



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

November 30, 2023

The **"Reduction of the user fee for making C2C transfers (card to card) in the HUMANS mobile application" (new edition)** promo is a joint campaign between Maroqand LLC, address: Tashkent, Mirzo-Ulugbek District, Navnihol Street, 86, TIN 305465762 (UPAY), 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 UPay payment service, available on the website <https://terms.upay.uz/oferta/>, the Rules of the Humans Loyalty Program, Rules of Use of the "Humans' Showcase of Goods and Services" 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 "Showcase of Goods and Services Humans" 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 01.12.2023 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 without the Super VIP package 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 In case of observance of these Terms and Conditions, the Participants of the Promotion, who have activated the Super VIP package, 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 Starting from 01.12.2023, if the total amount of all C2C transfers made by the Participant of the Promotion without the Super VIP package 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</b>
Uzcard to Uzcard	0.29%
Uzcard to Humo	0.29%
Humo to Humo	0.29%
Humo to Uzcard	0.29%
Visa to Uzcard	0.29%
Visa to Humo	0.29%

In this case, the fees specified in the Table 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.

2.4 Starting from 01.12.2023, if the total amount of all C2C transfers made by the Participant of the Promotion with the Super VIP package 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_direction</b>	<b>User fee after 10 000 000 UZS</b>
From Uzcard to Uzcard	0.29%
From Uzcard to Humo	0.29%
From Humo to Humo	0.29%
From Humo to Uzcard	0.29%
From Visa to Uzcard	0.29%
From Visa to Humo	0.29%

In this case, the fees specified in the Table 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 10 000 000 (five million) UZS within a calendar month during the calendar month.

2.5 The Promotion is open to Participants who are active Clients of the service "Humans Goods and Services Showcase" and whose use of the Humans service has not been suspended or terminated.

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

2.7 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 UPAY 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.