

Term and Conditions of the “Accrual of 1% Cashback for purchases by the HUMANS VISA card” Promotion (new edition)

March 3, 2025

The “Accrual of 1% Cashback for purchases by the HUMANS VISA card” Promotion (new edition) (hereinafter referred to as “**Promotion**”) is conducted by Humans LLC, address: 2b Makhtumkuli Street, Yashnabad region, Tashkent City, the Republic of Uzbekistan, 100047, Taxpayer Number: 306624856, Phone: 1234 (hereinafter referred to as “**Humans**”), as part of the Humans Loyalty Program.

1. INFORMATION ABOUT THE PROMOTION

1.1. The capitalized words used in the text of these Terms and Conditions are the terms. The meaning of the terms is given in the “Goods and Services Showcase” and Humans Loyalty Program Terms published on the Website www.humans.uz, unless otherwise defined in these Terms and Conditions.

1.2. Participants of the Promotion are natural persons who have entered into a Communication Services Agreement with Humans, and who have entered into a Humans Financial Service Agreement with Ravnaq-bank JSC, on the basis of which a Humans Visa bank card has been issued to the Participant, and who have performed the actions listed in Section 2 of the Terms and Conditions.

1.3. The Promotion territory is the Republic of Uzbekistan.

1.4. The Promotion Period is from 03.03.2023 and indefinitely until its cancellation.

1.5. According to these Promotion Terms and Conditions, a Payment is the fulfillment of the Client's monetary obligation to the Partner for the purpose of payment for Goods (goods, works, services). Payments for mobile services and additional services provided by Humans, money transfers, as well as cash withdrawals from ATMs, replenishment of electronic wallets, purchase of currency, checks, etc. are not Payments for the purposes of this Promotion. The full list of Payments, which are exceptions and do not fall under the terms of the Promotion, is given in Appendix No1 to these Terms and Conditions.

2. DESCRIPTION OF THE PROMOTION

2.1. During the Promotion Period and subject to these Terms and conditions, the Promotion Participants will receive Cashback for Payments made by the Humans card in the following amount:

2.1.1. 1% for Payments in offline stores;

2.1.2. 1% for purchases in online stores.

2.2. The Promotion is open to Participants who are current Members of the Humans Loyalty Program and whose participation in the Humans Loyalty Program has not been suspended or terminated.

2.3. The maximum amount of Cashback payable under the Promotion is limited by the Terms and Conditions of the Humans Loyalty Program.

2.4. Cashback is credited to the Cashback account on a daily basis during the Promotion Period.

2.5. The Participant can use the received Cashback only in accordance with the Terms and Conditions of the Humans Loyalty Program and cannot receive Cashback in cash.

2.6. In case of Payment cancellation (canceling the purchase of Goods from Partners), the accrued Cashback will be canceled and written off from the Promotion Participant's Cashback account.

3. FINAL PROVISIONS

3.1. These Terms and Conditions come into force from the launch of the Promotion. Humans has the right to unilaterally change these Terms and Conditions, cancel the Promotion by notifying about it by posting the relevant notice on the Humans Website. The date of notification is the date the relevant information is posted on the Humans Website. The Terms and Conditions are deemed to have been amended, and the Promotion is deemed to have been prolonged or canceled from the date of posting the relevant information on the Humans Website.

3.2. The act of making Payments using a Humans VISA card by the Participant means full and unconditional agreement with the Terms and Conditions, which are an offer addressed to individuals.

3.3. Otherwise, not regulated by these Terms and Conditions, the Terms and Conditions of the Humans Loyalty Program shall apply.

APPENDIX 1. List of Exception Payments, for which Cashback is not credited

Name	Description
Money transfers	A transaction in which funds are delivered or made available to a person or account. These transactions include transactions that are not face-to-face but are done, for example, over the Internet.
Financial institutions — trade and services	The purchase of goods or services from financial institutions. Such goods and services may include checks and other financial products, promotional items, loan origination fees and fees for financial counseling services, and replenishment of copayment cards. According to Visa documents, this MCC must also be used to pay off debts, loans, or credit card balances by the cardholder at a financial institution. Also this MCC is used when paying for services of microfinance organizations.
Quasi Cash — Financial Institutions	Purchase of checks, foreign currency, e-wallet deposits, and other quasi-cash transactions at financial institutions.
Quasi Cash — Non-Financial Institutions	Purchase of checks, foreign currency, deposit of electronic wallets, merchant accounts, and other quasi-cash transactions at non-financial institutions.
Brokerage services in the securities market	Points that buy and sell securities, stocks, bonds, commodities, and funds.
Remote top-up of prepaid card — Financial Institutions	
Remote top-up of prepaid card — Point of Sale	
Payment for services — money transfers	
Payment Transaction — Financial Institution	A payment transaction allows Mastercard cardholders to transfer funds to a Mastercard account. A payment transaction does not override a previous Mastercard purchase transaction and must be authorized by the issuer.

Payment Transaction — Merchant	A payment transaction allows Mastercard cardholders to transfer funds to a Mastercard account. A payment transaction does not override a previous Mastercard purchase transaction and must be authorized by the issuer.
Money Transfer — Financial Institution	
Card-to-Card transfer — Enrollment (Domestic)	Defines transactions in which the cardholder receives funds through a transfer to a Mastercard, Maestro, or Cirrus card on the beneficiary side (credit portion of the transfer).
Card-to-Card money transfers — Enrollment (inter-country)	Defines transactions in which the cardholder receives funds through a transfer to a Mastercard, Maestro or Cirrus card on the beneficiary side.
Card-to-card money transfers — debit	Defines transactions in which the cardholder uses the card to transfer to another Mastercard (debit portion of the transfer).
Top-up of non-bank prepaid cards and accounts	<p>Defines a transaction that is performed by a point that provides any of the following services:</p> <ul style="list-style-type: none"> ● A service in which funds are delivered or made available to a person other than the cardholder; ● A top-up of a user's account, unless the funds are to be used for gambling, tobacco and drug purchases, etc.; ● A top-up of prepaid cards.
Gambling	Any transaction, other than an ATM transaction, involving the placing of a wager, the purchase of a lottery ticket, the distribution of bets, commercial in-flight gaming, or the purchase of chips or other value used for gambling in conjunction with gaming activities provided by a betting or wagering establishment such as casinos, racetracks, card parlors, airlines, and the like.
Professional services — nowhere else classified	Outlets engaged in traditional “professions” that offer highly specialized services and often require employees to receive additional

	<p>or specialized education or training to provide the services. This MCC should be used only if the business of the outlet is not described by another, more specific MCC. Examples of such outlets include mortgage brokers, research firms, financial planners, graphic designers, guest speakers and lecturers, court stenographers, real estate appraisers, research firms, and auction houses.</p>
<p>Financial Institutions — Cash Disbursement at the Cashier's Office</p>	<p>Used to identify in-person transactions when a cardholder uses the card at a cash register to get cash.</p>
<p>Financial institutions — Automatic Cash Withdrawals</p>	<p>Used to define cash withdrawal and non-financial institution transactions at ATMs of international payment system customers.</p>
<p>Financing transaction (excluding MoneySend)</p>	
<p>Telecommunication services</p>	<p>Telecommunication services and additional services provided by Humans to its subscribers.</p>