

# Terms and Conditions of the "Change of the user fee limit for making C2C transfers (card to card) in the HUMANS mobile application" (new edition) promo

*April 16, 2025*

The **"Change of the user fee limit for making C2C transfers (card to card) in the HUMANS mobile application" (new edition)** promo is a joint campaign between Maroqand JSC, address: Tashkent, Yunusabad district, Osiyo 6, 46 apt 307993034 (Paylov), and the Limited Liability Company "Humans", address: 100047, Republic of Uzbekistan, Tashkent, Makhtumkuli street, 2 B, TIN 306624856 (Humans), within 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 Public offer of the Paylov payment service, available on the <https://paylov.uz/pages/public-offer>, the Terms of the Humans Loyalty Program, Terms of Use of Humans "HUMANS PAY" service, available on the website [www.humans.uz](http://www.humans.uz), unless otherwise defined in these Terms and Conditions.

1.2. Participants of the Promotion are individuals who are users of the "HUMANS PAY" service, who have linked their bank card in the Humans mobile application, and who have committed 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 16.04.2025 and indefinitely.

1.5. C2C transfer, for the purposes of these Terms and Conditions, is the transfer of funds by a Participant of the Promotion to another individual.

## 2. DESCRIPTION OF THE PROMOTION

2.1. Subject to compliance with the present Terms and Conditions, the Participants of the Promotion, who have not concluded a contract on provision of mobile services with Humans, get an opportunity to make C2C transfers without charging a customer fee, provided that the total amount of all C2C transfers made by the Participant of the Promotion does not exceed 1 000 000 (one million) UZS during the calendar month.

2.1.1. Starting from 16.04.2025, if the total amount of all C2C transfers made by the Participant of the Promotion, who have not concluded a contract on provision of mobile services with Humans, exceeds 1 000 000 (one million) UZS during the calendar month, the Participant of the Promotion, during the Promotion period, gets the

opportunity to reduce the user fee for making C2C transfers to the amount according to the table below:

<b>C2C</b>	<b>User fee after 1 000 000 UZS</b>
Uzcard to Uzcard	0.49%
Uzcard to Humo	0.49%
Humo to Humo	0.49%
Humo to Uzcard	0.49%

In this case, the fees specified in the Table above are charged only on C2C transfers made by the Participant of the Promotion after reaching the total amount of C2C transfers made by the Participant of the Promotion in the amount of 1 000 000 (ten million) UZS within a calendar month during the calendar month.

2.2. Subject to compliance with the present Terms and Conditions, the Participants of the Promotion, who have concluded a contract on provision of mobile services with Humans (except for the Participants of the Promotion, who have activated the Super VIP service plan), get an opportunity to make C2C transfers without charging a customer fee, provided that the total amount of all C2C transfers made by the Participant of the Promotion does not exceed 5 000 000 (five million) UZS during the calendar month.

2.2.1. Starting from 16.04.2025, if the total amount of all C2C transfers made by the Participant of the Promotion, who have concluded a contract on provision of mobile services with Humans (except for the Participants of the Promotion, who have activated the Super VIP service plan), exceeds 5 000 000 (five million) UZS during the calendar month, the Participant of the Promotion, during the Promotion period, gets the opportunity to reduce the user fee for making C2C transfers to the amount according to the table below:

<b>C2C</b>	<b>User fee after 5 000 000 UZS</b>
Uzcard to Uzcard	0.49%
Uzcard to Humo	0.49%
Humo to Humo	0.49%
Humo to Uzcard	0.49%

In this case, the fees specified in the Table above are charged only on C2C transfers made by the Participant of the Promotion after reaching the total amount of C2C transfers made by the Participant of the Promotion in the amount of 5 000 000 (five million) UZS within a calendar month during the calendar month.

2.3. Subject to compliance with the present Terms and Conditions, the Participants of the Promotion, who have concluded a contract on provision of mobile services with Humans and have activated the Super VIP service plan, get an opportunity to make C2C transfers without charging a customer fee, provided that the total amount of all C2C transfers made by the Participant of the Promotion does not exceed 10 000 000 (ten million) UZS during the calendar month.

2.3.1. Starting from 16.04.2025, if the total amount of all C2C transfers made by the Participant of the Promotion, who have concluded a contract on provision of mobile services with Humans and have activated the Super VIP service plan, exceeds 10 000 000 (ten million) UZS during the calendar month, the Participant of the Promotion, during the Promotion period, gets the opportunity to reduce the user fee for making C2C transfers to the amount according to the table below:

<b>C2C</b>	<b>User fee after 10 000 000 UZS</b>
Uzcard to Uzcard	0.49%
Uzcard to Humo	0.49%
Humo to Humo	0.49%
Humo to Uzcard	0.49%

In this case, the fees specified in the Table above are charged only on C2C transfers made by the Participant of the Promotion in accordance with this paragraph 2.3. of the Promotion Terms and Conditions after reaching the total amount of C2C transfers made by the Participant of the Promotion in the amount of 10 000 000 (ten million) UZS within a calendar month during the calendar month.

2.4. The Promotion is open to Participants who are active Clients of the service “HUMANS PAY” and whose use of the Humans service has not been suspended or terminated.

2.5. During the Promotion period the Cashback for making C2C transfers is not credited.

2.6. The number of C2C transfers per a Participant of the Promotion is not limited.

### **3. FINAL PROVISIONS**

3.1 These Terms and Conditions, as amended, shall come into force at the moment of their publication on the Humans Website. Humans and Paylov have the right to unilaterally change these Terms and Conditions, prolong or cancel the Promotion 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 shall be deemed amended, and the Promotion shall be deemed prolonged or canceled as of the date of publication of the relevant information on the Humans Website.

3.2. By making a C2C transfer in the Humans mobile application, the Participant of the Promotion fully and unconditionally agrees to the Terms and Conditions, which are an offer addressed to individuals.