INFORMATION SHEET ON THE KEY TERMS OF THE "InfinSmart" MICROLOAN CARD BASED ON INSTALLMENT PAYMENTS

Name of the commercial bank, official website and telephone number	"InfinSmart" JSC, www.infinbank.com, 1214

SECTION 1. LOAN INFORMATION

1. Product type	"InfinSmart" microloan card based on installment payments	
2. Purpose of the microloan	For any purpose, for individuals with official income	
3. Microloan amount	Up to UZS 100.0 million (UZS 50.0 million used as the average amount for calculations)	
4. Microloan term	• Total term: up to 60 months;\n• The amount used is repaid over 24 months;\n• A revolving limit is available for 36 months, allowing reuse.	
5. Interest rate during the loan term (nominal) and amount payable as interest	One quarter of the amount used per year;	UZS 25.0 million.
6. Total amount payable over the full microloan term 50, 0 million UZS + 25,0 million UZS = 75,0 million UZS (Microloan amount) + (calculated commission) = (total amount payable)		
7. Grace period (if any)	Not available	
8. Payment frequency (monthly, quarterly, etc.)	Monthly	
9. Microloan repayment method (annuity or differential)	Annuity method (equal installments)	
10. One-time payment amount during the payment period	UZS 3.1 million	
11. Method of microloan disbursement	By establishing a credit limit on a bank card	
12. Additional costs related to the microloan, if any	See the items below	
Bank commissions and fees by type	Not available	
Third-party service costs	Not available	
Insurance costs (where collateral is provided; no insurance payments apply where a third-party guarantee is provided)	Provided by the Bank	
Notary costs (where property is provided as collateral)	Not available	
Property valuation costs (where property is provided as collateral)	Not available	
13. Total cost of the microloan (including nominal interest and loan servicing costs)	One quarter of the amount used per year	
14. Time required to review a microloan application	Minimum: 5 minutes	

SECTION 2. IMPORTANT TERMS RELATED TO OTHER FINANCIAL OBLIGATIONS

1. Contractual penalty (fine or late-payment interest) for failure to repay on time, if applicable	Not available
2. Increased interest rate charged on the loan amount for failure to repay on time, if applicable	Not available
3. Security for the microloan (minimum security requirements and minimum collateral value)	Not available

Please read this information carefully before agreeing to obtain the microloan!

You have the right to obtain complete and detailed information from the Bank about the loan terms and cost; payment and settlement procedures (including interest, fines and penalties); your rights and obligations under the loan agreement; potential risks and liabilities arising under the agreement; and any other matters that you do not understand.

If you have any complaints, you may submit them by calling 1214, by post to 17-B Mustaqillik Avenue, Mirzo Ulugbek District, Tashkent 100000, or by email to info@infinbank.com.