrawn and the ATM commission.	Active now	Humo, Visa
Category "ATMs in the Republic of Uzbekistan"	Bonus for cash in of Salom Card via ATMs in Uzbekistan	Make a cash in to Salom Card debit card at an ATM. The bonus is calculated based on the amount of cash in and the amount of commission charged at the ATM.	Active now	Humo, Visa

	Reward on the card balance	The reward is accrued for each operational day of the month at the beginning of the day on the Salom card account in the amount of the balance of at least 100,000 UZS. For weekends and holidays, the balance on the card account is considered as the balance at the end of the day for the previous operational day.	Active now	Humo
	Reward on the card balance	The reward is accrued for each day of the month, based on the balance on the Salom Card account at the beginning of the day, provided that the balance is not less than 100,000 UZS.	Active now	Visa
	Cashback	The bonus for card purchases under special Loyalty Program promotions is paid with an average monthly balance of at least 100,000 UZS at the beginning of the operational day. The average monthly balance is calculated as the arithmetic average of the card account balance at the beginning of each operational day during the calendar month. For weekends and holidays, the balance on the card account is counted as the balance at the end of the day for the previous	Active now	Humo

		operational day.		
	Cashback	Bonus for: <ul style="list-style-type: none"> • All purchases made with the card • Purchases made with a Visa card as part of special promotions under the Loyalty Program. The total bonus amount shall not exceed 500,000 UZS per month.		Visa
Category "Payment terminals" (Paynet JSC "Paynet")	Bonus for cash deposits in payment terminals using the Salom card number	Cash deposit using the Salom debit card number at a payment terminal. The bonus is calculated as 3% of the deposit amount.	Completed	Humo, Visa
Payme tickets ("Inspired SP" LLC)	100% cashback on movie tickets purchased on Wednesdays in Payme	Purchase movie tickets in the Payme Tickets app using a Salom Card debit card on Wednesdays.	Completed	Humo

		<p>Cashback: 100% of the purchase amount, with a limit of 1,000,000 sum per month per participant.</p> <p>Cashback for purchases will be paid in the following calendar month (starting from 01.10.2025).</p>	17.09.2025 - 31.12.2025	
iSpace (LLC "ASBC ENTITY")	10% Cashback for payment at iSpace for iPhone purchase	<p>Make a payment at iSpace using the Salom Card debit card for the following iPhone models in any color:</p> <ol style="list-style-type: none"> 1. iPhone 16 Pro 128GB 2. iPhone 16 Pro Max 256GB <p>Cashback for purchases will be paid on 01.04.2025</p>	<p>Completed</p> <p>28.02.2025 - 25.03.2025</p>	Humo
Texnomart (LLC "TEXNOMART")	10% Cashback for payment at Texnomart for iPhone purchase	<p>Make a payment at Texnomart using the Salom Card debit card for the following iPhone models in any color:</p> <p>iPhone 16 Pro 128GB</p> <p>iPhone 16 Pro Max 256GB</p> <p>Cashback for purchases will be paid on 01.04.2025</p>	<p>Completed</p> <p>28.02.2025 - 25.03.2025</p>	Humo

Mediapark (LLC "AZ LOGISTREK")	10% Cashback for payment at Mediapark for iPhone purchase	Make a payment at Mediapark using the Salom Card debit card for the following iPhone models in any color: iPhone 16 Pro 128GB iPhone 16 Pro Max 256GB Cashback for purchases will be paid on 01.04.2025	Completed 28.02.2025 - 25.03.2025	Humo
Joybox (LLC "JOYBOX BUSINESS GROUP")	10% Cashback for payment at Joybox for iPhone purchase	Make a payment at Joybox using the Salom Card debit card for the following iPhone models in any color: iPhone 16 Pro 128GB iPhone 16 Pro Max 256GB Cashback for purchases will be paid on 01.04.2025	Completed 28.02.2025 - 25.03.2025	Humo
iSpace (LLC "ASBC ENTITY")	10% Cashback for payment at iSpace for iPhone purchase	Make a payment at iSpace using the Salom Card debit card for the following iPhone models in any color: Iphone 16 Pro 128G/256G Iphone 16 Pro Max 256GB Iphone 16 128GB Iphone 15 128GB Iphone 14 128GB Iphone 13 128GB. The requirement for an average monthly balance does not apply to this promotion	Completed 25.08.2025 - 21.09.2025	Humo

Texnomart (LLC "TEXNOMART")	10% Cashback for payment at Texnomart for iPhone purchase	<p>Make a payment at Texnomart using the Salom Card debit card for the following iPhone models in any color:</p> <p> Iphone 16 Pro 128G/256G Iphone 16 Pro Max 256GB Iphone 16 128GB Iphone 15 128GB Iphone 14 128GB Iphone 13 128GB </p> <p>The requirement for an average monthly balance does not apply to this promotion</p>	<p>Completed</p> <p>25.08.2025 - 21.09.2025</p>	Humo
Joybox (LLC "JOYBOX BUSINESS GROUP")	10% Cashback for payment at Joybox for iPhone purchase	<p>Make a payment at Texnomart using the Salom Card debit card for the following iPhone models in any color:</p> <p> Iphone 16 Pro 128G/256G Iphone 16 Pro Max 256GB Iphone 16 128GB Iphone 15 128GB Iphone 14 128GB Iphone 13 128GB </p> <p>The requirement for an average monthly balance does not apply to this promotion</p>	<p>Completed</p> <p>25.08.2025 - 21.09.2025</p>	Humo

Mediapark (LLC "AZ LOGISTREK")	10% Cashback for payment at Mediapark for iPhone purchase	<p>Make a payment at Mediapark using the Salom Card debit card for the following iPhone models:</p> <p> Iphone 16 Pro 128G/256G Iphone 16 Pro Max 256GB Iphone 16 128GB Iphone 15 128GB Iphone 14 128GB Iphone 13 128GB </p> <p>The requirement for an average monthly balance does not apply to this promotion</p>	<p>Completed</p> <p>25.08.2025 - 21.09.2025</p>	Humo
Benedict (LLC «Musata team»)	20% cashback for payment at Benedict Mirabad	<p>Make a payment at Benedict, branch located at 60 Mirabad Street, using a Salom Card debit card. Cashback for purchases will be paid starting from March 1, 2025.</p>	<p>Completed</p> <p>13.02.2025 - 16.02.2025</p>	Humo
Zira Cafe (LLC «Zira Chef»)	20% cashback for payment at Zira Cafe	<p>Make a payment at Zira Cafe using a Salom Card debit card.</p> <p>Cashback for purchases will be paid starting from March 1, 2025.</p>	<p>Completed</p> <p>13.02.2025 - 16.02.2025; 7.03.2025 - 07.04.2025</p>	Humo

La Cantine (LLC «La Cantine»)	20% cashback for payment at La Cantine	Make a payment at La Cantine using a Salom Card debit card. Cashback for purchases will be paid starting from March 1, 2025.	Completed 13.02.2025 - 16.02.2025; 7.03.2025 - 07.04.2025	Humo
Kamila's Flowers (LLC «Kamilas flowers»)	20% cashback for payment at Kamila's Flowers	Make a payment at Kamila's Flowers using a Salom Card debit card. Cashback for purchases will be paid starting from March 1, 2025	Completed 13.02.2025 - 16.02.2025; 7.03.2025 - 07.04.2025	Humo
Cucucina (LLC "Pepperoni")	20% cashback for payment at Cucucina	Make a payment at Cucucina using a Salom Card debit card.	Completed 7.03.2025 - 07.04.2025	Humo

TKX (LLC “SAPERAVI”)	20% cashback for payment at TKX	Make a payment at TKX using a Salom Card debit card.	Completed 7.03.2025 - 07.04.2025	Humo
Nika (LLC “Breadandwheat”)	20% cashback for payment at Nika	Make a payment at Nika using a Salom Card debit card.	Completed 7.03.2025 - 07.04.2025	Humo
Bloom (LLC “Bloomshop”)	20% cashback for payment at Bloom	Make a payment at Bloom using a Salom Card debit card.	Completed 7.03.2025 - 07.04.2025	Humo
Pandora (LLC “Region Proekt”)	20% cashback for payment at Pandora	Make a payment at Pandora using a Salom Card debit card.	Completed 7.03.2025 - 07.04.2025	Humo

Wolt (LLC “WOLT TEXNOLOGIYALARI”)	20% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Completed 01.05.2025 - 30.06.2025	Humo
M Cosmetic (LLC “SFERA VOSTOK”)	5% cashback for purchases from Bank Partners	Purchases from the Bank's partners using the Salom debit card.	Completed 01.05.2025 - 31.07.2025	Humo