WARNING!

Failure to perform or timely fulfil obligations under this Agreement may result in the following legal and financial consequences:
– an increase in the total amount of outstanding indebtedness under the loan Agreement;
– the application of compulsory enforcement measures aimed at recovering the outstanding indebtedness, in accordance with applicable legislation;
– enforcement against property owned by you for the purpose of recovering the outstanding indebtedness under the loan Agreement. If the proceeds from the sale of such property are insufficient to discharge the indebtedness in full, you shall remain liable for the unpaid portion of the indebtedness, except as otherwise provided by applicable legislation;
– enforcement against property pledged by a third party as security for the performance of obligations under the loan Agreement, or the imposition of liability for repayment of the indebtedness upon a guarantor (surety), within the limits of liability established by the relevant suretyship agreement and applicable legislation;
– subsequent recovery from you, in accordance with applicable legislation, of any amounts paid by a guarantor (surety) or a third-party pledgor in satisfaction of your indebtedness;
– the attachment or freezing of funds held in your bank accounts, on the grounds and in accordance with the procedures prescribed by applicable legislation;
– the temporary restriction of your right to leave the Republic of Uzbekistan pursuant to a relevant decision of a court or state enforcement officer, in the cases and in accordance with the procedures prescribed by applicable legislation;
– an adverse impact on your credit history, which may restrict your ability to obtain loans or other credit facilities in the future.

Public Offer on the Provision of “InfinSmart” Installment-Based Microloan Cards in Online Mode via the “InFinBank” JSC Mobile Application

This Public Offer is developed for the purpose of concluding an agreement between "Invest Finance Bank" Joint-Stock Company (hereinafter referred to as the Bank), on the one hand, and a physical person acting as a borrower through Remote Banking Services (RBS) (hereinafter referred to as the Borrower (Cardholder)), on the other hand.

The credit limit is provided through newly issued installment-based microloan cards (hereinafter referred to as the "InfinSmart" Card).

The "InfinSmart" card is issued to individuals who are residents of the Republic of Uzbekistan, permanently reside in the Republic of Uzbekistan, and have income.

By confirming the Public Offer via Face ID, the Borrower (Cardholder) expresses their consent to the terms of the "InfinSmart" card, thereby accepting this Offer on the online provision of the "InfinSmart" card through the "InFinBank" mobile application. This consent serves as a basis for the Bank to review the potential Borrower's (Cardholder's) application, obtain their personal data from credit bureaus and other external information sources not prohibited by law, as well as to process and analyze such data. The Bank shall conduct verifications regarding the Borrower (Cardholder) in accordance with the Bank's current internal procedures and applicable legislation. For a Borrower (Cardholder) who successfully passes these verifications, a credit limit shall be established according to their scoring result and debt load, and notification thereof shall be sent

via SMS to the Borrower's (Cardholder's) phone number and via PUSH notification to the Bank's mobile application.

Individual limits of the "InfinSmart" card are established separately for each borrowing instance based on an analysis of the current period. The Borrower (Cardholder) shall review the individual terms of the "InfinSmart" card sent by the Bank via the mobile application and either confirm their consent via Face ID or reject the application.

In the event that the "InfinSmart" card limit provided by the Bank is not accepted by the Borrower (Cardholder) within 60 (sixty) minutes, and if acceptance occurs after 60 (sixty) minutes from the time the offer was sent, the Bank shall perform re-verifications. If the re-verification process reveals an increase in the debt load, the occurrence of overdue indebtedness, or the existence of new applications submitted to other banks, the Bank shall reject the application.

By confirming the terms of the offer, the potential Borrower (Cardholder) acknowledges that the scoring model used by the Bank to assess the client's solvency is a commercial secret and is confidential.

In the process of assessing the potential Borrower's (Cardholder's) creditworthiness using the Bank's scoring model, the Bank has the right to use any publicly available information regarding the potential Borrower (Cardholder), as well as information obtained from external sources.

The Bank shall refuse to grant a microloan to the potential Borrower (Cardholder) in the following cases, whereby the Borrower (Cardholder) may ascertain the specific reasons for the refusal via the Bank's short number for remote service to physical persons — 1214:

- Failure to successfully pass the analysis stages conducted based on information provided by the Borrower (Cardholder) or information obtained from official sources;
- Failure to collect a sufficient score during the scoring assessment process;
- Unsatisfactory credit history;
- Failure to meet the established debt-to-income ratio (DTI) requirements.

The Borrower (Cardholder) has the right to lodge an objection with the Bank regarding the refusal to grant a microloan. In such cases, the Bank shall provide the Borrower (Cardholder) with an explanation indicating the specific reasons for refusal.

In the event that this Offer is canceled by the Bank, notification shall be provided via the Bank’s official website: www.infinbank.com. This Offer shall be deemed canceled 10 (ten) days after the notification of its cancellation is posted on the Bank’s official website.

Applications submitted prior to the date of cancellation of the Public Offer shall remain valid for 20 days, provided that the terms and conditions set forth in these agreements are maintained.

This Offer includes the following essential terms of the agreement:

The agreement on the provision of "InfinSmart" cards in online mode via the "InFinBank" JSC mobile application is concluded in accordance with Article 367 and Part 2 of Article 369 of the Civil Code of the Republic of Uzbekistan. The agreement shall enter into force from the moment the physical person performs actions signifying unconditional acceptance (accpetance) of all terms set forth in this Agreement and this Offer, without any exceptions or limitations, namely — from the moment the "Confirm" button is pressed after reviewing the Offer.

TERMS AND DEFINITIONS

In accordance with this Agreement, the following terms and concepts shall be used in the following meanings:

“InFinBank” Mobile Application — a banking application that allows performing banking operations online remotely, monitoring and managing personal accounts, as well as disposing of funds available on accounts and cards anywhere without using cash.

Automatic Repayment (Auto-recovery) — the process of automatic withdrawal of funds from all cards of the Borrower (Cardholder) (except for social cards) and from the personal deposit account for the purpose of debt repayment. The automatic repayment process is performed several times a day within the time intervals established by the Bank. In the event of insufficient funds to repay overdue payments (debt), it is required to top up the card account and/or account with sufficient funds.

Automatic Repayment Card — all types of bank cards and accounts of the Borrower (Cardholder) opened at “InFinBank” JSC and other banks, which allow automatic withdrawal of funds for the purpose of debt repayment.

BANK — “InFinBank” JSC, the Operations Department, its branches, and Banking Service Centers.

Limit — the maximum amount of renewable (revolving) debt provided by the Bank for use by the Borrower (Cardholder).

"InfinSmart" card — a bank card issued in the Visa international payment system, intended for the Borrower (Cardholder) to perform payment operations within the limit.

Monthly Payment — a payment calculated on the first day of each month for the Borrower (Cardholder) in accordance with the payment schedule, including the principal debt and commission for the funds used in the current and previous months.

Insurer — a legal entity that is a commercial organization holding a license to perform the relevant type of insurance and has assumed the obligation to pay the insurance amount in accordance with the insurance contract in case of non-repayment of the debt.

Technical Overdraft (Indebtedness in excess of the credit limit) — the portion of the payment amount for goods/services that exceeds the credit limit when a payment request is submitted by the Borrower (Cardholder).

Personal Data of the Borrower (Cardholder) — information recorded on electronic, paper, and/or other tangible information media related to the Borrower (Cardholder) or allowing their identification.

Processing of Personal Data of the Borrower (Cardholder) — the implementation of one or a series of actions for the collection, systematization, storage, modification, completion, use, provision, dissemination, transfer, depersonalization, and destruction of the Borrower’s (Cardholder’s) personal data.

Borrower (Cardholder) — individuals who are residents of the Republic of Uzbekistan, permanently reside in the Republic of Uzbekistan, and have income.

Collateral (Security for the debt) — an insurance policy against the risk of loan non-repayment, as well as a death risk insurance policy for the Borrower (Cardholder).

Identity Document — a biometric passport of a citizen of the Republic of Uzbekistan, an identification ID-card of a citizen of the Republic of Uzbekistan, personal identification cards or military IDs of military personnel issued by the command of military units and military institutions of the Republic of Uzbekistan (except for military IDs of citizens liable for military service), a residence permit/ID-card of a foreign citizen in the Republic of Uzbekistan, or a residence permit/ID-card of a stateless person in the Republic of Uzbekistan.

Remote Banking Services (RBS) — comprehensive services provided by the Bank based on electronic instructions sent remotely by the Borrower (Cardholder) using telecommunication systems.

PUSH-notification — an information message sent by the Bank to the Borrower (Cardholder) through the "InFinBank" mobile application.

SMS-message — a short text message sent by the Bank to the Borrower's (Cardholder's) mobile phone number provided during registration in the "InFinBank" mobile application, containing notifications, information, or service messages related to the execution of this Agreement.

1. SUBJECT OF THE AGREEMENT

1.1. This Agreement regulates the mutual relations between the Parties regarding the provision of the "InfinSmart" card by the Bank to the Borrower (Cardholder).

1.2. The credit limit under this Agreement shall be established on an individual basis.

1.3. The Bank may, at its own discretion, modify the debt limit in the following cases:

1.3.1. If the Borrower (Cardholder) does not use the card limit during the period of debt limit utilization within the last 30 (thirty) calendar days (transactions related solely to the debiting of subscription fees and commissions by the Bank shall not be deemed as card utilization), then the debt limit may be reduced to 0 (zero);

1.3.2. In the event that the Borrower (Cardholder) fails to receive the card within 30 (thirty) calendar days from the date of sending a notification on the readiness of the card to the Borrower (Cardholder) via SMS notification, PUSH notification, or other electronic communication means, the Bank shall have the right not to activate the debt limit, or if previously activated — to cancel it, to terminate this Agreement unilaterally, and to destroy the debt card in accordance with the internal rules and regulations of the Bank. By confirming this offer, the Borrower (Cardholder) confirms their consent thereto;

1.4. The Borrower (Cardholder) shall have the right to re-apply to the Bank to obtain a new card. In this case, the Bank shall review the new application on general grounds and shall have the right to re-determine the debt limit based on the results of the scoring assessment, credit history, debt load, as well as compliance and sanction screening

1.5. The maximum loan amount that may be allocated to the Borrower (Cardholder) is 100,000,000.00 (one hundred million) soums.

1.6. An annual commission is established in the amount of 1/4 share per year of the received loan amount. The commission is calculated separately for each amount used from the "InfinSmart" card for the purchase of goods and services and shall be collected in the manner prescribed by this Agreement.

The amount of the calculated commission shall not be subject to recalculation in the event of partial or full early repayment of the loan funds; i.e., the initially calculated commission shall be charged in full. By accepting this Agreement, the Borrower (Cardholder) confirms that prior to receiving the loan, they have familiarized themselves with the amount, calculation procedure, and commission collection conditions, understand that its amount does not decrease in the event of partial or full early repayment of the loan, and express their unconditional consent to the specified terms.

Loan funds are provided for the purpose of making payments for goods and services. The amount of each purchase must be no less than 10,000 (ten thousand) soums.

1.7. Goods and services can be purchased both domestically and abroad using the “InfinSmart” card.

1.8. The following operations are not possible and are prohibited via the “InfinSmart” card:

- Card-to-card money transfers;
- Cash withdrawals from ATMs and cash desks;
- Currency conversion via the mobile application;
- Topping up electronic wallets via the mobile application;
- Topping up deposit accounts via the mobile application;
- Money transfers via the VISA Direct service in the mobile application;
- Debt repayment via the mobile application;
- Making utility payments via the mobile application;
- Making payments by bank details (wire transfers) via the mobile application;
- Purchase of cryptocurrency;
- Making payments for goods and services that have a negative impact on human health, morality, or mental state.

1.9. Each amount used from the “InfinSmart” card, together with the established commission, shall be repaid to the Bank by dividing it into 24 (twenty-four) equal monthly installments. All individual expenses incurred during the current month shall be aggregated at the end of the month and determined as a single total amount due for payment.

1.10. The period for using the renewable (revolving) limit of the “InfinSmart” card is 36 (thirty-six) months.

1.11. The loan collateral (security) is an insurance policy against the risk of loan non-repayment, as well as an insurance policy against the risk of the Borrower's (Cardholder's) death.

1.12. The “InfinSmart” card is formalized by opening a new card. Upon receiving the card, the Borrower (Cardholder) must present the original of their identity document.

1.13. The expiration date of the “InfinSmart” card is indicated on the front of the card. The Bank issues a card for the Borrower (Cardholder) valid for 60 (sixty) months.

1.14. The Borrower (Cardholder) uses the “InfinSmart” card to pay for goods and services, and the paid amounts are repaid in monthly installments.

1.15. All settlements under this Agreement shall be carried out in soums. When used abroad, the transaction amount is automatically converted into the currency of the country of use according to the current VISA exchange rate.

1.16. The “InfinSmart” card is activated after the Borrower (Cardholder) receives it by visiting the Bank or through a courier service.

2. GENERAL PROVISIONS

2.1. The Bank shall provide the Borrower (Cardholder) with a revolving limit by issuing an "InfinSmart" card with a revolving limit, subject to the principles of repayment, interest payment (chargeability), collateral security, and maturity.

2.2. The use of the revolving loan limit is permitted for the initial 36 (thirty-six) months. Starting from the 37th month of the loan utilization period, the option to use the revolving limit shall cease, and the outstanding debt must be repaid in full through monthly installments.

2.3. Payments for the repayment of debt on the “InfinSmart” card shall be carried out from the date of conclusion of this agreement in the following order:

- The Monthly Payment is set for payment on the 1st day of each month. From the 1st to the 5th day of each month, the option for voluntary repayment is available. If voluntary payment is not made by the Borrower (Cardholder) between the 1st and 5th of the month, the amount shall be collected via automatic debit on the 5th day. In the event of insufficient funds in the Borrower’s (Cardholder’s) accounts, this payment shall be deemed overdue and transferred to the relevant accounts; from that day until full repayment, automatic debits shall be performed several times a day. If the overdue debt is not settled, the “InfinSmart” card will be blocked on the 5th day of the following month.

- If the monthly payment is delayed for 90 (ninety) calendar days or more, the “InfinSmart” card shall be blocked for the remaining duration of its validity, and only card top-up operations for the purpose of debt repayment shall be permitted.

2.4. The Borrower (Cardholder) acknowledges and agrees to the following:

- The Bank’s right of claim against the Borrower (Cardholder) responsible for the loss covered by insurance shall be subrogated (transferred) to the Insurer who paid the insurance indemnity, within the limits of the amount paid;

- The Bank shall transfer all documents and evidence to the Insurer and provide all information (data constituting banking secrecy, personal data, etc.) necessary for the Insurer to exercise the transferred right of claim.

2.5. In the event of a refund (rejection of payment) for transactions performed via the “InfinSmart” card, the funds returned to the card shall be reflected in the same manner as a card top-up process. In such cases, the calculated commission shall not be subject to recalculation and shall be collected in full.

2.6. For the purpose of concluding and executing this Agreement, the Borrower (Cardholder) expresses their consent to the Bank's right to obtain information constituting the Borrower's (Cardholder's) credit history stored in credit bureaus, as well as to provide information to credit bureaus regarding the fulfillment of the Borrower's (Cardholder's) obligations to repay the debt, in

accordance with the procedure prescribed by the applicable legislation on the exchange of credit information.

2.7. The Borrower (Cardholder) hereby confirms that until the Bank is notified of a change in the mobile phone number, an SMS message sent to the mobile phone number provided by the Borrower (Cardholder) to the Bank shall be deemed to have been sent directly to the Borrower (Cardholder).

The date of receipt of SMS messages by the Borrower (Cardholder) shall be the date the SMS message was sent by the Bank to the mobile phone number.

The Bank shall not be held liable for the non-delivery of SMS messages due to the fault of the mobile network operator, or when the Borrower (Cardholder) is out of network coverage, their phone is switched off, in a state of malfunction, or in similar circumstances. In such cases, the SMS message shall be deemed to have been received by the Borrower (Cardholder) on the date it was sent by the Bank.

The Borrower (Cardholder) confirms that an SMS message sent to their mobile phone number is considered directed personally to them.

2.8. The Borrower (Cardholder) hereby agrees that the Bank may, at its sole discretion, change the following (except for the modification of financing terms and conditions) by notifying the Borrower (Cardholder) in advance by posting relevant information on the Bank's website and/or in the "InFinBank" mobile application at least 10 (ten) calendar days in advance, including:

- Making amendments and additions to this Offer;
- Making amendments and additions to Bank’s Tariffs.

If the Borrower (Cardholder) does not agree to the changes, they have the right, prior to the effective date of such changes, to cease using the Credit Card and repay the outstanding credit balance under the terms in effect prior to the changes.

Continued use of the Credit Card after the effective date of the changes constitutes the Borrower’s (Cardholder’s) acceptance of the updated terms.

3. RIGHTS AND OBLIGATIONS OF THE PARTIES

3.1. The Bank undertakes the following obligations:

3.1.1. In the event of successful completion of all relevant stages of the solvency analysis of the Borrower (Cardholder), to provide a limit on the “InfinSmart” card in the authorized amount within 1 (one) working day from the date of conclusion of this Agreement.

3.1.2. To open the relevant accounts for the accounting of funds under the “InfinSmart” card and to provide the card to the Borrower (Cardholder).

3.2. The Bank has the following rights:

3.2.1. To assess the financial standing of the Borrower (Cardholder) during the term of this Agreement, including through the use of:

- information provided by the Borrower (Cardholder) themselves upon application and during the course of credit servicing;
- data from credit bureaus, state information systems, and other official sources as prescribed by the legislation of the Republic of Uzbekistan;

- internal analysis of the transactions and payment activity of the Borrower (Cardholder) regarding accounts and cards held at the Bank, solely for the purpose of assessing creditworthiness and monitoring the performance of obligations.

3.2.2. To levy execution (foreclose) on other property of the Borrower (Cardholder);

3.2.3. The Bank has the right to terminate this Agreement in court and demand early repayment of the debt from the Borrower (Cardholder) in the following cases:

a) if the Borrower (Cardholder) violates the terms of monthly payments two or more times or fails to fulfill other obligations provided for in this Agreement;

b) if the financial and property condition of the Borrower (Cardholder) deteriorates significantly during the term of this Agreement;

c) if the Borrower (Cardholder) provided false or incomplete information on matters of material importance for the Bank's decision to issue the “InfinSmart” card;

d) in other cases provided for by this Agreement and the applicable legislation of the Republic of Uzbekistan.

3.2.4. In the event that the Borrower (Cardholder) or their ongoing transactions fall under the scope of sanctions, or if such a risk exists, the Bank has the right to request additional information for the purpose of reviewing the transaction, limit the transaction amount, refuse service, and terminate this Agreement unilaterally.

3.2.5. The Bank has the right to withdraw the funds necessary to satisfy its claims under this Agreement from all accounts of the Borrower (Cardholder) opened in all banks and accounted for in card accounts in an acceptance-free and indisputable manner. The Borrower (Cardholder) hereby grants the Bank the right to withdraw funds and confirms that no objections will be raised in this regard in the future. In this connection, the Borrower (Cardholder) consents to the automatic recovery by the Bank of the amounts due to the Bank from all accounts and bank cards (except for social cards) opened in any banks of the Republic of Uzbekistan, and provides the Bank with the instruction and authority to perform automatic recovery. The automatic recovery service is activated by the Bank from the moment the loan is obtained by the Borrower (Cardholder), and the Borrower (Cardholder) expresses consent and confirms the voluntary acceptance of this service from the Bank.

3.2.6. The Bank reserves the right to conduct additional verification of the Client—including through the use of biometric identification (Face ID) - for the purposes of performing proper due diligence, identifying and verifying the Client’s identity, ensuring the security of banking transactions, preventing fraudulent or other unauthorized activities, and complying with the legislation of the Republic of Uzbekistan; this right applies regardless of the method by which the Client contacts the Bank, including in-person visits and the presentation of an identity document.

3.2.7. By accepting this Offer, the Borrower (Cardholder) expresses their consent for the Bank to carry out their identification, identity verification, and additional verification, including using biometric identification technology (Face ID), during the provision and servicing of the "InfinSmart" card, the execution of banking operations, the provision of banking services, as well as any subsequent appeals by the Borrower (Cardholder) to the Bank, regardless of the method and channel of application, including personal visits to the Bank, use of the mobile application, and other remote banking channels. The specified consent is provided by the Borrower (Cardholder) through the acceptance of this Offer, is valid for the entire duration of this

Agreement, and does not require separate consent from the Borrower (Cardholder) for each subsequent biometric identification (Face ID) process.

3.3. The Borrower (Cardholder) undertakes the following obligations:

3.3.1. To repay the loan amount under the "InfinSmart" card, as well as the commissions calculated thereon, within the terms provided for in this Agreement, using the following methods:

- Card-to-card money transfers;
- Cash deposits through the Bank's cash desks;
- Bank transfers from other accounts.

3.3.2. To pay the Bank commission fees for the use of the "InfinSmart" card in the amount provided for in this Agreement.

3.3.3. In case of necessity, upon the Bank's request, to submit any document confirming the financial and property status of the Borrower (Cardholder) to the Bank within 3 (three) working days from the receipt of the relevant request. In this case, all amendments made to the documents shall be effective for the Bank from the moment they are submitted to the Bank.

3.3.4. In the event of a change in surname, first name, patronymic, place of residence, place of work, or telephone numbers, to notify the Bank of such changes in writing or through electronic information systems within 1 (one) working day from the date such changes occurred.

3.3.5. To notify the Bank in writing in a timely manner regarding the initiation of bankruptcy procedures against the Borrower (Cardholder), and to assume all risks of negative consequences arising from failure to notify or late notification of the Bank.

3.3.6. To regularly (at least once every 2 (two) calendar days) visit the official website of the Bank and/or the relevant sections of the "InFinBank" mobile application, either independently or through authorized persons, for the purpose of obtaining timely information regarding amendments and/or additions made to this Offer. The fact that the Borrower (Cardholder) has not reviewed the amendments and/or additions to this Offer in a timely manner shall not constitute a ground for the Bank's non-application of such amendments and/or additions.

3.4. Rights of the Borrower:

3.4.1. To carry out full or partial early repayment of the indebtedness and accrued commissions under the "InfinSmart" card;

3.4.2. The Borrower (Cardholder) has the right to waive the loan on a free-of-charge basis after the conclusion of this Agreement and until the actual receipt of the loan under this Agreement, as well as the right to repay the loan at any time ahead of schedule together with the accrued commission, but without paying additional penalties.

4. LIABILITY OF THE PARTIES

4.1. The Borrower (Cardholder) shall be liable to the Bank with all their property for the timely and full payment of the loan and the commissions calculated thereon, as well as for the reimbursement of legal costs for debt recovery and other losses incurred by the Bank as a result of the Borrower's (Cardholder's) failure to perform or improper performance of their obligations.

4.2. The Borrower's (Cardholder's) liability for payments related to the repayment of the loan and commission arises upon the issuance of the "InfinSmart" card.

4.3. In the event that the “InfinSmart” card is not provided or is not provided in a timely manner due to the fault of the Bank, the Bank shall pay the Borrower (Cardholder) a fine in the amount of 50 percent of the base calculating value (BCV).

4.4. The Bank shall not be held liable for the consequences arising from the failure to receive timely notification of changes in the information and contact details provided by the Borrower (Cardholder).

5. CONFIDENTIALITY

5.1. The Bank shall not disclose to third parties and guarantees the confidentiality of the Borrower's (Cardholder's) personal and income data, credit history information, card turnover data, as well as all other information about the Borrower (Cardholder) that becomes known to the Bank during the lending process.

5.2. Information about the Borrower (Cardholder) and operations performed by them using the “InfinSmart” card may be provided to law enforcement agencies, courts, bailiffs, credit bureaus, as well as other authorized bodies only in cases and in the manner provided for by the applicable legislation of the Republic of Uzbekistan.

6. DISPUTE RESOLUTION

6.1. All disputes arising during the execution of this Agreement by the Parties shall first be considered by the Parties in order to develop a mutually acceptable solution.

6.2. All disputes arising under or in connection with this Agreement shall be resolved:

- Either in the court at the location of the Bank (if the loan was issued by a Bank branch, Operations Department, or Banking Service Center — respectively, at the location of the Bank branch, Operations Department, or Banking Service Center) in the manner prescribed by the applicable legislation of the Republic of Uzbekistan;
- or in the arbitration court (domestic tribunal) under the Chamber of Commerce and Industry of the Republic of Uzbekistan and its territorial divisions;
- or in the arbitration court (domestic tribunal) under the Association of Arbitration Courts of Uzbekistan and its territorial branches.

6.3. In the event that the Borrower (Cardholder) loses solvency and the current indebtedness is covered by the Insurer, the right to recover the debt shall be exercised by the Insurer in the order of recourse (subrogation).

6.4. In cases stipulated by legislation, the Borrower (Cardholder) agrees to the possibility of the Bank collecting the indebtedness based on a notary's executive endorsement. This Agreement and the obligations hereunder are recognized by the parties as a sufficient basis for the notary to issue an executive endorsement.

7. FORCE MAJEURE

7.1. The Parties shall be exempted from liability for partial or total non-performance of obligations under this Agreement if such non-performance or partial non-performance occurred after the conclusion of the Agreement and resulted from circumstances of extreme necessity (force majeure), which could not have been prevented even if the Parties had taken all available measures.

7.2. Circumstances of extreme necessity shall be considered force majeure events only if they are certified in the prescribed manner by the authorized bodies.

7.3. If these circumstances continue for more than three months, each Party has the right to terminate the Agreement. In such a case, the Agreement is terminated in its unperformed part, and the Parties shall carry out final settlements for the performed and unperformed parts.

8. TERM OF THE AGREEMENT

8.1. The Agreement shall enter into force from the moment it is accepted (acceded to) by the Borrower (Cardholder).

8.2. The Agreement shall remain valid during the period of validity of the "InfinSmart" card and shall be terminated after the full repayment of all payments.

9. FINAL PROVISIONS

9.1. Terms not specified in this Agreement shall be regulated in accordance with the applicable legislation of the Republic of Uzbekistan.

9.2. In accordance with the requirements of the legislation on personal data, the Borrower (Cardholder) grants consent to the Bank for the processing and use of any of their personal data (including biometric) for the purpose of the Bank's operations, the fulfillment of the terms of this Agreement, as well as for other purposes not contrary to the legislation of the Republic of Uzbekistan, for a period of 5 years from the date of termination of this Agreement. Furthermore, the Borrower (Cardholder) consents to the Bank providing their personal data to third parties for the purpose of executing this Agreement.

9.3. The Borrower (Cardholder) consents to receive from the Bank reminders regarding the fulfillment of the terms of this Agreement and promotional materials related to the marketing of the Bank's services via all means of communication, including but not limited to postal mail, SMS-mailings, voice messages, e-mail messages, and other means through the establishment of direct communication.

9.4. By accepting this Offer, the Borrower (Cardholder) grants consent to the Bank - as a user of credit information - for credit bureaus of the Republic of Uzbekistan to provide the Bank with a credit report on the Borrower (Cardholder) containing credit information to the extent prescribed by the legislation of the Republic of Uzbekistan.

Based on this consent, the Bank is entitled to request and obtain a credit report on the Borrower (Cardholder) - both during the review of the application and the conclusion of this Agreement and repeatedly throughout the term of this Agreement, without the need to obtain separate consent from the Borrower (Cardholder) for each such request - for the purposes of assessing the creditworthiness, financial condition, and solvency of the Borrower (Cardholder), evaluating credit risk, adjusting the credit limit, and monitoring the Borrower's (Cardholder's) performance of obligations under this Agreement.

This consent is granted by accepting this Offer. The date on which consent is granted is the date of acceptance of this Offer. The consent remains valid for the entire term of this Agreement.

9.5. Notifications and claims under this Agreement may be delivered to the Borrower (Cardholder) personally, via mail, or through electronic means of communication and other communication channels.

9.6. Any confirmations made by the Borrower (Cardholder) via remote communication channels shall have the same legal force (significance) as a handwritten signature on a printed document.

9.7. In the event of failure by the Borrower (Cardholder) to timely repay the loan and its commissions, information regarding the failure to fulfill obligations in a timely manner shall be generated in the Borrower's (Cardholder's) credit history, which, in turn, may lead to a decrease in the possibility of the Borrower (Cardholder) obtaining loans from the Bank and microfinance organizations in the future.

The Borrower's (Cardholder's) consent to life insurance:

9.8. By confirming (accepting) this Offer, the Borrower (Cardholder) voluntarily and knowingly gives his/her consent to the Bank arranging life insurance in respect of the Borrower (Cardholder) in connection with the conclusion and performance of this Agreement, on the terms and conditions of the insurance agreement entered into between JSC "InFinBank" and the relevant insurance company (the "Insurer"). Under such insurance, the Bank shall act as the Beneficiary and, upon the occurrence of an insured event provided for under the insurance agreement, shall be entitled to receive the insurance benefit in accordance with the procedure and in the amount established by the relevant insurance agreement. The Borrower (Cardholder) hereby confirms his/her consent to the designation of the Bank as the Beneficiary under the life insurance agreement in respect of the Borrower (Cardholder).

9.9. For the purposes of entering into, performing and administering the insurance agreement, handling and settling insured events, and obtaining the insurance benefit, the Borrower (Cardholder) gives his/her consent to the Bank to collect, systematize, store, modify, supplement, use, disclose (transfer) to the Insurer, and otherwise process the Borrower's (Cardholder's) personal data to the extent necessary for the above purposes, in accordance with the legislation of the Republic of Uzbekistan.

9.10. Where, for the purpose of establishing the circumstances of an insured event, it is necessary to obtain and process information concerning the Borrower's (Cardholder's) health, medical information and other information relating to the Borrower (Cardholder), the Borrower (Cardholder) gives his/her consent to the processing and disclosure (transfer) of such information to the Bank and the Insurer to the extent necessary for the review and settlement of the insured event, subject to compliance with the requirements of the legislation of the Republic of Uzbekistan.

9.11. The Borrower (Cardholder) confirms that he/she understands the legal status of the Bank as the Policyholder and Beneficiary, his/her own status as the Insured Person, as well as the fact that, upon the occurrence of an insured event, the insurance benefit shall be paid to the Bank in accordance with the terms and conditions of the relevant insurance agreement.

9.12. Acceptance of this Offer in the manner provided for under this Agreement shall simultaneously constitute confirmation of the Borrower's expression of will and consent to his/her life being insured on the terms and conditions set out above, to the designation of JSC "InFinBank" as the Beneficiary, and to the processing of his/her personal data for insurance purposes. The Bank shall ensure that the fact, date, time and content of the consent given by the Borrower (Cardholder) can be duly evidenced.

No.	Services Provided	Established Tariff

1	Card issuance (initial)	Free of charge
2	Monthly subscription fee for card account servicing	Free of charge
3	Card blocking and unblocking	Free of charge
4	Activation of 3D Secure service	Free of charge
5	Activation of SMS notification service	Free of charge
6	Provision of account statements via the mobile application	Free of charge
7	Card delivery service	Free of charge
8	Card replenishment via the InFinBank mobile application	Free of charge
9	Execution of payments for goods and services	Free of charge
10	Execution of payments for goods and services via the Internet	Free of charge
11	Insurance payment for loan collateral	Free of charge
12	Transfer of funds from one's own account to an e-wallet via the mobile application	Transaction unavailable
13	Purchase of currency via the mobile application	Transaction unavailable
14	Transfer of funds to a Visa card opened with "InFinBank" JSC	Transaction unavailable
15	Transfer of funds between InFinBank cards of a single individual	Transaction unavailable
16	Transfer of funds between InFinBank cards and an InFinBlack card	Transaction unavailable
17	Settlement of existing loans with "InFinBank"	Transaction unavailable
18	Execution of payments for goods and services via the mobile application	Transaction unavailable
19	Cash withdrawal from ATMs within the Republic of Uzbekistan	Transaction unavailable
20	Cash withdrawal from ATMs outside the Republic of Uzbekistan	Transaction unavailable
21	Cash withdrawal from "InFinBank" JSC cash desks	Transaction unavailable
22	Cash withdrawal via a Uzcard terminal at cash desks of other banks within the territory of the Republic of Uzbekistan	Transaction unavailable
23	Cash withdrawal via a HUMO terminal at cash desks of other banks within the territory of the Republic of Uzbekistan	Transaction unavailable
24	Cash withdrawal from cash desks outside the territory of the Republic of Uzbekistan	Transaction unavailable
25	Execution of payment by account details via the mobile application	Transaction unavailable
26	Execution of transfers via Visa Direct service to cards of other banks	Transaction unavailable

27	Card-to-card transfer from the card to Uzcard or HUMO cards	Transaction unavailable
28	Transfer of funds to another card via a terminal at "InFinBank" JSC	Transaction unavailable
29	Transfer of funds to an e-wallet or a deposit account via a terminal at "InFinBank" JSC	Transaction unavailable
30	For the provision of information upon the Client's request for a written or confirmed reference statement (with the exception of certificates provided free of charge pursuant to the requirements of the legislation of the Republic of Uzbekistan)	30,000 UZS
31	Card re-issuance	100,000 UZS
32	Official formalization (dispute/chargeback) on transactions	All incurred Bank expenses shall be covered by the client
33	Online replenishment of the InFinBank card via transfer from the client's other cards or from cards of other persons through a third-party mobile application	In accordance with the tariff of the issuing bank or the third-party mobile application