

RULES FOR GRANTING ACCESS TO HUMANS FINANCIAL SERVICES

These Rules for granting access to Humans Financial Services (hereinafter referred to as the Rules) are a public offer of Humans LLC, located at: the Republic of Uzbekistan, 100047, Tashkent, Yashnabad district, Maktumkul str., 2 B; State Registration Number 749733; Taxpayer Number (INN) 306 624 856; Phone number: 1234 (hereinafter referred to as Humans), to the general public, and become an agreement between the Client and Humans (Provider) from the moment the Client accepts these Rules in the manner set out below.

Terms and Definitions

Bank means the JSC "Ravnaq-bank", address: the Republic of Uzbekistan, Tashkent, Shaykhantakhur district, Furkat str., 2, Taxpayer Number (INN) 203644820, Banking Operations License No. 70 dated Oct. 21, 2017 by the Central Bank of the Republic of Uzbekistan, on behalf of which the Humans acts, in accordance with the agreement concluded between the Bank and Humans.

ID means a SIM card, a subscriber number assigned by the Provider to the Client used for the identification of the Client in the Mobile App, authentication tools for accessing the Mobile App (passwords, biometric authentication tools: FaceID, TouchID, etc.), Card details, including the PIN code of the Card, as well as other identification tools that the Provider and the Client can agree to use. All operations involving IDs are considered to be performed by the Client personally. At the same time, the Client is considered to have passed the identification.

Card (Humans Bank Card) means a co-branded Bank card of VISA International Payment System issued by the Bank, which is provided on the basis of an agreement between the Client and the Bank, concluded after the Client accepts the Bank's Offer.

Client means an individual (resident) who has entered into the Communication Services Contract with the Provider (the Contract), on the basis of which a subscriber receives his/her own number, as well as who has entered into a contract with the Bank after accepting the Bank's Offer.

Client's Device means a subscriber's (terminal) device to be used by the Client for getting access to the Provider's communication services.

Compromise means the fact of access by a third party to protected information about the Card (Card number, CVV-code, and other Card details that allow performing any operation using the Card). Compromise can be performed by obtaining the access by third parties to Card information, access to the Mobile app, loss of the SIM card or Client Device, and in other manner.

Personal Account means the analytical accounting register in the Provider's automated settlement system, which displays the information about the crediting of funds for the Provider's services under the Contract, their debiting, and available balance.

Humans mobile Application (App) means a remote interaction means that is installed on the Client's device and used by the Client to manage his/her Personal Account, Card, Services, services provided to the Client, change the terms of the Contract, get advice, and so on. Information about how to install the App on the Client Device is provided on the website. All operations in the App involving the IDs are considered performed by the Client personally.

Bank's Offer means a public offer of the Bank to its Clients to conclude a contract for Humans Financial Services, under which the Humans Bank Card is provided and operations on this card are performed. The current edition of the Bank's Offer is available on the Bank's website www.rbk.uz.

Client's Personal Data (Personal Data) means any information related to a directly or indirectly identified or identifiable Client (the subject of Personal Data). For the purposes of these Rules, these data include: last name, first name, patronymic (if any), date of birth, data contained in the identity document, SIM card number, Subscriber number, Card number.

Request means a Client's request with the instructions to the Provider to return to the Client the funds deposited by the Client as an advance for the Provider's communication services and accounted for on the Personal Account, and to transfer them to the Bank on the Client's Card. The funds transferred to the Bank are accounted for as a cash balance on the Client's Card and credited by the Bank to the payee and/or as a transfer provided by the Client (hereinafter referred to as the Payment).

The Service for the Access to Humans Financial Services (hereinafter referred to as the Service) is a service rendered by the Provider to grant Clients the access to Humans Financial Services provided by the Bank, including by using the Mobile app, to send the Client's Request to the Bank, as well as to ensure the return of funds deposited by the Client as an advance for the Provider's Communication Services to the Card when making Payments using the Card.

Other terms used in these Rules have the definition specified in the Conditions for Humans Communication Services (the Contract).

1. SERVICE ACTIVATION

- To activate the Service, the Client must install the App on the Client's device and issue or activate the Card in this App in accordance with the terms of the Bank's Offer.
- Any Client who is an individual, has no debts to the Provider, has made an advance payment for services of the Provider and for which Provider, in accordance with the terms of the Contract and applicable law, has not suspended communication services (whose subscriber's number is not blocked), may accept the terms of this Offer.
- If the Client acts as specified in clause 1.1 above in relation to issuing or activating the Card, the Client confirms that he/she agrees to activate the Service, has read and accepted these Rules.

2. 2. PROCEDURE FOR PROVIDING THE SERVICE

- The Service will be provided to the Client from the moment of its activation by the Client and until the Client refuses of the Service in the manner described in section 3 of this Rules or until the Provider stops the provision of Services in the manner specified in sections 3, 5 and 7 of this Rules.
- To make a Payment, the Client shall send the Request to the Provider in the following manner:
 - by performing a transaction using the Card (using the Card or its details to make a Payment);
 - by performing the actions set up in the App interfaces and generating the Request;
 - in other manner provided by the Bank's Offer and the App interfaces.

Payments initiated by Clients are made by the Bank.

- The Client's Request is not subject to fulfillment by the Provider in the following cases (which should be notified by the Client via SMS or App)
 - the Client does not comply with the restrictions set out in clause 5.1. of these Rules;
 - if there is no communication or response to the Provider from the Bank, or to the Bank from the correspondent Bank;
 - the Client refuses to accept these Rules and/or the Bank's Offer;
 - the Client has not received from the Bank the confirmation of payment for works/services/goods that the Client wants to pay for;
 - there is no opportunity to provide works/services/goods that the Client wants to pay for;
 - the Client himself/herself enters incorrect payment details (contract number, payment amount, etc.);
 - there is a prohibition of the Bank or the Provider to fulfill the Request;
 - If the Provider or Bank has reason to believe that there is a risk of sending an unauthorized Request;
 - the Client made a full or partial withdrawal of the consent for processing the Personal Data;
 - if there are grounds provided for by the Money Laundering, Terrorism Financing and Proliferation of Weapons of Mass Destruction Regulations.

- If there are no circumstances specified in clause 2.3 of these Rules, the Provider shall refund the Client's funds from the Personal account by their transfer to the Client's Card. The Bank shall fulfill the Requests in accordance with the terms of the relevant Bank's Offer. The funds deposited as an advance payment for communication services shall be returned in the amount specified in the Client's Request.
- Upon successful or unsuccessful fulfillment of the Request, the Bank shall inform the Client via the Provider of the Payment results.
- The Provider's obligations to return the funds accounted for on the Client's Personal account, which were deposited as an advance payment for the Provider's communication services, are considered fulfilled from the moment the funds are credited to the Bank's correspondent account.

- The Client shall send the Requests to make payment only from the Client's device and/or using the IDs assigned to the Client, and to prevent attempts to form such Requests from the Client's device and/or using the Client's IDs by third parties.
- The Client must promptly notify the Provider of changes to their Personal Data. The Client shall instruct the Provider to transfer Personal Data, including in case of their updating (changing), to the Bank on the terms specified in clause 2.10.

- The Provider shall be entitled to involve third parties for the provision of Services.

- The Client hereby agrees and instructs the Provider to transfer Personal Data to the Bank for the purpose of fulfilling the Request in accordance with the Money Laundering, Terrorism Financing and Proliferation of Weapons of Mass Destruction Regulations, for the purpose of fulfilling the Requests, informing the Client about the status of these Requests, servicing and informing Clients about the services provided by the Bank and the Provider. The Client agrees that the Bank may transfer the acquired or collected Personal Data and that the Bank may hold Personal Data received under the contract concluded between the Client and the Provider and in accordance with the legislation of the Republic of Uzbekistan, within the period established by the legislation of the Republic of Uzbekistan. The Client also agrees that the Bank has the right to transfer the received Personal Data to other organizations when this is necessary to fulfill the Requests and the Bank's obligations under the terms of the relevant Bank Offer in accordance with the requirements of the legislation of the Republic of Uzbekistan and (or) concluded contracts. This consent also applies to the transfer of Personal Data by the Provider to the Bank in case of changes, as well as to the transfer of information to the Bank about the termination of the communication services contract between the Provider and the Client.

The Client is entitled to withdraw his/her consent to the processing of Personal Data by the Provider or the above-mentioned persons by sending a written notification to the Provider or in any other manner as the Provider states to the Client. The Client agrees and acknowledges that if the consent to the processing and/or transfer of Personal Data is withdrawn, the Provider and the Bank may not be able to provide Services to the Client.

3. SERVICE DEACTIVATION

- The Client should personally deactivate the Services by contacting the Provider's CC. The Client's refusal of the relevant Bank Offer is considered as the Client's will to deactivate the Provider's Service.
- The Provider may refuse of the access to the Service and deactivate (suspend rendering) Services unilaterally and without judicial procedures in the event of termination of these Rules, the contract with the Bank and in case of violation by the Client of the requirements of these Rules and (or) Contract, the Bank Offer, and in the event of the suspected breach by the Client of the requirements of the legislation of the Republic of Uzbekistan, or of the receipt of information on the seizure of funds or restriction of transactions on the Customer's Card or bank account imposed by the competent authority.

- Upon termination of the Contract, the Service is automatically terminated. At the same time, the Requests shall be fulfilled and payments for transactions already performed using the Card shall be made in accordance with these Rules within 45 days from the date of termination of the Contract. The Client undertakes to ensure that there is an unused balance of funds on the Personal Account in the amount sufficient for making payments to the Provider and the Bank for the specified transactions.

4. SERVICE COST AND PAYMENT PROCEDURE

- The cost of Service activation and the fee for using the Service is included in the Client's Tariff in accordance with the Contract.
- The information on the fees charged by the Bank can be found on the Bank's website www.rbk.uz.

5. 5. PARTICULARITIES OF THE SERVICE RENDERED

- In order to ensure the security of Clients, the Provider is entitled to set and change the maximum and minimum amount of a Lump Sum Payment, as well as the total amount of Payments per day and per month, at its own discretion. These restrictions are presented on the Provider's Website and in the App.
- Services may not be available when you connect other services of the Provider. For more information about these restrictions please refer to the description of the respective services.

- By accepting these Rules, the Client agrees to the above restrictions (particularities) of the Service. If the Client does not want to use the Services with the restrictions (particularities) specified in these Rules, the Client is entitled to deactivate the Services in accordance with section 3 of the Rules. Until the services are deactivated, the Client must pay for the Services in the amount and manner specified in section 4 of these Rules.
- By accepting these Rules, the Client agrees to receive Provider's and/or third parties' advertising services in the form of SMS, in the App. If the Client does not want to receive the advertising specified in this paragraph, s/he must contact the Provider's CC.

- In case of the Compromise or suspected Compromise, the Client must immediately notify the Provider and take the actions to block the Card, in accordance with the terms of the relevant Bank's Offer.

- The Provider is entitled to suspend the Service if the Provider suspects the case of the Compromise. These actions of the Provider do not constitute improper provision of the Service. In this case, the Service can be resumed only after the Client has contacted the Provider's CC.

- Due to the particularities of mutual settlements on transactions using the Card, the Request may be received by the Provider later than the date of the transaction with the Card, which can form a debt on the Personal Account when making a refund in accordance with the specified Request. The Client undertakes to immediately pay off the debt by topping up the balance on the Personal Account.
- The Client gives the consent to the Provider to submit to the Bank the information about the cash flows on the Client's Personal Account. The Client as well gives the consent to the Bank to submit to the Provider the information about the Card and the cash flows on the Card.

- The Client shall protect its Client's device and the App from unauthorized use by third parties, including by setting passwords, codes, or using authentication tools provided by the Client hardware manufacturers (for example, TouchID, FaceID), as well as by using licensed software in the Client's device, antivirus programs, and regularly updating them.
- By accepting these Rules, the Client agrees to use the App, understands that the information is transferred via the Internet, which is not a secure communication channel, and agrees to bear financial risks and risks associated with possible Compromise when using the App.

6. RESPONSIBILITY OF PARTIES

- The Client is responsible for the proper execution of the Request, the accuracy of details required for making the Payment (amount, purpose of Payment, etc.).
- The requests issued by the Client before informing the Provider of the Compromise shall be considered to be made by the Client personally. The Client is not entitled to demand from the Provider to return such Payments. The Client shall be responsible for any actions of third parties performed on behalf of the Client using the Client's Subscriber Number, SIM card, and through the Client's Device when using the Services.

- The Provider shall not be responsible to the Client for the poor quality of Services and/or non-performance of Services that occurred due to delays and interruptions in the operation of technical platforms and transport networks or communication networks, which are not the fault of the Provider.
- The Provider shall not be responsible for the quality of works/services/goods paid for by the Client through the use of the Service.

- The Provider shall not be responsible for improper settlements by the Bank arising in connection with the fulfillment of Requests.

- If there are any complaints about the provision of the Service, the Client shall contact the CC via the Website or App. The Provider shall submit to the Client a response within the period established by the legislation of the Republic of Uzbekistan.

7. AMENDMENT OF RULES

- These Rules come into force from the moment they are published on the Provider's website. Clients should be notified of amendments or termination of these Rules by posting such information on the website at least 10 (ten) calendar days before such amendments take effect. These Rules shall be considered amended or terminated from the moment specified in the corresponding notification. If the Client continues using the Services under new terms and conditions after the amendments take effect, such amendments shall be considered accepted by the Client. The amending or terminating these Rules in the manner provided for in this paragraph means, respectively, the amending or terminating the supplementary agreement to the Communication Services Contract concluded between the Client and the Provider.