

INFORMATION SHEET *
on the main terms and conditions of the MONIX credit and debit card

Name of commercial bank, official website, telephone numbers	Bank name: JSICB "Ipak Yuli"
	Address: Uzbekistan, Tashkent, 100017, A. Kadiri Street, 2
	Bank website: monix.uz; ipakyulibank.uz
	Phone numbers: 1366; +998787774912

Section 1. Basic credit card terms and conditions

1.	Credit card name	MONIX credit and debit card
2.	Card payment system (VISA, MasterCard, Humo, etc.)	VISA
3.	Credit limit (minimum and maximum amount)	Minimum: 500 000 sum Maximum: 50 000 000 sum
4.	Interest rate (annual)	41%
	when making purchases (and equivalent transactions)	0%
	when making transfers (and equivalent transactions)	0% on own funds 3.5% commission on credit funds, 41% at the end of the interest-free period
	when withdrawing cash from the credit limit allocated to a credit card (and equivalent transactions)	3.5% commission on credit funds, plus additional commissions from other banks 41% at the end of the interest-free period
	when performing other operations (not specified above)	41% per annum
5.	Annual Percentage Rate (APR) on credit cards	45.2%
6.	Interest-free period (grace period)	Up to 62 days
7.	For which transactions does the interest-free period apply?	All transactions not prohibited by law: Payments; Card-to-card transfers; Cash withdrawals; Currency conversion
8.	For which transactions does the interest-free period not apply?	Replenishment of crypto wallets and e-wallets
9.	Ежемесячный минимальный платеж	Annual interest on the credit limit used (if applicable) + 5% of the credit limit amount used

10.	The date on which the debt must be repaid and the minimum payment on the card must be made, or the procedure for determining this payment	The 16th day of each month
11.	Date of issue or procedure for determining the date of completed transactions	The 16th day of each month
12.	Penalties and fines for failure to comply with the terms of the contract or late payments	41%
13.	Accrual of interest on the balance of own funds on the card	9% per annum. With a balance of own funds on the card exceeding 100,000 soums at the end of the bank's working day. Interest is accrued daily and paid once a month on the date of the account statement.
14.	Credit card service fees (if applicable)	Free of charge
15.	Methods and terms for applying for a credit card	After successful registration, a virtual card will automatically open. You can order a physical card in the MONIX mobile app.
15.	Methods and terms for canceling a credit card	- If there is no outstanding debt on the credit limit, up to 10 business days upon the customer's request at a Bank branch - If there is outstanding debt on the credit limit, upon the customer's request at a Bank branch, after repayment of the total amount of debt, up to 22 business days
16.	Other credit card terms and conditions	If the minimum payment is more than 90 days overdue, the entire credit limit balance is considered overdue, and the customer is required to repay the debt in full.
Section 2. Credit card payments (fees) **		
1.	Recurring payments (monthly subscription fees, etc.)	Not available
2.	When making purchases	0%
3.	When making transfers to another card (account)	- 0% on own funds

		- 3.5% on borrowed funds
4.	When cashing out a credit limit	3.5% for credit funds, additional fees may be charged by other banks servicing ATMs
5.	When performing other operations	41% per annum
6.	For transactions (operations) outside Uzbekistan	0% on own funds 3.5% on credit funds, additional fees may be charged by other banks servicing ATMs
7.	Credit card debt repayment expenses	Free of charge
8.	When replenishing a credit card account (expenses for replenishment via another bank's card, bank cash desks, and electronic wallet)	0% at JSICB "Ipak Yuli" Additional fees may apply when depositing funds at other banks in the country.
9.	Credit card: a) upon issuance; b) upon reissuance.	a) Free of charge b) Free of charge
10.	Other payments ***	41% per annum

Carefully study

Read carefully before agreeing to apply for a credit card!

You have the right to receive complete and detailed information from the bank about the terms and cost of the credit card, the payment and settlement procedure (interest, fines, and penalties), your rights and obligations under the credit card agreement, the possible risks and liabilities under the credit card agreement, the safe use of the credit card, and any other issues that you do not understand.

If you have any complaints, you can leave a message by phone (1366 or +998787774912) or send it by post (100017, Tashkent, A. Kadyri Street, 2) or by email (monix_support@monix.uz).

Explanation

* This sheet does not replace a credit agreement or credit card application, but helps you compare the terms and conditions of credit cards from different banks and make the right choice.

** The fees and charges specified in section 2 are allocated to the credit card.

*** In this section, the bank reflects the terms and conditions or information that it deems necessary at its discretion.