

“Infin Baraka” Installment-Based Microloan Card: Key Terms and Conditions Information Sheet

Name of the commercial bank, official website, and phone numbers: “InFinBank” JSC, www.infinbank.com, 1214

SECTION 1. LOAN INFORMATION

1. Type of product	“Infin Baraka” Installment-Based Microloan Card
2. Purpose of the loan	For individuals with official income — for any purposes.
3. Loan amount	Up to 100.0 million UZS. Calculations in this sheet are based on an average microloan amount of UZS 50.0 million.
4. Loan term	-Total microloan term: up to 60 months; -Repayment period for the amount used: in installments up to 24 months; -Renewable limit period: a revolving facility is available for 36 months, allowing for the reuse of funds.
5. Commission	Annual payment: In the amount of $\frac{1}{4}$ (one-fourth) of the used limit per year. Total commission amount: UZS 25.0 million
6. Total amount payable during the loan term	$50.0 + 25.0 = 75.0$ million UZS.
7. Grace period (if any)	Not applicable
8. Payment frequency	Monthly
9. Loan repayment method	Annuity
10. Monthly payment amount (maximum payment during period)	Annuity: 3.1 million UZS.
11. Loan disbursement method	By establishing a credit limit on a bank card
12. Additional loan-related expenses	— Bank commissions: none. — Third-party services: none. — Insurance costs (if collateral is provided): none. — Notary fees): none. — Valuation services): none.
13. Total cost of the loan (including nominal rate and servicing costs)	Annual payment: In the amount of $\frac{1}{4}$ (one-fourth) of the used limit per year.
14. Loan application review period	In as little as 5 minutes

SECTION 2. IMPORTANT TERMS RELATED TO OTHER FINANCIAL OBLIGATIONS

1. Penalty for untimely repayment of debt	Not applicable.
2. Increased interest rate in case of overdue payments	Not applicable.
3. Loan collateral	Not required

Please read carefully before agreeing to obtain the loan!

You have the right to receive full and detailed information from the bank regarding the terms and cost of the microloan, the procedure for payments and settlements (interest, fines, and penalties), your rights and obligations under the microloan agreement, potential risks and liabilities arising from the agreement, as well as any other matters that may be unclear to you.

In the event of a complaint, you may submit your grievances by calling 1214, by mail to: 17-b Mustaqillik Avenue, Mirzo Ulugbek district, Tashkent, 100000, or via email to info@infinbank.com.