Key Terms and Conditions of the InFinBlack Credit Card

INFORMATION SHEET *

Commercial bank name, official website and telephone numbers		JSC InFinBANK, www.infinbank.com, 1214
Section 1. Key Terms and Conditions of the Credit Card		
1.	Credit card name	InFinBlack
2.	Payment system in which the card is issued (VISA, MasterCard, Humo, etc.)	VISA
3.	Credit limit (minimum and maximum amount)	from UZS 500,000 — up to UZS 100,000,000
4.	Interest rate (per annum)	Based on the customer's credit score
	a) for purchases (and equivalent transactions)	from 25.55% to 54.75%
	b) for transfers (and equivalent transactions)	from 25.55% to 54.75%
	c) for cash withdrawals from the credit card limit (and equivalent transactions)	from 25.55% to 54.75%
	d) for other transactions (not specified above)	from 25.55% to 54.75%
5.	Annual percentage rate of charge for the credit card (APR)	from 25.55% to 54.75%
6.	Interest-free period (grace period)	up to 50 days
7.	Transactions covered by the interest-free period	It applies to payments made at merchants and service providers. If the funds used during a month are repaid in full by the 20th day of the following month, no interest is charged on such payments. Interest is charged on transactions not covered by the interest-free period.
8.	Transactions not covered by the interest-free period	a) Cash withdrawals from the credit card limit (and equivalent transactions); b) Through the InFinBank mobile application: - card-to-card money transfers; - foreign exchange transactions; - top-ups of an electronic wallet or deposit account; - repayment of other loans; - payments using bank details; - transfers through Visa Direct; c) payments through bank terminals, including any transactions with MCC codes 6010, 6011, 6012 and 6051.
9.	Monthly minimum payment	The minimum payment is 5% of the outstanding principal as of the last day of the month plus interest accrued by the bank for the actual period.
10.	Interim card debt repayment date or the procedure for determining it	The minimum payment calculated and billed at the beginning of each month may be paid between the 1st and the 20th day of that month.
11.	Statement date for completed transactions or the procedure for determining it	In the InFinBank mobile application, by selecting the credit card statement option.

12.	Fines and penalties for failure to comply with the agreement or late payments	0.25% per day of the overdue debt, but no more than 50% of the principal amount.
13.	Credit card collateral (if applicable)	Insurance policy. Insurance is arranged by the bank.
14.	Credit card application methods and processing time	Through the InFinBank mobile application or by visiting the bank — within 5 minutes.
15.	Methods and timeframe for declining the credit card limit	Based on the customer's application — within 30 days.
16.	Other credit card terms **: a) Revolving limit terms b) Credit card blocking by the bank c) Limit restriction by the bank d) Credit card closure and limit cancellation e) Allocation of returned funds toward debt repayment f) Gradual reduction of the limit	a) Whenever an amount used is repaid, the limit is restored by the repaid amount; b) If the monthly minimum payment is overdue, the unused credit limit and the credit card are blocked. Once payment is made in full, use of the card and the limit is restored. c) If payments are overdue by more than 90 days, the bank restricts the limit and it is not restored; d) The card is blocked and the limit is cancelled based on the customer's application; the customer's own funds held on the card in excess of the limit are transferred to the customer's electronic wallet account after 30 days. e) Returned funds are first applied to repay debt from transactions not covered by the interest-free period. f) During the final year of use, the limit is gradually reduced by 1/12 each month.
Section 2. Credit Card Charges (Fees)* **		
1.	Regular periodic charges (monthly subscription fee, etc.)	Free of charge
2.	For purchases	Free of charge
3.	For transfers to another card (account)	1.0%
4.	For cash withdrawals from the credit card limit: a) cash withdrawals from ATMs in the Republic of Uzbekistan; b) cash withdrawals from ATMs outside the Republic of Uzbekistan; c) cash withdrawals at JSC InFinBank cash desks; d) cash withdrawals at other banks' cash desks in the Republic of Uzbekistan through a Uzcard/Humo terminal;	a) 0.5% (minimum UZS 5,000) + ATM fee; b) 2.0% (minimum UZS 20,000) + ATM fee c) 2.0% (minimum UZS 5,000); d) 0.5% (minimum UZS 5,000) + cash desk terminal fee; e) 1.0%
5.	For other transactions: a) payments using bank details through the InFinBank mobile application; b) money transfers to Uzcard and Humo cards through the InFinBank mobile application; c) transfer of funds from a bank card to accounts at other banks through a JSC InFinBank terminal (specifying the bank MFO, settlement account, taxpayer	a) 1.0% b) 1.0% c) 0.5% d) Free of charge e) Free of charge

	identification number and payment details); d) transfer of funds from a bank card to accounts within the InFinBank system (specifying the bank MFO, settlement account, taxpayer identification number and payment details); e) utility payments at JSC InFinBank cash desks;	
6.	For transactions (operations) outside Uzbekistan	Free of charge
7.	Costs of repaying credit card debt	Free of charge
8.	When funding the credit card account (costs of funding from another bank's card, through bank cash desks or an electronic wallet)	Free of charge
9.	Credit card: a) issuance; b) reissuance.	a) Free of charge b) UZS 100,000
10.	Other charges**	-

Please read carefully before agreeing to apply for the credit card!

You are entitled to obtain full and detailed information from the bank about the terms and cost of the credit card, payment and settlement procedures (including interest, fines and penalties), your rights and obligations under the credit card agreement, potential risks and liabilities arising under the agreement, safe use of the credit card, and any other matters you do not understand.

If you have a complaint, you may submit it by calling +998-71-202-50-60 or the short number 1214, by writing to 17B Mustaqillik Avenue, Tashkent, or by emailing info@infinbank.com.

** This sheet does not replace a credit card agreement or a credit card application. It is intended to help compare credit card terms offered by different banks and make an appropriate choice.*

*** In this item, the bank may, at its discretion, specify any terms or information it considers necessary.*

**** The fees and charges specified in Section 2 are charged for using the credit limit provided under the credit card.*