

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	- Immediately, by not accepting the terms of the pre-approved credit limit offered by the Bank in the mobile application. - If there is no outstanding debt under the credit limit, the credit line will be closed within 10 business days from the date the Client submits a request to the Bank (in writing or via the MONIX Customer Support Service). If any outstanding amount arises during the processing of the request, the closure period will be extended until the debt is fully repaid.
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.

Public offer for customer service in JSICB "Ipak Yuli" when providing services within the framework of "MONIX" service package

Name of the Bank: JOINT STOCK INNOVATION COMMERCIAL BANK "IPAK YULI"	Current version: 1.0.2 Approved by the Minutes of the Management Board of 09.12.2025 Valid from: 19.12.2025
Location: Uzbekistan, Tashkent city, 100017, A.Kadyri str. 2	Contact details: via link
Bank's website: monix.uz , ipakyulibank.uz	

Contents

Contents.....	4
PART 1. GENERAL TERMS AND CONDITIONS AND RULES OF SERVICE AT JSICB "IPAK YULI" WHEN PROVIDING BANKING SERVICES WITHIN THE "MONIX" PACKAGE OF SERVICES	5
CHAPTER 1. TERMS AND DEFINITIONS	5
CHAPTER 2. GENERAL PROVISIONS	7
CHAPTER 3. RIGHTS AND OBLIGATIONS OF THE PARTIES	9
CHAPTER 4. PROCEDURE FOR REGISTRATION AND ACCEPTANCE OF THE OFFER.....	12
CHAPTER 5. PROCEDURE FOR REMOTE SERVICE AND TERMS OF SERVICE PROVISION IN MONIX MOBILE APPLICATION.....	12
CHAPTER 6. LIABILITY OF THE PARTIES.....	14
CHAPTER 7. FORCE MAJEURE.....	15
CHAPTER 8. SETTLEMENT OF DISAGREEMENTS AND DISPUTE RESOLUTION PROCEDURE.....	15
CHAPTER 9. VALIDITY PERIOD AND PROCEDURE FOR TERMINATION OF SERVICES.....	15
CHAPTER 11. FINAL PROVISIONS.....	16
CHAPTER 12. SAFETY RECOMMENDATIONS.....	16
PART 2. GENERAL TERMS AND CONDITIONS OF ISSUANCE AND SERVICING OF BANK CARDS WHEN PROVIDING BANKING SERVICES WITHIN THE MONIX SERVICE PACKAGE	18
CHAPTER 1. BASICS.....	18
CHAPTER 2. PROCEDURE FOR ISSUING AND SERVICING A BANK CARD WITHIN THE MONIX SERVICE PACKAGE.....	18
CHAPTER 3. TRANSACTIONS AND PAYMENTS.....	19
CHAPTER 4. GRANTING AND SERVICING OF CREDIT LINE	20
CHAPTER 5. RIGHTS AND OBLIGATIONS OF THE PARTIES	23
CHAPTER 6. ACCRUAL OF INTEREST ON THE BALANCE OF OWN FUNDS ON THE CARD	26
CHAPTER 7. TERMS AND CONDITIONS OF MONIX CREDIT AND DEBIT CARD	27
CHAPTER 8. MONIX TARIFFS	28
CHAPTER 9. TOTAL COST OF CREDIT ON MONIX CREDIT AND DEBIT CARD	29
PART 3. USER AGREEMENT ON THE USE OF MONIX.UZ WEBSITE.....	31

PART 1. GENERAL TERMS AND CONDITIONS AND RULES OF SERVICE AT JSICB "IPAK YULI" WHEN PROVIDING BANKING SERVICES WITHIN THE "MONIX" PACKAGE OF SERVICES

General terms and conditions and rules of servicing in JSICB "Ipak Yuli" when providing banking services within the framework of "MONIX" service package, Tariffs (together - the Agreement) addressed to individuals is an official public offer (Offer) JSICB "Ipak Yuli" (hereinafter - the Bank) concludes the Agreement on remote banking and provision of services within the framework of "MONIX" service package in accordance with Article 369 of the Civil Code of the Republic of Uzbekistan.

By accepting the terms and conditions of this Offer, the Customer agrees to all the terms and conditions described and the MONIX Tariffs.

CHAPTER 1. TERMS AND DEFINITIONS

- The Bank - the head office of JSICB Ipak Yuli and its Branches;
- Client - a natural person, resident of the Republic of Uzbekistan, who has connected to the Systems, acceded to the terms and conditions of the Public offer and is the owner of the Account;
- Account - the Client's bank account opened with the Bank, which reflects transactions executed by the Client in accordance with his Orders, including through the use of the Systems. For the avoidance of doubt, Account means any bank account in national and foreign currencies, including, but not limited to, demand deposit account, card account, time deposit account, loan account;
- Bank Card(s) (hereinafter referred to as the Card, Cards) - bank cards of NPS and IPS issued by the Bank, intended for carrying out transactions, including through the use of the Systems;
- Card Account - a bank account, where funds are disposed of by means of a Bank Card and where transactions performed by the Customer, including in accordance with the Customer's Orders (instructions) via remote service systems, are reflected;
- PIN code - a digital combination set by the client via mobile application used to confirm operations when using the card in POS terminals, ATMs, bank cash desks;
- Systems - program complexes of the Bank providing Remote Banking Services to Customers;

Participants in the System:

- JSICB Ipak Yuli is a Bank providing Remote Banking services;
- Client;
- Interbank Universal Netting Information System (hereinafter -MUNIS) of the Central Bank of the Republic of Uzbekistan and other possible similar settlement systems;
- Business entities providing public utilities, communication services, goods and other services established by the Bank that have an appropriate billing system connected to MUNIS or other similar settlement systems;
- Government bodies and agencies;
- Processing Centers;

- Beneficiary Bank (the bank where the bank account of the economic entity providing public utilities, communication services, goods and other services established by the Bank is opened, as well as bank card holders in favor of whom the Electronic Payment is made)
- Payment systems (Click, Payme, etc.);
- Main Informatization Center of the Central Bank of the Republic of Uzbekistan;
- Other technical and technological partners providing the functionality of the MONIX service package.
- Remote banking services (RBS) - a set of the Bank's services provided on the basis of electronic orders transmitted remotely by the Customer using telecommunication systems;
- MONIX Mobile Application - a mobile application for smartphones based on Android and iOS operating systems, designed to perform banking transactions, receive information on account status and other information online. The User can use the Mobile application when downloading the application from the official source corresponding to the mobile device (application store);
- Registration - the Customer's actions to connect to the Systems and provide identification data, which allow to establish/confirm the fact of the Customer's acceptance of the Public offer. The procedure of registration is determined by the Bank. Registration is possible only using mobile number of mobile operators of the Republic of Uzbekistan;
- E-mail - the Customer's e-mail address, which may receive messages from the Bank and which the Bank will use for the purposes of communication with the Customer;
- Identification parameters - Login (coincides with the Client's cell phone number) and Password registered in the Systems, used for the purpose of authentication of the Client for work in the Systems;
- Login - the Client's registration name (the same as the Client's cell phone number), determined by each System, used by the Client as an identifier for entering the System;
- Password - a secret sequence of digits set by the Customer, used by the Customer as protection for logging into the System;
- One-time code - a one-time variable code for expressing the Customer's consent to perform an action or payment in the Systems. The SMS code is received as an SMS message to the Customer's cell phone number or as a Push notification to the mobile application to which the Bank Card is assigned;
- Identity Document (ID) - National passport of a citizen of the Republic of Uzbekistan;
- ABS - the Bank's automated banking system;
- Authentication - a procedure for verification of the Customer by the Systems in order to determine whether the Customer belongs to the identification parameters presented by the Customer;
- Authorization - granting a certain person rights to perform certain actions, as well as the process of checking (confirming) these rights when attempting to perform these actions;
- Pre-approved credit limit - is the amount that the Bank is ready to provide to the Client as a Credit Line based on a preliminary assessment of the Client's data in accordance with the Bank's internal procedures and the legislation of the Republic of Uzbekistan at the stage of Registration in the MONIX Mobile Application. This is not an obligation of the Bank, but an offer that becomes active after the Client's personal data is confirmed and the Bank gives final approval.
- A credit line - a limit of borrowed funds established by the Bank, within which the Customer may use, repay and receive a credit again within a certain period of time.

- Transaction History - an electronic reflection of all the Customer's actions performed in the Systems using the Accounts. Payment history statement is sufficient evidence and may be used by the Bank and the Customer as information on the Customer's actions in the Systems;
- Compromise - loss of confidence in the fact that the identification parameters during authentication, presented (entered) by the Client;
- Limits - established restrictions on the amount, number or frequency of certain transactions, applied in accordance with internal regulations, legal requirements or contractual terms. Limits may be imposed on payment and transfer transactions, cash withdrawals, credit lines and other financial transactions.
- Disputed Transaction - a transaction in respect of which the Client has declared disagreement, error, or suspicion of fraud.
- Cashback - a refund of a portion of the transaction amount made by the Client using a card, credited in monetary form to the card.
- Base Cashback - a fixed percentage of cashback applied to all transactions participating in the cashback program.
- Increased Cashback - an increased percentage of cashback applied to expense categories selected by the Client in the Application.
- Partner Cashback - additional cashback provided to the Client for purchases made at partner merchants and service providers cooperating with the Bank. The amount and terms of such cashback are determined by the partner and/or the Bank and may exceed the Base and Increased Cashback rates. Cashback is credited only for transactions that meet the program conditions.
- Expense Categories - a list of transaction types (such as supermarkets, transportation, cafés, etc.) approved by the Bank for cashback calculation purposes.
- Cashback Reversal - cancellation of previously credited cashback in the event of a purchase return, transaction cancellation and/or reversal, reversal due to a dispute, or recognition of the transaction as erroneous, fraudulent, or invalid.
- Friend Bonus - a monetary reward credited by the Bank to the Referrer and the Referred Client upon fulfillment of the referral program conditions within the MONIX Application.
- Referring Client - a MONIX user who has shared a personal referral link with other persons for registration in the Application.
- Referred Client (Friend) - a user who followed the referral link, downloaded the Application, and successfully completed registration in accordance with the "Invite a Friend" program conditions.
- Referral Link - a personal link used to invite other users, through which the System tracks registration of referred Clients.
- Bonus Account - a technical account used to record bonus accruals, including referral bonuses and cashback. The Bonus Account is not intended for storing funds and serves solely to reflect bonus amounts available for subsequent transfer to the Client's card. A unified maximum monthly bonus limit established by the Bank applies to the Bonus Account.
- Split Bill - a feature available to the Client that allows dividing a successfully completed transaction amount among other Application users.
- Service Provider - an organization in whose favor the Client makes a payment via the MONIX Application.
- MONIX Tariffs - the amounts of interest rates and commission fees of the Bank for the Services provided, approved by the Bank and effective at the time of the respective transaction (provision of the Service);
- Services - services using Remote Banking Systems, which allow the Customer to perform banking and other operations available for conducting in the Systems;

- Public offer (hereinafter referred to as the Agreement) - a document containing the terms and conditions of the agreement on provision of Remote Banking Services to individuals by the Bank, to be placed in the Systems and on the website monix.uz. Acceptance of the Public offer by the Customer is an agreement to conclude an agreement on provision of Remote banking services in accordance with the procedure set out in the Public offer;
- Acceptance - when using the Service available in the Systems, the Customer accepts the terms and conditions thereof, which are an integral part of the Public Offer;
- Order - an action, recorded in the form of an electronic document, sent by the Client in order to receive Services available in the Systems;
- Electronic document - information presented in electronic form and having the necessary data for making an electronic payment;
- Electronic Payment - non-cash settlements in the Systems upon the Client's Order;
- TouchID/FaceID - a function of Customer identification by means of a fingerprint scanner embedded in the mobile device or recognition of biometric characteristics of the face;
- NPS - national payment system;
- IPS - international payment system;
- Personal Data - information recorded on electronic, paper and (or) other tangible media relating to the Customer or enabling its identification;
- Parties - joint name of the Bank and the Customer.

CHAPTER 2. GENERAL PROVISIONS

- 2.1. Within the framework of this Agreement, the Bank provides the following services to the Customer (all together MONIX Service Package, through the use of the MONIX Mobile Application for iOS and Android):
- Opening and maintenance of the Account opened in the name of the Customer,
 - Issuance of credit and debit Bank cards of Visa international payment system,
 - Settlement of payments and transfers made with a MONIX credit and debit card and/or MONIX mobile application,
 - Opening and servicing of a Credit Line within the framework of issuing a MONIX Credit and Debit Card,
 - Provides information services,

- Provides other services available in the Mobile Application;
on the terms and conditions set forth in this Agreement and the Tariffs.
- 2.2. By accepting this Agreement and in accordance with the provisions of the Law of the Republic of Uzbekistan No. ZRU-547 dated 02.07.2019 "On Personal Data", the Customer grants the Bank the right to store and process, including automated processing, any information related to the Customer's Personal Data, including collection, systematization, storage, modification, amendment, addition, use, provision, distribution, transfer, depersonalization and destruction of the Customer's Personal Data, as well as gives its consent to the transfer of Personal Data to third parties for the purposes of the Bank's activities in the field of personal data collection, systematization, storage, modification, amendment, use, provision, distribution, transfer, depersonalization and destruction
- 2.3. The services are available exclusively when using the MONIX Mobile Application and cannot be provided in branches and other structural subdivisions of the Bank.
- 2.4. The Mobile application is accessed by downloading and installing the Mobile application (Android, iOS) corresponding to the Client's operating system on the Client's mobile device. The Mobile Application is available for download in the Apple Store, Play Market.
- 2.5. By entering into this Agreement, the Client confirms that:
- Received and familiarized with the Public offer of service in JSICB "Ipak Yuli" when providing banking services within the package of services "MONIX", including Tariffs.
 - Owned the registration process and provided complete and unadulterated information.
 - Permits the Bank (or its authorized representatives) to inform the Client (and in case of overdue debt under the Credit Line and any third parties) about the amount of debt, terms and methods of debt repayment and other information.
 - Gives consent to the Bank (or its authorized representatives) for photographing or video recording of the client and client documents while the card is in the hands of the client, including in case of card delivery to the client. At the same time, refusal to be photographed may, but is not necessarily a reason for refusal to issue the card to the Customer.
 - Gives consent to the Bank to verify any information received about the Customer in any way convenient for the Bank
 - Notified that the use of the Mobile Application may involve a risk of unauthorized access to the Accounts, in case he/she fails to comply with the conditions specified in this Agreement and the Security Guidelines.
- The Customer is also notified that in case of violation of the Recommendations, the Bank is not liable for the Customer's financial losses.
- 2.6. The Parties acknowledge that this Agreement applies to the Customer's previously opened Accounts or the Customer's Accounts to be opened under this Agreement in the future during the validity period of the Agreement, unless other terms and conditions are stipulated when opening further Accounts.
- 2.7. The Client shall independently and at its own expense provide technical, software and communication resources necessary for access to the Internet and use of the Mobile application.
- 2.8. The Parties acknowledge that the information processing, protection and transmission systems used by them under this Agreement are sufficient to ensure reliable, efficient and secure operation and protection from unauthorized access, as well as to confirm the authenticity of the Electronic Document.

- 2.9. Remote banking service of the Client via Mobile application shall be provided in accordance with the current legislation of the Republic of Uzbekistan, regulatory acts of the Central Bank of the Republic of Uzbekistan, internal regulatory documents of the Bank, this Public offer.

CHAPTER 3. RIGHTS AND OBLIGATIONS OF THE PARTIES

- 3.1. The Bank undertakes to:
- 3.2. Provide the Services properly in the scope and terms established by this Public offer and the current legislation of the Republic of Uzbekistan;
- 3.3. Accept for execution the Order executed in accordance with the current legislation of the Republic of Uzbekistan and this Agreement. At that, the parties recognize that receipt by the Bank of Orders transmitted through agreed access channels on behalf of the Client in accordance with the procedure set forth in this Agreement is equal to receipt by the Bank of documents on paper signed by the Client, identical in content, executed in accordance with the requirements of the current legislation of the Republic of Uzbekistan, existing in respect of such documents.
- 3.4. To keep bank secrecy on the Client's operations and information about the Client. Information on transactions using the System and information about the Client may be provided by the Bank to third parties in cases stipulated by the legislation of the Republic of Uzbekistan;
- 3.5. To take measures to prevent unauthorized access of third parties to the information on the Customer's Accounts and transactions performed by the Customer in the Systems.
- 3.6. To notify the client about changes in the Agreement, Tariffs and/or Public offer by electronic communication channels (mobile application or SMS or e-mail), as well as by publishing new versions of the Public offer on the website monix.uz.
- 3.7. The Client undertakes to:
- 3.8. Not to carry out operations related to money laundering or operations bearing reputational and financial risks for the Bank.
- 3.9. Not to carry out operations related to business activities under this Agreement.
- 3.10. Timely and fully familiarize with the terms and conditions set forth in the document prior to joining this Public Offer.
- 3.11. Observe the terms and conditions of this Public offer when using the System;
- 3.12. Prior to using the Services, familiarize with the Bank's restrictions on provision of such Services.
- 3.13. Pay the commission fee for rendering the Services (if any) in accordance with the Tariffs;
- 3.14. Do not disclose the Password for entering the Mobile application.
- 3.15. When executing the Order for rendering Services, provide true information requested by the Bank.
- 3.16. Immediately inform the Bank in case of loss of the mobile device, cell phone number, Compromise or suspicion of Compromise of the Customer's data registered in the Systems. At the same time, the Bank shall not be liable for the Customer's losses incurred as a result of occurrence of the aforementioned events.
- 3.17. Regularly, but at least once every 30 days, check the availability of information on changes in the Systems and Mobile Application, Terms, Tariffs on the website monix.uz, official pages of the Bank in social networks or in the Systems;
- 3.18. Immediately notify the Bank of cases of unauthorized access to the Accounts and debiting of funds.

- 3.19. Assume the risks associated with the possibility of Compromise of data transmitted via the Internet or means of communication.
- 3.20. In case the Customer's indebtedness on the Account arises as a result of:
- Technical errors in the operation of third-party equipment or services;
 - Exchange differences on payments or the Bank's commissions for such transactions;
 - Other cases that have occurred through no fault of the Bank,
- The Client undertakes to repay the debt within no more than 30 days of its occurrence.
- 3.21. Carefully study the information displayed on the screen, select actions from the options offered according to your intentions, and carefully check the correctness of the information entered.
- 3.22. Immediately notify the Bank of any changes in his/her contact details, residence address, registration address, changes in the ID, as well as provide the Bank with necessary copies of documents confirming the new data at the first request of the Bank.
- 3.23. To independently take necessary measures to update the phone operating system, version of the Mobile Application, anti-virus software on phones and update anti-virus databases of this software to minimize possible threats of compromise or theft of Mobile Application credentials.
- 3.24. To be liable with all its property and monetary funds for its obligations to the Bank arising in accordance with the Agreement.
- 3.25. When exercising their rights, the Customer shall refrain from actions that may violate the rights of the Bank, including non-property rights.
- 3.26. To provide at the request of the Bank documents, data, information necessary for performance of functions provided for by the current legislation of the Republic of Uzbekistan and the Agreement.
- 3.27. The Bank shall be entitled to:
- 3.28. The Bank shall be entitled to debit the Accounts to compensate the losses caused to the Bank by the Customer as a result of non-compliance with this Agreement, as well as commissions due to the Bank for execution of the Customer's Orders in accordance with the effective Tariffs.
- 3.29. The Bank is entitled to establish contact with the client for various purposes (notification of changes in tariffs, activation of additional services, updating of contact details, amendment of the terms and conditions of the Agreement, informing about the amount of the loan indebtedness, promotions conducted by the Bank, conducting a survey on the quality of service, remote servicing, execution of payment documents, etc., including obtaining the client's consent to the above actions) using any available communication channels (messages in the mobile application, messages in messengers,
- The Bank has the right to establish contact with the customer on an ongoing basis.
- 3.30. The mechanism for obtaining consent from the client using authorization via cell phone and SMS password is as follows:
- The bank generates an SMS password and sends it to the client with the information to be confirmed by it.
 - In case of consent, the Customer transfers the received SMS-password to the Bank by entering it into the corresponding line of the service used.

- If the cell phone number is registered and coincides with the client's phone number, it shall be deemed that the client has accepted the proposed terms and conditions. The Parties recognize the SMS-password coincidence as an electronic signature of the Client.
- 3.31. When performing payment transactions in the Mobile application and remote service systems, performance of actions in the program complexes aimed at successful completion of the payment shall be equated to electronic signing of the Client.
- 3.32. The client's consent may be confirmed by, among other things:
- the customer performs banking transactions, receives banking services, which are accompanied by cash documents;
 - entering the card PIN code, application access passwords, using the client's biometric data (fingerprints, including using TouchID technology, or facial recognition, including using FaceID technology).
- 3.33. To refuse to render Services to the Client on the grounds established by this Public offer and/or the current legislation of the Republic of Uzbekistan, as well as in case it is established that the Client has provided unreliable information necessary for rendering Services;
- 3.34. The Bank is entitled, and the Customer agrees, to process any information related to the Customer's personal and/or contact data with or without the use of automation tools, including collection, systematization, accumulation, storage, clarification, use, distribution (including transfer to the Bank's partners), depersonalization, blocking, destruction of personal data provided to the Bank in connection with conclusion and execution of the agreement, and other actions provided for by the current legislation of the Republic of Uzbekistan.
- The Customer expresses his/her consent to the Bank to provide the information specified in this clause to the bank-issuer of the recipient's plastic card for the purposes of execution of the Agreement, as well as for any other purposes directly or indirectly related to execution of the Agreement;
- 3.35. To unilaterally suspend the use of the System for an indefinite period of time in case of technical reasons or other circumstances preventing the use of the System. In this case, the Bank shall notify the Customers about the failure (malfunction) and the expected terms of its elimination on the official pages of monix.uz, in social networks or in the Systems;
- 3.36. Temporarily, without notice to the Customer, suspend the Remote Bank Service of the Customer if there are reasonable grounds to believe that an attempt of unauthorized access to the Accounts has taken place or is possible;
- 3.37. The Bank may unilaterally amend/additions to this Public offer. At that, the Bank undertakes to notify the Customer thereof by posting information on the website monix.uz, pages in social networks or in the Systems 10 (Ten) calendar days prior to the entry into force of amendments/additions to the terms of the new Public offer.
- 3.38. In case of changes in the Tariffs towards reduction of the commission fee (creation of favorable conditions for the Customer), the Bank is entitled to unilaterally apply such changes not later than the day following the entry into force of changes in the Tariffs and without notifying the Customer;
- 3.39. To write off funds erroneously credited to the Accounts without the Customer's consent.
- 3.40. The Bank may refuse to provide services to the Customer without explaining the reasons, if the transaction violates the established limits on the amount or number of transactions, contains signs of doubtful or illegal actions, carries financial or reputational risks for the Bank, as well as in case of suspicion of violation of the legislation of the Republic of Uzbekistan in the field of combating money laundering and terrorism financing.
- 3.41. For the purpose of monitoring fraudulent/risky banking transactions and/or taking measures for repayment of the Client's debt, the Bank shall have the right during the term of the Agreement to establish geo-positioning of the Client's phone number specified in the Agreement, as well as to use the information on the Client's location received by the Bank on the basis of geo-positioning of the phone number.

- 3.42. The Customer is entitled to:
- 3.43. To familiarize on the website monix.uz, official pages of the Bank in social networks or in the Systems with the current version of the Agreement;
- 3.44. To send a claim to the Bank regarding the quality of rendered Services within 30 (Thirty) calendar days from the date of its rendering;
- 3.45. To receive consultations on the provision of Services, Tariffs and features of the Mobile application in the Customer Care Service by contacting the chat room in the Mobile application or calling the hotline indicated on the back side of the card;
- 3.46. If the Customer does not agree with the additions and/or amendments to the terms and conditions of Remote Banking Services, the Customer may refuse further use of the Services. By continuing to use the Services after changes/additions to this Public Offer come into effect, the Customer confirms his/her consent to such changes/additions.
- 3.47. The Parties undertake to:
- 3.48. Strictly comply with the requirements of the anti-corruption legislation of the Republic of Uzbekistan, the requirements of the Policy on Prevention and Counteraction of Corruption in the Bank and anti-corruption requirements to this Agreement posted at: monix.uz.
- Anti-corruption clause: [via link](#)
- Anti-corruption policy: [via link](#)

CHAPTER 4. PROCEDURE FOR REGISTRATION AND ACCEPTANCE OF THE OFFER

- 4.1. The Client shall register in the Mobile Application and the Systems by downloading the MONIX Mobile Application, registering in the Mobile Application and accepting this Public Offer.
- 4.2. The Agreement shall be deemed concluded (accepted) from the moment the Client completes the registration procedure in the Mobile application. Conclusion of the Agreement means that the Client has fully familiarized and agreed with the terms and conditions of this Agreement, which is confirmed by marking the acceptance of the documents in the process of registration in the Mobile application.
- 4.3. Security and data protection guidelines and other general concepts are posted on the MONIX website monix.uz and in the Mobile App.

CHAPTER 5. PROCEDURE FOR REMOTE SERVICE AND TERMS OF SERVICE PROVISION IN MONIX MOBILE APPLICATION

- 5.1. The Bank renders banking and other Services to the Client using the Mobile application in accordance with the terms and conditions of this Public offer, requirements of the current legislation of the Republic of Uzbekistan, and upon simultaneous fulfillment of the following conditions:
- successful Registration of the Client in the Systems;
 - successful execution of the Client Authorization procedure when entering identification parameters;

- acceptance of this Public Offer, which means that the Client agrees to the terms and conditions published in the Systems and on the website of the MONIX Mobile Application monix.uz;
 - sufficiency of funds in the Accounts for the requested transaction;
 - the Customer's compliance with the limits set by the Bank for certain transactions in accordance with the Tariffs;
 - payment by the Client of the commission fee (if any) for the rendered Services in accordance with the Tariffs;
 - absence of restrictions on transactions on the Accounts in accordance with the procedure established by the legislation;
 - MONIX Mobile Application has the technical capability to provide the Services;
 - other conditions imposed for certain operations;
 - during the term of validity of the Customer's ID in the Bank's Systems.
- 5.2. In terms of funds transfer, the Customer may transfer funds to bank cards in national currency issued by the Bank, as well as other commercial banks of the Republic of Uzbekistan.
- 5.3. The Bank provides the Client with a cashback program that includes Base Cashback and Increased Cashback. Base Cashback is accrued on all transactions participating in the program. Categories for Increased Cashback are updated each calendar month. To receive Increased Cashback, the Client must independently select the categories in the mobile application within the current month. The selected categories apply from the moment of selection until the end of the current month. If the Client does not select any categories, Increased Cashback will not be accrued for that month. In a new month, categories are updated and must be selected again.
- 5.3.1. The cashback rate, categories, and accrual conditions are determined by the Bank and indicated in the Mobile Application and/or Tariffs. Cashback is credited to the Client's Bonus Account and may be withdrawn to the Client's card in accordance with the procedure established by the Bank.
- 5.3.2. The Bank has the right not to accrue cashback in cases of violation of the cashback program terms, detection of fraud, or transaction cancellation.
- 5.3.3. Cashback is accrued only for transactions performed at merchant establishments corresponding to the approved categories (MCC codes) participating in the MONIX cashback program.
- 5.3.4. Transactions that do not correspond to the specified categories (MCC codes) do not participate in cashback accrual, even if performed using a MONIX card.
- 5.3.5. The Bank independently determines the list of MCC codes participating in the cashback program and may change it unilaterally without prior notice to the Client. The list of participating merchants is available in the MONIX Application and/or on the Bank's official website.
- 5.3.6. The Bank is not responsible for incorrect assignment of an MCC code by a merchant or payment system. In such cases, the transaction is not subject to recalculation or cashback accrual. The Client may report an incorrectly assigned MCC category via the "Correct category" function in the transaction feed. The Bank undertakes to make reasonable efforts to correct the MCC based on the priority of client requests.
- 5.3.7. Each month, the Bank offers Clients the option to select Increased Cashback by sending a notification in the application.
- 5.3.8. The Client may choose not to select Increased Cashback, in which case only Base Cashback will be accrued.
- 5.3.9. The Bank may offer Partner Cashback for purchases at certain merchant establishments. In such cases, cashback rates do not accumulate, and the highest applicable cashback rate is applied.
- 5.3.10. The cashback amount is calculated by multiplying the transaction amount eligible for cashback by the Base or Increased Cashback rate and rounding to whole.

- 5.3.11. The Bank may (but is not obliged to) establish a minimum cashback bonus amount required for withdrawal to the card. The minimum amount is indicated in the Application.
- 5.3.12. Accrued cashback is subject to cancellation in the following cases:
- return of purchase, cancellation or reversal of the transaction;
 - erroneous cashback accrual;
 - detection of abuse and/or violation of cashback program terms.
- In such cases, the Bank has the right to cancel cashback corresponding to the cancelled transaction without additional consent from the Client.
- 5.3.13. If cashback has been used by the Client and is subsequently subject to cancellation, the Client is obliged to refund the corresponding amount to the Bank. Such amount is deemed unjustly received and must be returned in accordance with this Public Offer.
- The Client agrees that the Bank may perform non-acceptance debiting of the cancelled cashback amount from the Client's accounts/cards, including any bank account opened with the Bank, within the limits provided by law and this Public Offer.
- Debiting is carried out in the following order:
 - first, from the Client's available own funds;
 - second, from the credit limit.
- If no credit limit is available or the limit is insufficient, debiting is performed only within the Client's own funds. If the credit limit is used, a debt arises in the amount actually utilized.
- 5.4. The Split Bill function is available in the MONIX Application and provides a service for distributing a paid transaction amount among multiple MONIX users. Split Bill is possible only if all of the following conditions are met simultaneously:
- The payment transaction was performed using a MONIX card;
 - The transaction was successfully completed;
 - All participants of the Split Bill are MONIX Clients.
- 5.4.1. Subject to technical availability in the Application, a referral invitation link to become a MONIX Client may be sent to non-MONIX users via available communication channels.
- 5.4.2. If one of the Split Bill participants has already completed their transfer, such operation cannot be cancelled or split again. If transfers have not yet been completed, a new Split Bill may be created after cancelling the previous one.
- 5.4.3. The total amount of all parts into which the transaction is split may not exceed the total amount of the original transaction.
- 5.4.4. The Bank establishes and reserves the right to change the maximum number of participants between whom a Split Bill may be performed.
- 5.4.5. All transfers between the Initiator and the Participants within the Split Bill are considered separate transfer transactions and are subject to accounting and control in accordance with the Tariffs, the Bank's rules, and applicable legislation.
- 5.4.6. The Bank shall not be liable for the correctness of settlements between Clients when distributing the amount, provided that the transaction has been confirmed by the Initiator and the Participants.
- 5.5. MONIX Clients may participate in the "Jiglarlar" referral program, aimed at attracting new users to the Application.

- 5.5.1. The Referring Client may send an unlimited number of referral links to other persons. Each referral link is unique and is intended to track the transition and registration of the Referred Client.
- 5.5.2. A Referred Client is considered successfully registered if all of the following conditions are met:
- the Client followed the referral link from a device that has not previously been used to register other MONIX Clients;
 - the MONIX Application was downloaded from an official source;
 - a one-time password (OTP) was entered;
 - identification was successfully completed;
 - registration was confirmed by the Bank.
- 5.5.3. The Bank accrues a Friend Bonus in the amount and under the conditions determined by the Bank and specified in the Application and/or Tariffs (if applicable). The bonus is credited to both the Referring and the Referred Client upon fulfillment of the following conditions:
- the Referred Client has not previously been a MONIX Client, downloaded the MONIX Application via the Referring Client's referral link, and successfully completed registration;
 - the Referred Client ordered a physical MONIX card and successfully activated it;
 - the Referred Client performed the first successful transaction (payment or card-to-card transfer) using the MONIX card.
- 5.5.4. The bonus is automatically credited to the Bonus Account of the Referring Client after confirmation that the above conditions have been fulfilled by the Referred Client.
- 5.5.5. The terms of the "Jiglarlar" referral program may be changed unilaterally by the Bank. Updated terms are published in the Application and/or on the official website of the Bank.
- 5.5.6. In case of detection of abuse, the Bank has the right to suspend or cancel bonus accrual, revoke previously accrued bonuses, and/or block the Client's account.
- 5.5.7. Bonuses accrued for transactions recognized by the Bank as suspicious or violating the program terms are not payable.
- 5.5.8. If, on the date the right to receive a referral bonus arises, the available remaining monthly bonus limit on the Bonus Account is insufficient to pay the full bonus amount for the current month, accrual of such bonus is deferred to the following month.
- 5.6. Cashback and bonuses accrued under the "Jiglarlar" referral program are credited to the Client's single Bonus Account. A single maximum monthly bonus limit (if applicable) applies to the Bonus Account for bonuses accrued to the Client during a calendar month. Information on the limit amount and the available balance is displayed in the MONIX Mobile Application.
- 5.7. 5.7. The Client may make payments for goods and services available in the MONIX Application, including payments for utilities, mobile communication services, government services, and other services.
- 5.7.1. Payments are executed based on the details provided by the Client or obtained from open sources and/or integrations with service providers.
- 5.7.2. The Client bears sole responsibility for the accuracy of the entered data, including phone number, personal account number, or other required details.
- 5.7.3. The Bank forwards payments to service providers in accordance with the technological rules of payment systems and agreements concluded between the Bank and service providers.

- 5.7.4. Confirmation of a successful payment is the display of the transaction status in the MONIX Application.
- 5.7.5. If the service provider does not confirm receipt of the payment, the refund of funds is carried out in accordance with the service provider's rules.
- 5.7.6. The Bank is not responsible for the timing or procedure of refunds if the payment has been transmitted to the service provider.
- 5.7.7. The Bank shall not be liable for refusal by the service provider to accept a payment or for delays in crediting funds in the following cases:
- the Client provided incorrect details;
 - technical failures occurred on the side of the service provider or payment systems;
 - the Client's account with the service provider is blocked or restricted.
 - Fees for payment transactions are charged in accordance with the Bank's current Tariffs.
- 5.8. The Bank has the right to temporarily suspend payment processing in order to ensure security, prevent fraud, protect the Client's rights, as well as in the event of operational or technical limitations.
- 5.5. The Bank is entitled to set a limit on the maximum amount of funds transfer per one time, per day, per month, which is made by the Customer via the System. The Customer may familiarize himself/herself with the information on the limit amount in the process of funds transfer via the System. At the same time, the Customer guarantees that there are contractual relations between him/her and the recipient of funds, and he/she assumes responsibility for the legality of transactions performed on his/her Account.
- 5.6. The Bank may refuse to provide Services to the Customer unilaterally and without explaining the reasons, including if the parameters of an operation do not comply with the limitations set by the Bank and/or the applicable laws on the amount and number of transactions on the Accounts, if the Bank identifies the Customer's operations that contain signs of doubtful, suspicious, illegal operations or carry reputational and/or financial risks for the Bank, as well as if the Bank suspects that the operation is carried out in violation of the requirements of the laws and regulations of the Republic of Latvia.
- 5.7. The Bank is entitled to charge the Customer a commission fee for rendering Services in accordance with the Tariffs of the "MONIX" service package. The commission amount is included in the total amount of the transaction and is subject to debiting without additional orders of the Customer (by accepting this Public offer the Customer agrees to the collection of commissions for the rendered Services according to the Tariffs of the MONIX service package).
- 5.8. The Bank has the right to temporarily suspend payment processing in order to ensure security, prevent fraud, protect the Client's rights, as well as in the event of operational or technical limitations.
- 5.9. The Bank may refuse to provide Services to the Client unilaterally and without stating reasons, including but not limited to cases where:
- the transaction parameters do not comply with the limits established by the Bank and/or with statutory limits on transaction amounts and frequency for accounts;
 - the Client's transactions contain signs of suspicious, doubtful, or illegal activity or pose reputational and/or financial risks to the Bank;
 - the Bank has suspicions that the transaction is being carried out in violation of the legislation of the Republic of Uzbekistan on combating money laundering and financing of terrorism.
- 5.10. The Bank has the right to charge the Client fees for the provision of Services in accordance with the Tariffs of the "MONIX" service package. The fee amount is included in the total transaction amount and is debited without additional instructions from the Client. By accepting this Public Offer, the Client consents to the charging of fees for the Services provided in accordance with the Tariffs of the "MONIX" service package.
- 5.11. If, at the time of Authorization, the available balance on the Bank Card is insufficient, or there are insufficient funds on other accounts required for the provision of Services and payment of fees, or if the transaction amount does not

comply with established limits, the Bank shall not accept the Instruction for processing and shall not provide the Services. The Bank is not responsible for fees charged by the receiving bank and/or the sending bank.

- 5.12. Money transfer Services are deemed rendered by the Bank when authorization to perform a transaction using the Bank Card has been obtained as a result of Authorization and the Bank has performed the actions necessary to provide the Services.
- 5.13. The Bank shall not be liable in cases where funds are credited to the recipient's bank card or credited based on the recipient's details in violation of the timeframes and other requirements established by the Agreement and the legislation of the Republic of Uzbekistan, due to the fault of the recipient's bank or other parties.
- 5.14. The Bank shall not be liable for errors made by the Client when entering Service parameters or entering incorrect recipient details at the time of submitting an Instruction. In such cases, the Services are deemed to have been properly rendered by the Bank in full compliance with the Agreement, and the Client shall independently (without the Bank's involvement) settle further mutual payments with the individual or legal entity to whose account the funds were credited.
- 5.15. The Client may refuse to receive the Services at any time prior to confirmation of the Service parameters after the Agreement enters into force.
- 5.16. The Client understands and agrees that additional fees may be charged when transferring funds to and from cards of other commercial banks. In such cases, the Services are deemed to have been properly rendered by the Bank in full compliance with the Agreement, and the Client shall independently settle any further relations with the recipient of such fees.

CHAPTER 6. LIABILITY OF THE PARTIES

- 6.1. For non-fulfillment or improper fulfillment of their obligations under this Agreement, the Parties shall be liable in accordance with the Agreement and the current legislation of the Republic of Uzbekistan.
- 6.2. The Parties shall be responsible for ensuring safety and confidentiality of information obtained while working with the Systems.
- 6.3. The Bank shall be responsible for the correctness of crediting, debiting of funds from the Accounts, correctness of calculation of interests and commissions in accordance with the Pricelist.
- 6.4. The Client shall be solely responsible for all operations using the System on his/her behalf (using his/her Login, Password, SMS Code, etc.).
- 6.5. The Parties shall not be liable for non-fulfillment of the terms and conditions of this Agreement if their non-fulfillment is caused by the fault of third parties involved in the process of provision of the Services.

The Bank shall not be liable:

- 6.5.1. In the event that information about the Accounts and/or transactions performed by the Customer becomes known to third parties through the Customer's fault;
- 6.5.2. For making erroneous payment by the Client using the System;
- 6.5.3. In case of impossibility to provide access to the Systems due to circumstances beyond the Bank's control;
- 6.5.4. For untimely or incorrect actions of the Customer in the Systems, if they are caused by entering incorrect data and/or untimely informing the Bank about changes in the Customer's personal data;
- 6.5.5. For the Customer's losses resulting from disclosure of Login, Password, SMS code and other data through no fault of the Bank, regardless of the reasons that caused the occurrence of such event;
- 6.5.6. In case of untimely notification of the Bank by the Customer of Data Compromise and/or use of the System without his/her consent;

- 6.5.7. For the quality and technical condition of communication lines;
- 6.5.8. For delays and failures occurring in mobile operators' networks and Internet providers' services, which may cause delay/non-delivery of SMS messages or delay/ failure in the Internet Systems;
- 6.5.9. For losses incurred due to infection of the Customer's technical means by malicious viruses, malfunctions of the Customer's technical means;
- 6.5.10. For failure to fulfill its obligations under the Agreement due to changes in legislation making it impossible for the Bank to fulfill such obligations;
- 6.5.11. If in the process of using the System the information on the Customer's Account transactions becomes known to third parties through no fault of the Bank.

CHAPTER 7. FORCE MAJEURE

- 7.1. The Parties shall be released from liability for full or partial non-fulfillment of contractual obligations if such non-fulfillment was caused by force majeure circumstances, which include events that the Parties to the respective contracts cannot influence and are not responsible for their occurrence, for example: fire, flood, earthquake, war, etc.
- 7.2. The document issued by the relevant competent authority shall be sufficient proof of the existence and duration of the force majeure.
- 7.3. The Party that fails to fulfill its contractual obligations due to force majeure shall notify within 10 calendar days in writing (in the case of the Bank - by posting relevant information in the Bank's offices, on the Bank's corporate website, the Bank's official pages in social networks or in the Systems) the other Party of the obstacle and its impact on the fulfillment of these obligations.

CHAPTER 8. SETTLEMENT OF DISAGREEMENTS AND DISPUTE RESOLUTION PROCEDURE

- 8.1. In case of disputes between the Parties, the pre-trial dispute resolution procedure is obligatory by sending a claim, which is considered within 15 calendar days. In this case the Parties will try to resolve the dispute on a mutually acceptable basis through peaceful negotiations.
- 8.2. In case of any disagreement on the terms and conditions and fulfillment of the terms and conditions of this agreement, the dispute shall be settled by mutual agreement of the parties. Disputes and disagreements on which the parties fail to reach an agreement shall be settled in a competent court at the location of the Bank or its branch.

CHAPTER 9. VALIDITY PERIOD AND PROCEDURE FOR TERMINATION OF SERVICES

- 9.1. This Contract is concluded by the Parties for an indefinite period of time, which may be terminated in the following cases:
 - By mutual agreement of both Parties;
 - Upon written notice by the Bank to the Customer 30 (thirty) calendar days prior to the proposed termination;
 - In case of the Customer's failure to fulfill/breach the terms and conditions of this Agreement;
 - On the basis of the Customer's written application to close the Accounts with the Bank;
 - When the Bank decides to terminate provision of Remote Banking Services;
 - On the basis of the Customer's written application on refusal to use Remote Banking Services.
- 9.2. Access to the System may be temporarily blocked:
 - If the Bank has information about Compromise of the Customer's data (Login, Password) registered in the Systems;
 - If the Customer violates the terms and conditions of this Agreement;

- Based on the orders of authorized bodies to suspend the Customer's Accounts in accordance with the procedure established by the legislation;
- In accordance with the current legislation of the Republic of Uzbekistan, as well as internal documents of the Bank.

CHAPTER 11. FINAL PROVISIONS

- 11.1 Upon conclusion (acceptance) of this Agreement, all previously concluded agreements between the Parties for provision of remote services using the System shall lose their legal force.
- 11.2 In case the Customer has forgotten/lost his/her login, access to the application is restored through identity confirmation using FaceID and subsequent installation of a new password.
- 11.3 If the Client enters incorrect data three times when entering the Access Password, access to the Systems is blocked. The procedure of unblocking is carried out directly by the Client by confirming his/her identity using FaceID and then setting a new password.
- 11.4 In order to perform the actions provided for in this Offer, as well as in accordance with the provisions of the Law of the Republic of Uzbekistan No. ZRU-547 dated 02.07.2019 "On Personal Data", the Customer grants the Bank the right to store and process, including automated, any information related to the Customer's personal data, including collection, systematization, storage, modification, amendment, addition, use, provision, distribution, transfer, depersonalization and destruction of the Customer's personal data, as well as gives his/her consent to
- 11.5 By concluding (accepting) this Agreement, the Customer confirms that before opening access to the Service, he/she has studied the Agreement, agrees with them and recognizes them as binding for him/her.

CHAPTER 12. SAFETY RECOMMENDATIONS

Dear customer, we have prepared for you a memo on the safety of using the card and mobile application.

We've tried to avoid formal rules like "keep your money under your pillow" or "don't give your card to anyone" and instead offer useful and practical advice.

Mobile application security

1. The first line of defense when your smartphone is lost or stolen is a set device lock. This can be a PIN, a graphic key, or biometric identification. Such a measure will make it more difficult to access your data and allow time for the card to be locked.
2. Do not save your MONIX app login PIN on your phone, for example, in your notes. This may seem obvious, but many people do it. If you are one of them, take this as a reminder.
3. If you change your smartphone to a new one, we will ask you to re-identify yourself using the government's myID service.

Card security

4. Do not give the card to third parties. This advice seems obvious, but let's remind you of it again.
5. If the card is lost or stolen, immediately contact the bank to block it.
6. Do not dictate the code on the back of the card to anyone (even a bank employee). Employees do not ask for it.

7. Card data (CVV-code, expiration date, PIN-code) are required only for making payments. Never give them to third parties, even if they appear to be employees of the bank, state authorities or other reputable structures.
8. When buying online, make sure you trust the site where you enter your card details. For example, www.poluchite1milliondollarov.com is probably a fraudulent site designed to collect your card details.

Social engineering

Social engineering is the most common method of fraud. Pay attention to the following situations:

9. If you receive a call or message on behalf of the bank, but you did not initiate the contact yourself, do not share any confidential information such as codes, passwords or PINs.
10. If you are informed about debiting your card and asked to confirm your card details, make a transfer to a "secure account" or perform any other action, it is a scammer. End the conversation and contact the bank directly.
11. In case of pressure, attempts to accelerate you to hand over card data or make a transfer, stop, analyze the situation and contact the bank yourself.
12. If someone on social media asks for money, make sure it is someone you know and not someone who has hacked into their account. Ask a clarifying question or call the person.
13. Do not trust promises of unjustified benefits (e.g. winning a car, compensation from the government, or participating in surveys for a fee). If you are asked to pay a "small commission" to receive a "win", it is a scam.
14. Be wary of offers of goods at an undervalued price. Scammers may demand full prepayment and not ship the item. They may also direct you to a fake website for payment.

If you have read this far, we thank you for your time. We are confident that these tips will help you keep your finances safe.

PART 2. GENERAL TERMS AND CONDITIONS OF ISSUANCE AND SERVICING OF BANK CARDS WHEN PROVIDING BANKING SERVICES WITHIN THE MONIX SERVICE PACKAGE

CHAPTER 1. BASICS

- 1.1. The Bank shall issue a Bank Card to the Customer on the basis of the Agreement, whereby the Bank shall open all Accounts necessary for servicing the Card.
- 1.2. The Bank has the right to refuse to open the Card (and Account) in accordance with the legislative acts of the Republic of Uzbekistan and internal regulations of the Bank.
- 1.3. The Client agrees that the provision of the Credit Line is at the Bank's discretion, based on the results of a risk assessment after successful Registration in the MONIX Mobile App. The Client retains the right to either accept or decline the Pre-approved Credit Limit.
- 1.4. The Client agrees that the Credit Line is granted at the discretion of the Bank based on the results of the risk assessment.
- 1.5. The Customer authorizes the Bank to change (increase, decrease or withdraw) the credit limit at any time.
- 1.6. The Client undertakes to comply with the Terms and Conditions of issue and maintenance of bank cards when providing banking services within the "MONIX" service package (hereinafter referred to as the Terms and Conditions of issue and maintenance of bank cards) provided herein.
- 1.7. The Client is entitled to hold not more than twenty (20) bank cards (including virtual and co-branded cards) in national currency issued by all banks of the Republic of Uzbekistan.
- 1.8. If the specified limit is exceeded, the Bank may refuse to issue a new bank card to the Client. The Bank establishes a limit on simultaneous possession by the Customer of more than five (5) bank cards (including virtual and co-branded cards) in the national currency within the Bank. If this limit is reached, additional cards are not issued.

CHAPTER 2. PROCEDURE FOR ISSUING AND SERVICING A BANK CARD WITHIN THE MONIX SERVICE PACKAGE

- 2.1. To provide the Services, the Bank issues to the Client a MONIX credit and debit card of the Visa international payment system. By completing the registration procedure in the Mobile application, the Bank and the Client conclude the Agreement on provision of MONIX services. The date of registration in the Mobile application and acceptance of the Public offer is considered the start date of the Agreement.
- 2.2. The procedure of card issuance is determined by the Bank independently at its own discretion. Upon making a decision to issue a Card, the Bank shall issue a Card to the Customer and ensure settlements with the use of such Card. The Bank may charge a commission fee for issuing the Card in accordance with the Pricelist. The Customer instructs the Bank to debit the commission fee in the amount specified in the Pricelist from the Card Account.
- 2.3. The card is handed over to the client
 - 2.3.1. in virtual form available in the Annex, or
 - 2.3.2. delivered by a person authorized by the bank, or

- 2.3.3. shall be transferred to a structural unit of the Bank, or
- 2.3.4. is transmitted in another way that guarantees confirmation of receipt of the card by the client.
- 2.4. The physical Card is transferred to the Client in an inactive state, activation is performed by the Client in the mobile application after Authentication using the Application Login Password. The contactless method of payment with the card is activated automatically after the first transaction confirmed by the PIN code of the card.
- 2.5. For the purpose of further identification of the Customer when using the Card, the Customer shall set a PIN code for the Card in the Application. The Customer may change the PIN code in the future via the Mobile application or ATM.
- 2.6. The use of the Card or its details by a person who is not the Account holder is prohibited.
- 2.7. The Card shall be valid until the end of the last day of the month of the year indicated on the Card. The expiry of the Card does not mean the expiry of the Agreement.
- 2.8. Upon expiration of the card, the card may be reissued at the discretion of the Bank. The client's application for card reissuance in this case is not required.
- 2.9. The Customer may reissue the card ahead of time in case of loss, theft, damage, unauthorized use, change of name or surname. The card can be re-issued via the Mobile application. A fee may be charged for early reissuance based on the Tariffs in effect at the time of ordering.

CHAPTER 3. TRANSACTIONS AND PAYMENTS

- 3.1. Transactions with the use of the payment card and/or its details can be performed with or without authorization. Authorization shall be performed in cases stipulated by the Payment system rules. At that, the amount of transaction at the moment of authorization may differ from the amount of transaction at the moment of processing of the register of transactions by the Bank.
- 3.2. The date of processing of payment card transactions by the Bank may not coincide with the date of their execution by the client. The payment processing deadline is set by the respective payment system.
- 3.3. Transactions made with a payment card shall be deemed confirmed by the Customer and initiated by the Customer himself/herself, if they are made by entering the corresponding PIN code, 3D-Secure code, card details, authentication data (including transactions in the mobile application) and/or SMS code.
- 3.4. The Bank shall receive remuneration for performance of transactions with the use of the payment card and/or its details, as well as other transactions under the agreement, according to the Tariffs.
- 3.5. The Client may repay the debt under the Agreement by transferring funds, replenishing the card via ATM, other self-service devices or in other ways in accordance with the legislation of the Republic of Uzbekistan.
- 3.6. The Client undertakes to reimburse all expenses incurred by the Bank as a result of using the payment card in violation of the terms and conditions of the Agreement or the legislation of the Republic of Uzbekistan.
- 3.7. When initiating a transfer to another MONIX Client, a transfer to an account, the Bank automatically substitutes the necessary details of the beneficiary and sender in the payment order. Information about this is indicated on one or more screens of the Mobile application. By pressing the Transfer (Continue, Pay) button, the Client confirms that all details have been filled in correctly and the Client thus gives a Payment Order to the Bank to execute the transfer.
- 3.8. When transferring to another MONIX client, the sender sees the recipient's account photo, which the recipient of the transfer has uploaded to his account in the mobile application, the recipient will see the sender's photo in the transaction history and/or transaction details.

- 3.9. At the same time, if the recipient of the transfer has a debt to the Bank, the Bank shall be entitled to direct the funds received by the recipient to repay the debt of the recipient's Customer.
- 3.10. Peculiarities of setting currency exchange rates for card transactions:
- 3.10.1. In case of Card transactions (ATM transactions, pos terminal transactions, mobile application transactions, p2p transfer transactions, p2p transfers initiated through third-party services), if the currency of the transaction differs from the currency of the Card account, the Bank shall apply the exchange rate set by the Bank, which is in effect at the time of the transaction. The exchange rate at which the transaction was performed is displayed in the Transaction feed of the mobile application in the details of the transaction.
- 3.10.2. The current exchange rate is displayed to the Client in the Mobile application.
- 3.11. Features of P2P transfers to cards of other banks of the Republic of Uzbekistan:
- 3.11.1. When performing P2P transfers to cards of other banks of the Republic of Uzbekistan, the Bank shall be entitled to set limits on the maximum amount of transfers per month. Limits shall be established on the basis of the requirements of the legislation of the Republic of Uzbekistan, requirements of regulations of the Central Bank of the Republic of Uzbekistan, internal control rules established by authorized departments of the Bank.

CHAPTER 4. GRANTING AND SERVICING OF CREDIT LINE

- 4.1. The Credit Limit, its validity term shall be set according to the terms and conditions specified in this Agreement.
- 4.2. The Credit Limit is calculated and set by the Bank based on internal procedures and communicated to the Customer electronically via a mobile application or other remote service channels.
- 4.3. The Bank reserves the right to revise the limit at its own discretion (including to revoke the credit limit). At the same time, the Customer has granted the Bank the right to apply for the necessary data to CATM and other state services on its behalf in order to verify the Customer's solvency at any time.
- 4.4. Information about the new limit and its effective date shall be communicated to the Customer via a text message or a notification in the mobile application.
- 4.5. The Customer confirms his/her agreement with the new Credit Limit amount by using the Card when paying for goods or services, withdrawing cash or making a transfer after setting the new Credit Limit.
- 4.6. Form of Credit Limit provision: revolving credit line on a credit and debit card. The limit can be used to make purchases on the card, receive cash or make transfers from the card.
- 4.7. The Customer is obliged to perform Card Transactions within the allocated credit limit, taking into account the cost of the Bank's services specified in the Pricelist.
- 4.8. The Bank shall issue a Credit Limit to the Customer for payment of all types of Card Transactions performed by the Customer using the Card or its details, as well as for payment of the Customer's Fees and other payments stipulated by the Agreement.
- 4.9. The Bank shall accrue interest on the amount of the used Credit Limit. Interest shall be accrued for each calendar day of the Credit Limit utilization for the funds actually used at the expense of the Credit on the basis of 365/366 days per year, in accordance with the interest rates specified in the Tariffs. Interest is accrued on all transactions after the expiration of the Grace Period.
- 4.10. Within the framework of this Agreement the Parties have agreed on the following procedure of settlements under the Loan and payment of interest:

- 4.10.1. On the date specified in the terms and conditions of the MONIX Credit and Debit Card (hereinafter - Statement Date), the Bank calculates the total outstanding amount of the Client's Loan, the Minimum Payment and the Minimum Payment Due Date, by which the Minimum Payment must be made, and informs the Client thereof in the Mobile Application and/or by sending a push notification in the Mobile Application and/or by sending an SMS notification to the Client's phone number.
- 4.11. In the absence of own funds on the Card Account, the accrued interest, commissions and penalties are written off at the expense of the credit limit. If the credit limit is overused, the Customer undertakes to pay the resulting overdraft as soon as possible, but not later than the Minimum Payment Due Date. At the same time, the Bank is entitled to prohibit further debit transactions on the card until the violation is eliminated. Upon elimination of the violation, the Bank undertakes to lift the ban on the use of the card not later than the end of the business day following the day of elimination of the violation.
- 4.12. Procedure for calculation of the arrears and Minimum Payment:
- As of the statement date, the Bank calculates the Client's full debt, including the used credit limit, as well as all interest and commissions stipulated by the current tariffs, thus forming the full debt.
- The minimum payment is defined as 5% of the total debt amount (including principal, accrued interest and other obligatory payments), as well as the unpaid part of the overdue amount (if any), as well as amounts exceeding the established credit limit
- 4.13. Interest accrual procedure and credit card grace period:
- If the Customer has repaid in full the Credit Facility indebtedness shown on the previous statement before the next Statement Date, the Bank shall not charge interest on all credit card transactions made during that period.
 - The grace period lasts from 27 to 62 days - from the date of credit utilization to the date of the minimum payment.
 - If the client has not repaid the full amount of the debt by the next Statement Date, the Bank starts to accrue interest at the rate specified in the terms and conditions of the MONIX Credit and Debit Card from the date of the transaction on the card account and continues to accrue interest until the debt is repaid in full.
- 4.14. The Bank shall have the right to restrict suspicious transactions or those subject to prohibitions of state authorities.
- 4.15. The Parties have agreed that the Bank shall be entitled to use any payment received on the Card or the Card Account to repay the Loan Indebtedness until it is repaid in full.
- 4.16. In case of non-payment of the Minimum Loan Payment by the due date, the Bank is entitled to prohibit further debit transactions on the Card until the Customer eliminates the violation of the terms and conditions of the Agreement. In this case, the Customer may be charged a fine and/or penalty for non-payment of the Minimum Payment in accordance with the Bank's Tariffs. The fact of non-payment of the minimum payment is a breach of the terms and conditions of the Agreement on the part of the Customer. Thus, the Customer is considered to be in default of his/her obligations. The Bank shall duly notify KATM and other authorities in accordance with legal requirements.
- 4.17. The Customer authorizes and agrees that the Bank may automatically debit the amount of the Minimum Payment from any Customer's Card and/or any Customer's account until the Minimum Payment is repaid in full. If the currency of the Customer's account does not correspond to the Loan currency, the Customer authorizes the Bank to perform automatic conversion to the Loan currency at the current exchange rate set by the Bank as of the date of such transaction.
- 4.18. When performing a profitable transaction (e.g. charging interest on the Customer's own funds balance on the Card Account, payment of interest on the Deposit, etc.), the Bank shall direct the amount of such transaction to the repayment of the debt under the Agreement or account for it as an overpayment.

- 4.19. If the Client has a debt on payment of more than one Minimum Payment (i.e. there is an unpaid part of the past/previous Minimum Payments), repayment of his/her monetary obligations under such Minimum Payments is carried out in the order of their occurrence. Repayment starts with the earliest debt (by the date of its occurrence) and continues until the current Minimum Payment.
- 4.20. The procedure for repayment of overdue debt shall be as follows:
- Accrued interest on overdue minimum payment arrears (if any);
 - Accrued interest on the utilized amount of the line of credit;
 - Minimum Payment Amount.
- 4.21. In case of transferring/transferring funds for repayment of any monetary liabilities of the Customer under the Agreement in violation of the specified order, the Bank shall be entitled to independently redistribute the received funds to repay such liabilities in accordance with the established order by making appropriate accounting entries.
- 4.22. If the Client fails to make the minimum payment by the due date, the Bank may charge the Client increased interest in accordance with the effective Tariffs on the date of charging. At the same time, the Parties agree that the increase of the interest rate due to delay is not considered a unilateral change of the terms and conditions of the Agreement or the interest rate, and therefore does not require any amendments to the Agreement. After repayment of the debt, the interest rate becomes the base rate again, according to the terms and conditions of the MONIX Credit and Debit Card.
- 4.23. In case of violation of the Minimum Payment due date for more than 90 days, the entire loan debt is considered overdue (material breach of the Client's obligations) and is charged to the Client for full repayment.
- 4.24. If the Customer admits overdue debt on the Card for more than 90 days, the Bank shall have the right to suspend Card transactions (block the Card) and/or recognize the Card as invalid, as well as to issue a demand to the Customer for full early repayment of the debt. After full repayment of the debt, the Bank shall be entitled to close the Customer's Card and unilaterally terminate the Agreement.
- 4.25. The Bank is entitled to demand early fulfillment of debt obligations in full or in part determined by the Bank in case of the Customer's failure to fulfill obligations under the Agreement. The Customer must fulfill the Bank's request within 7 (seven) calendar days after receiving the Bank's notification/request to fulfill the Customer's main obligation (all monetary obligations) within a new term (unless otherwise provided by the Agreement).
- 4.26. The Bank sends the Notice/Request to the Customer via the mobile application.
- 4.27. The Parties have agreed that the Bank's obligations under this Agreement and its Appendices in respect of the unused credit or credit limit of the Customer are not unconditional and do not entail risks. The Bank has the right to refuse to grant a loan or set a credit limit without explaining the reasons.
- 4.28. The credit line validity term is specified in the MONIX Credit and Debit Card terms and conditions.
- 4.29. The Parties have agreed that the credit limit utilization term is automatically extended for a new limit validity term in accordance with the terms and conditions of the Agreement effective at the time of extension and in the amount of the previous credit limit (effective on the last calendar day of the current limit term). The extension starts from the first calendar day following the date of expiry of the previous limit validity term. The Customer has the right to obtain a new card (if necessary) from the Bank.
- 4.30. If as a result of transfer (communication) of PIN, access codes or authentication data by the Customer to third parties unauthorized transactions with his/her card have been performed, which resulted in a debt, the Customer undertakes to repay such debt within 3 months (unless a longer term is granted on the basis of a decision of the relevant body of the Bank on an individual basis).

4.31. Each type of loyalty listed in the previous clause of the Agreement can be applied to the Client only once.

CHAPTER 5. RIGHTS AND OBLIGATIONS OF THE PARTIES

5.1. The Customer has the right to:

- 5.1.1. To independently dispose of funds on their accounts, observing the requirements of the current legislation of the Republic of Uzbekistan and the Agreement.
- 5.1.2. Receive information about the transactions performed with the Payment Card via Mobile application after the Bank has carried out the procedure of identification and authentication of the Client.
- 5.1.3. To submit a respective application to the Bank for setting, decreasing, increasing or canceling the credit limit using the mobile application.
- 5.1.4. To repay the loan and/or its debt ahead of schedule and without restrictions.
- 5.1.5. To challenge any transactions indicated in the account statement not later than 90 calendar days from the date of the transaction by submitting an application (notification) in the mobile application or by contacting the Customer Care Service.
- 5.1.6. In case of failure to submit a claim to the Bank on the transactions specified in the statement within the established term, such transactions are considered confirmed and agreed by the Customer, and there are no grounds for their further contestation.
- 5.1.7. To notify the Bank of all identified inaccuracies or errors in the Customer's current account statements and other documents or of refusal to recognize (not to confirm) the Customer's account balance not later than the next day after receipt thereof.
- 5.1.8. The Customer is entitled to participate in special programs and/or promotions conducted by the Bank, which provide for receiving remuneration from the Bank, including in monetary form.

5.2. The Client is obliged to:

- 5.2.1. To repay the debt and pay for the Bank's services in full in accordance with the Agreement, including cases of making claims on the performed operations until the final decision on such claims is made.
- 5.2.2. To control compliance with the established Credit Limit.
- 5.2.3. To control all transactions performed on Payment Cards, which are displayed in the mobile application.
- 5.2.4. In case of compromise and/or use of the Payment Card or its details, mobile application, subscriber number or device without the Customer's consent, the Customer shall notify the Bank immediately upon discovery of such facts.
- 5.2.5. To provide, upon the Bank's first request, information and documents (copies) necessary for investigation of disputable or doubtful transactions on the Customer's accounts.
- 5.2.6. If the Bank's investigation reveals that:
 - the Client or persons related to the Client have performed doubtful (including fraudulent) operations on crediting funds to the Client's current account, as a result of which the International Payment System has charged the amount of the doubtful (fraudulent) operation, and/or
 - the issuer has reported the transaction to the International Payment System as fraudulent, and/or
 - a request was submitted to the Bank through the International Payment System (non-financial transaction) and the above cases resulted in financial expenses/losses of the Bank related to:

- the amount of the transaction,
- by challenging a client transaction,
- payment by the Bank of commissions, such as Dispute administrative fee, hosted handling fee,

then the Customer orders the Bank to cover such expenses/losses by means of acceptance-free (contractual) debiting by the Bank from the Customer's current account of the transaction amount and the amount of incurred financial expenses/losses in accordance with the effective Tariffs.

5.2.7. Not to make transactions related to violation of the legislation of the Republic of Uzbekistan or other countries.

5.2.8. Not to give the payment card and/or cell phone number and/or mobile device used for the mobile application for use to third parties.

5.2.9. Keep the PIN code, access codes, authentication data secret and under no circumstances disclose them to third parties. If the Customer receives information about unauthorized transactions with his/her card or in case of suspicion of fraud, the Customer shall notify the Bank's Customer Care Service as soon as possible.

5.2.10. The Customer shall be obliged to repay the debt (including overdue debt, if any) under the Agreement in full in accordance with the procedure and within the terms stipulated by the Agreement and Appendices to the Agreement.

5.3. The Bank shall be entitled to:

5.3.1. To refuse to issue, activate, reissue or unblock the payment card, as well as to grant/restore the Credit limit to the Client at its own discretion and without specifying the reasons.

5.3.2. To change the Credit Limit amount in any direction at any time without prior notice to the Client.

5.3.3. Refuse to perform a transaction exceeding the Credit Limit.

5.3.4. To consider the Client's claims on disputing account transactions within 60 (sixty) days from the moment of receipt of the Client's application (notification) and necessary documents for transactions made in the territory of the Republic of Uzbekistan, and 60 (sixty) days - for transactions made outside the territory of the Republic of Uzbekistan.

5.3.5. Amounts on transactions disputed by the Customer shall be returned to the Customer's current account after full settlement of the issue with the opposite party - the bank, which submitted the transaction for payment in accordance with the terms and conditions of the International Payment Systems.

5.3.6. If the transaction currency differs from the account currency, the amount to be refunded shall be calculated at the foreign currency purchase/sale rate on the date of refund.

5.3.7. If the dispute is resolved not in favor of the Customer, the Customer undertakes to return to the Bank the pre-credited funds and to pay the fee for the claim review support in accordance with the Tariffs (if any).

5.3.8. If the disputed transaction is canceled as a result of arbitration and conciliation procedures, the Bank shall credit funds to the Customer's current account in the amount of the canceled transaction.

5.3.9. The Bank shall have the right to refuse to consider the claim if it is submitted:

- after the expiration of the time limit set forth in this Agreement for disputing the operation performed;
- in respect of the commission fee (monthly payment, penalty) accrued by the Bank after expiration of 30 days from the date of its accrual (debiting);
- in respect of transactions categorized by the Bank as doubtful
- in respect of transactions of the same category, if their number exceeds 10 transactions.

- 5.3.10. The Bank has the right to block the Payment Card, order its withdrawal and take all necessary measures for this purpose:
- in case of non-fulfillment or improper fulfillment by the Client of the obligations stipulated by the Agreement;
 - in case of suspected unauthorized use of the payment card;
 - if the Bank has doubts regarding the Client's use of the payment card for his/her own needs (the Bank's doubts may be related, inter alia, to the Client's likely transfer of the payment card/its details/access to the mobile application to third parties);
 - when a significant amount of income transactions is credited to the Customer's account via payment card;
 - upon receipt of a notice on the fact that the Client has lost the payment card and/or PIN-code and/or cell phone, or due to the fact that the PIN-code and/or details of the payment card and/or access codes and/or authentication data have become known to third parties;
 - in the presence of circumstances indicating illegal use of the card and/or its details;
 - at significant increase of the risk of the Client's inability to fulfill his obligations to pay the loan and interest thereon;
 - in other cases stipulated by the Contract and/or legislation.
- 5.3.11. The Bank shall notify the Client of the fact of blocking the payment card by sending a relevant notification in the Mobile application, indicating the actions to be performed by the Client to unblock the card.
- Unblocking of the card in case the Customer provides the required information/data is performed after the Customer provides the relevant information/data.
- 5.3.12. The Bank is entitled to refuse the Customer to perform a transaction with the use of a payment card, if:
- the Bank has not received a document necessary for the transaction execution, executed in accordance with legal requirements; and/or
 - the operation contradicts the requirements of the law and/or the Contract;
 - The Client has failed to fulfill the obligations stipulated in the Agreement; and/or
 - the services/operations requested by the Customer are not provided for in the Bank's Tariffs or the Bank lacks technical capabilities to provide/perform them.
- 5.3.13. The Bank reserves the right to determine the terms and conditions of application of the Grace Period.
- 5.3.14. The Bank shall be entitled on behalf of the Customer, without the need to obtain an additional application from the Customer, to carry out the procedure of disputing transactions performed both in the territory of the Republic of Uzbekistan and abroad, which were improperly performed through the fault of third parties.
- 5.3.15. If within 90 (ninety) calendar days from the date of the disputed transaction the Customer fails to submit to the Bank a separate application/notification on the intention to dispute such transaction and/or receive compensation for it, the Customer agrees that the compensation received by the Bank shall be fully credited to the Bank as a fee for the services rendered to the Customer for representation in the transaction dispute procedure.
- 5.3.16. The Bank has the right to reject a transaction using a payment card, if the recipient or the transfer initiation service is included by the Bank in the list of risky ones.
- 5.3.17. For the Bank's representation of the Customer's interests before the International Payment System on an incoming dispute initiated by the issuer of the payer's card, as a result of which the disputed transaction is canceled, the

Customer shall pay to the Bank a fee for providing objections and explanations on the payment card transaction in the amount specified in the Tariffs (if any).

- 5.3.18. The Client instructs the Bank to block on the day of receipt of an incoming dispute the amount of funds on the Client's current account in sums corresponding to the amount of commission according to the Tariffs (if any), at the foreign currency exchange rate specified in the Mobile application and effective on the date of blocking the funds.
- 5.3.19. The Customer instructs the Bank to make a debit transfer of funds in the amount of the fee from the respective current account in case the disputed transaction is canceled based on the results of the review of the incoming dispute.
- 5.3.20. In case the disputed transaction is not canceled after the review of the incoming dispute, the Bank shall immediately unblock the respective amount of funds on the current account.
- 5.3.21. The Bank shall apply Limits (restrictions) on outgoing and incoming transactions in accordance with the requirements of the legislation of the Republic of Uzbekistan and internal regulatory documents of the Bank:
- 5.4. The Bank undertakes to:
 - 5.4.1. To inform the Client about each transaction under the Agreement using the payment card by sending a corresponding notification to the Client in the Mobile application.
 - 5.4.2. At the request of the Client (Holder) to block the Payment Card and/or Mobile Application in case of loss of the Payment Card and/or PIN-code and/or cell phone, or if the PIN-code and/or details of the Payment Card and/or access codes and/or authentication data became known to third parties.
 - 5.4.3. To direct the funds received on the account for debt repayment not later than the working day following the day of receipt of funds.

CHAPTER 6. ACCRUAL OF INTEREST ON THE BALANCE OF OWN FUNDS ON THE CARD

- 6.1. The MONIX service package provides for accrual of interest on the balance of own funds on the card.
- 6.2. Interest is accrued on the minimum balance of own funds per day (under the conditions specified in the Tariffs of JSICB "Ipak Yuli" when providing services within the "MONIX" service package) Interest is paid on the Statement Date.
- 6.3. When accruing and paying interest on the balance of own funds, the Bank, performing the functions of a tax agent, shall withhold taxes and mandatory payments (if any) and transfer them to the budget in the amount and in accordance with the procedure determined by the current legislation of the Republic of Uzbekistan.
- 6.4. In case the Bank reveals the fact that the Client uses the payment card for the purpose of illegal, including fraudulent, actions, the Bank is entitled to unilaterally apply zero interest rate on the balance of own funds.
- 6.5. If the Bank has information about the Customer's death confirmed by a copy of the Customer's death certificate, the Parties have agreed that the Bank shall stop accruing interest on the Customer's account balance.
- 6.6. If there is a debt on the use of the credit limit on the MONIX card, interest is not accrued on the equity balance.

CHAPTER 7. TERMS AND CONDITIONS OF MONIX CREDIT AND DEBIT CARD

MONIX credit and debit card		
1	Type of card	Basic
2	Card form	1. Primary Virtual Card 2. Physical Card
3	Loan type	Revolving credit facility
4	Account operation model	Credit and debit
5	Determining the amount of the product limit	The limit is determined for each Cardholder in accordance with the Bank's current risk strategy
6	Account currency	Sum
7	Payment system	Visa
8	Credit line	1. Maximum loan amount: 50,000,000 UZS 2. Grace period: up to 62 days 3. Minimum payment: 5% of the used amount ¹ 4. Interest rate: 41% 5. Interest rate on overdue debt: 41% per annum 6. Loan term: 60 months 7. Card term: 60 months
9	Accrual of interest on equity balance	9% p.a. ²
10	End of billing period	16th of each month
11	Date of payment	until 22:00 , on the 15th day of the month following the billing month
12	More info	<u>Disclosure of the Full Cost of Credit Calculation</u> <u>Tariffs</u>

¹ See details in [Part 2, paragraph 4.12.](#)

² provided that the balance on the card exceeds UZS 100,000 at the end of the banking day

CHAPTER 8. MONIX TARIFFS

Tariffs of JSICB "Ipak Yuli" for services provided within the "MONIX" service package		
Effective from: 19.12.2025		Valid until: present
1.	Issuance and servicing of the MONIX credit card	
1.1	Virtual card issuance	Free of charge
1.2	Physical card issuance	Free of charge
1.3	Early card reissuance	Free of charge
1.4	Card reissuance upon expiration	Free of charge
1.5	Card servicing	Free of charge
1.6	Minimum card deposit	Free of charge
2.	Terms and Conditions of the MONIX Credit Card	
2.1	interest rate on credit limit ³	41%
2.2	interest rate on overdue debt	41%
2.3	accrual of interest on the balance of own funds on the card ⁴	9% per annum
2.4	Base Cashback	0%
2.5	Increased Cashback ⁵	up to 30%
3.	Replenishment of the MONIX credit card from the cards of other banks of the Republic of Uzbekistan	
3.1	from HUMO and UZCARD cards of Ipak Yuli Bank	0%
3.2	from HUMO and UZCARD cards of other banks ⁶	0%
3.3	at HUMO and UZCARD ATMs of Ipak Yuli Bank	0%
3.4	at HUMO and UZCARD ATMs of other banks ⁶	0%
4.	Transfers from MONIX credit card to bank cards of the Republic of Uzbekistan	
4.1	using own funds to MONIX, HUMO, UZCARD cards	0%
4.2	using credit funds to MONIX, HUMO, UZCARD cards	3,5%
5.	Cash withdrawal from the MONIX Card at ATMs and bank branches within the territory of the Republic of Uzbekistan and abroad	
5.1	using own funds at ATMs and bank branches of Ipak Yuli Bank	0,5%
5.2	using own funds at ATMs and bank branches of other banks ⁶	0,5%
5.3	using credit funds at ATMs and bank branches of any banks within the Republic of Uzbekistan and abroad ²	3,5%
6.	Services and Loyalty Program in the MONIX Application	
6.1	utility payments	0%
6.2	mobile service payments	0%
6.3	"Jigarlar" Referral Program	20 000 UZS

³ The interest rate applies after the grace period ends. The grace period covers all card transactions if the debt is fully repaid on time ([Part 2, clause 4.13](#)).

⁴ If the card balance exceeds 100,000 sums at the end of the banking day. Interest is accrued daily and paid out once a month on the statement date

⁵ Increased Cashback applies to expense categories specified in the cashback program available in the Application

⁶ plus fees charged by other banks

CHAPTER 9. TOTAL COST OF CREDIT ON MONIX CREDIT AND DEBIT CARD

Calculation table of the total loan amount and the real annual interest rate for the credit card agreement. Let's say you made a purchase of 1,000,000 soums on March 16, 2025, and repay the debt evenly throughout the loan term. Thus, the TCC for payments over 5 years will be 45.2%.

#	Loan date/Payment date	Number of days in the estimated period	Payment amount for the billing period	Loan balance under the contract	Interest on the use of credit	Real annual interest rate on a credit	Total cost of credit
1	16-05-2025			1 000 000,00	0,00	X	X
2	16-07-2025	61	50 000,00	950 000,00	66 835,62	X	X
3	16-08-2025	31	49 995,82	949 920,62	33 080,82	X	X
4	16-09-2025	31	49 149,93	933 848,74	33 078,06	X	X
5	16-10-2025	30	48 265,91	917 052,26	31 469,42	X	X
6	16-11-2025	31	47 449,29	901 536,49	31 933,52	X	X
7	16-12-2025	30	46 595,85	885 321,18	30 380,54	X	X
8	16-01-2026	31	45 807,49	870 342,27	30 828,58	X	X
9	16-02-2026	31	45 032,46	855 616,80	30 306,99	X	X
10	16-03-2026	28	44 126,39	838 401,32	26 910,91	X	X
11	16-04-2026	31	43 379,80	824 216,26	29 194,74	X	X
12	16-05-2026	30	42 599,56	809 391,65	27 774,96	X	X
13	16-06-2026	31	41 878,81	795 697,41	28 184,57	X	X
14	16-07-2026	30	41 125,57	781 385,76	26 813,91	X	X
15	16-08-2026	31	40 429,76	768 165,35	27 209,35	X	X
16	16-09-2026	31	39 745,72	755 168,63	26 748,99	X	X
17	16-10-2026	30	39 030,84	741 585,94	25 448,15	X	X
18	16-11-2026	31	38 370,47	729 038,91	25 823,44	X	X
19	16-12-2026	30	37 680,33	715 926,20	24 567,61	X	X
20	16-01-2027	31	37 042,81	703 813,32	24 929,92	X	X
21	16-02-2027	31	36 416,07	691 905,37	24 508,13	X	X
22	16-03-2027	28	35 683,36	677 983,86	21 761,85	X	X
23	16-04-2027	31	35 079,63	666 512,93	23 608,70	X	X
24	16-05-2027	30	34 448,68	654 524,83	22 460,57	X	X
25	16-06-2027	31	33 865,83	643 450,80	22 791,81	X	X
26	16-07-2027	30	33 256,71	631 877,50	21 683,41	X	X
27	16-08-2027	31	32 694,03	621 186,66	22 003,19	X	X
28	16-09-2027	31	32 140,88	610 676,69	21 630,91	X	X
29	16-10-2027	30	31 562,78	599 692,87	20 578,97	X	X
30	16-11-2027	31	31 028,77	589 546,56	20 882,46	X	X
31	16-12-2027	30	30 470,67	578 942,80	19 866,91	X	X
32	16-01-2028	31	29 955,13	569 147,56	20 159,90	X	X
33	16-02-2028	31	29 448,32	559 518,06	19 818,81	X	X
34	16-03-2028	29	28 887,23	548 857,32	18 226,49	X	X
35	16-04-2028	31	28 398,48	539 571,11	19 112,26	X	X
36	16-05-2028	30	27 887,70	529 866,22	18 182,81	X	X
37	16-06-2028	31	27 415,86	520 901,32	18 450,96	X	X
38	16-07-2028	30	26 922,75	511 532,23	17 553,66	X	X
39	16-08-2028	31	26 467,24	502 877,52	17 812,53	X	X
40	16-09-2028	31	26 019,43	494 369,25	17 511,16	X	X
41	16-10-2028	30	25 551,44	485 477,37	16 659,57	X	X
42	16-11-2028	31	25 119,13	477 263,50	16 905,25	X	X

43	16-12-2028	30	24 667,33	468 679,29	16 083,13	X	X
44	16-01-2029	31	24 249,98	460 749,62	16 320,31	X	X
45	16-02-2029	31	23 839,69	452 954,12	16 044,19	X	X
46	16-03-2029	28	23 360,02	443 840,43	14 246,34	X	X
47	16-04-2029	31	22 964,79	436 331,02	15 455,38	X	X
48	16-05-2029	30	22 551,74	428 483,04	14 703,76	X	X
49	16-06-2029	31	22 170,18	421 233,46	14 920,60	X	X
50	16-07-2029	30	21 771,42	413 657,02	14 194,99	X	X
51	16-08-2029	31	21 403,07	406 658,29	14 404,33	X	X
52	16-09-2029	31	21 040,95	399 777,96	14 160,62	X	X
53	16-10-2029	30	20 662,50	392 587,44	13 471,97	X	X
54	16-11-2029	31	20 312,90	385 945,18	13 670,65	X	X
55	16-12-2029	30	19 947,55	379 003,45	13 005,82	X	X
56	16-01-2030	31	19 610,05	372 591,03	13 197,63	X	X
57	16-02-2030	31	19 278,27	366 287,09	12 974,33	X	X
58	16-03-2030	28	18 890,38	358 917,19	11 520,48	X	X
59	16-04-2030	31	18 570,77	352 844,61	12 498,19	X	X
60	16-05-2030	30	364 734,99	0,00	11 890,38	X	X
Total:			2 226 453,50	1 000 000,00	1 276 453,50	45,2%	2 226 453,50

Warning: The presented calculations of the real annual interest rate and the approximate total cost of the loan for the consumer are representative and are based on the loan terms chosen by the consumer, set out above, and on the assumption that the Agreement remains valid for the agreed period, and the Bank and the consumer will fulfill their obligations under the terms and within the timeframes specified in the agreement. The real annual interest rate is calculated based on the assumption that the interest rate and other payments for the Bank's services will remain unchanged and will be applied throughout the term of the Agreement.

PART 3. USER AGREEMENT ON THE USE OF MONIX.UZ WEBSITE

This Agreement regulates the use of monix.uz website (hereinafter - the Site) and establishes the terms of interaction between the User and the Bank.

1. Key terms

1.1 User - a natural person who uses the Site to obtain information or services.

1.2 MONIX Website - Bank's official Internet resource available at monix.uz, including all its pages, sections and functions.

1.3 Cookies and personalization technologies - text files and other technologies used to collect data about the User in order to improve the functionality of the Site, analyze user activity and provide personalized content and advertising.

2. Conditions of use

2.1 The User undertakes to:

- Comply with the requirements of this agreement.
- Use the Site for lawful purposes only.
- Do not take actions that may disrupt the normal operation of the Site.

2.2 The User is prohibited:

- Make changes to the content of the site or attempt to access protected areas.
- Use the Site for activities that violate the law or the rights of third parties.
- Copy, distribute or use materials of the Website without prior written consent of the Bank.

2.3 Access to the Site is provided throughout the world. The period of use is unlimited if the User complies with the terms of the agreement.

2.4 The Bank reserves the right to temporarily suspend access to the Website for technical works or updating the functionality.

3. Personal data and personalization technologies

3.1 Processing of personal data

3.1.1 The User agrees to the processing of his/her personal data in accordance with the legislation of the Republic of Uzbekistan.

3.1.2 The data processed may include:

- Contact information (phone, e-mail);
- Information about the device and the service provider's network (model, specifications, network, IP address, etc.);
- Device geolocation
- Personal Data provided when using the Site.

3.1.3 Purposes of personal data processing:

- Ensuring the operation of the Site;
- Service Provision;
- Informing the User about new products and promotions of the Bank.

3.2 Use of cookies and other personalization technologies

3.2.1 The Site uses cookies and other technologies to:

- Memorizing User's preferences;
- User Experience Improvements;
- Providing personalized content and advertising;
- Analysis of the User's behavior and activity on the Site.

3.2.2 The User may customize the settings for the use of cookies in their browser, including disabling them. However, disabling cookies may limit the functionality of the Site.

3.2.3 The Bank guarantees that the data collected with the use of cookies and other technologies are used exclusively for the above-mentioned purposes and are not transferred to third parties without the User's consent, except in cases provided for by law.

3.3 The Bank undertakes to take all measures to protect personal data and information collected through cookie technologies.

4. Responsibilities of the parties

4.1 The Site is provided on an "as is" basis. The Bank does not guarantee:

- Complete site continuity;
- Full compliance of the Site with the User's expectations.

4.2 The Bank shall not be liable for:

- Losses resulting from the use of the Site;
- Errors or failures due to reasons beyond the Bank's control.

4.3 The User is responsible for ensuring the confidentiality of his/her information when using the Site.

4.4 In case of breach of the terms and conditions of the agreement, the Bank shall be entitled to:

- Restrict or block access to the Site;
- Terminate the provision of services to the User.

5. Changes and finalization of use

5.1 The Bank reserves the right to amend this Agreement. The updated terms and conditions shall be published on the Website.

5.2 The use of the Site after the changes are made means that the User agrees with the new version of the agreement.

5.3 The User is obliged to stop using the Site if he/she does not agree with the changed terms and conditions.

6. Final provisions

6.1 All disputes and disagreements arising under the agreement shall be resolved in accordance with the laws of the Republic of Uzbekistan.

6.2 This Agreement shall remain in force until the User ceases to use the Site.

6.3 The Bank reserves the right to restrict access to the Website or terminate its operation at any time.

6.4 The Website, including its design, functionality and content, is the intellectual property of the Bank. Any use of the site materials without the Bank's permission is prohibited.

6.5 The Bank's requisites and contact information are specified on the official website monix.uz, as well as ipakyulibank.uz

Attention!
Beta version of the MONIX application

Dear user! Thank you for deciding to participate in testing the beta version of the MONIX mobile application developed by AIKB Ipak Yuli (hereinafter referred to as the Bank).

This is a preliminary version of the application designed to collect feedback and improve functionality. By installing and using the application, you agree to the following terms and conditions.

Important warnings

Risks of the beta version	The application is currently undergoing active development, so there may be some inaccuracies or temporary glitches in its operation. The bank is doing everything possible to ensure stable operation and data security, but cannot completely rule out the possibility of technical errors or brief interruptions.
No guarantees	The beta version of the application is provided for preliminary review and may contain some bugs. We strive to make it as user-friendly as possible, but at this stage we cannot guarantee that it will fully meet your expectations or that all features will work stably.
Data processing	Data processing By using the application, you consent to the processing of your personal and financial data in accordance with the Bank's Privacy Policy (available at ipakyulibank.uz). Data processing is carried out solely to ensure the operation of the application, improve service quality, and test new features. In certain cases, data may be transferred to the Bank's partners involved in improving the application, in compliance with confidentiality requirements.
Responsibility	As this is a beta version, unexpected errors or malfunctions may occur. Please note that you use the application at your own risk, and the Bank cannot guarantee the complete absence of technical risks or possible financial losses.
Updates and feedback	Your feedback will help us improve the app. You can report issues using the built-in feedback form or by contacting us at: 1366; +998787774912 or monix_support@monix.uz
Changes	Terms of use are subject to change. By continuing to use the app, you agree to the updates.

If you do not agree to these terms, please do not install or use the application. Installation of the beta version is voluntary and can be terminated at any time by uninstalling the application.