

TERMS AND CONDITIONS OF SALOM DEBIT CARD LOYALTY PROGRAM

Tashkent

«21» October 2024.

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](http://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 are accumulated during a month. At the end of the month, Bonuses are automatically converted into a 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, monthly from the 1st to the 10th day of the month following the month in which the Bank processed the transaction.

- 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.
- 3.7. 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

8.1.8.1. All disputes arising from or in connection with the Rules shall be resolved amicably through consultations and negotiations. The claim procedure is mandatory.

8.2.8.2. 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
The Mart (KITCHEN STORE LLC)	5% cashback for purchases from Bank partners	Purchases from the Bank's partners using the Salom debit card.
Bellissimo Pizza (PIZZA CHAIN LLC)	5% cashback for purchases from Bank partners	Purchases from the Bank's partners using the Salom debit card
Yandex.Eats (FE LLC "YANDEX EATS")	5% cashback for purchases from Bank partners	Purchases from the Bank's partners using the Salom debit card.
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.
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 2% of the deposit amount.
Category "ATMs in the Republic of Uzbekistan"	Bonus for cash withdrawals from ATMs in Uzbekistan	Cash withdraw using the Salom debit card from ATM. The bonus is calculated based on the amount of cash withdrawn and the ATM commission.
	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 1000 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.
--	--	---