

Bank payment card usage rules

(Annex No. 2 to the Agreement on servicing of bank payment card)

1. GENERAL INFORMATION

1.1 This procedure is provided to the Client for familiarization and use. When using the card, the Client must comply with the relevant terms and conditions.

1.2 The ready card is transferred by the Microcredit Depository Organization FINCA, further FINCA directly to the Client. Transfer of the card is prohibited to other persons.

1.3 The use of a bank payment card is considered a non-cash transaction, and its use is governed by the legislation of the Republic of Tajikistan, the Agreement between FINCA and the Client, as well as the following rules:

2. RECEIVING AND USING OF THE CARD

2.1. The cardholder must receive the card and approve it with his signature in the presence of a FINCA employee or bank payment agent.

2.2. The card is valid until the date indicated on it.

2.3. The card is considered a personal method of payment. The card can only be used by a person whose full name is printed on the card or whose signature is on the other side of the card. It is strictly forbidden to transfer the card and its PIN-code to another person.

2.4. To carry out card transactions at trade and service enterprises, as well as at cash points, the Cardholder presents the card to an employee of the service point; for card transactions in the self-service system - independently carries out transactions in ATMs. When using the card to pay for goods or services, the Holder verifies the correct full card number, amount and date of the transaction and signs the check. The cardholder is responsible for the accuracy of the information provided in the documents. The ATM should not refuse to withdraw cash if all the necessary operations have been completed.

2.5. The cardholder must not allow the card number to be known to another person. Fraudsters can use information about your card details to commit fraudulent activities with your account. FINCA offers the following recommendations for cardholders:

- a. Under no circumstances the card and even more the PIN-code of the card, can be transferred to unauthorized persons (even relatives or friends). When you receive the envelope, immediately remember the PIN and destroy the envelope and additional leaflet.

- b. Upon receipt of the card, the client must ensure the integrity of the envelope with the PIN-code. In case of opening (damage) of the envelope, refuse to receive the card and immediately inform the head office by phone +992 44 600 23 23 or by e-mail: card@finca.tj and hotline@finca.tj.
- c. After receiving the card and envelope with a PIN code, the client can personally change the PIN code number at an ATM or POS terminal.
- d. FINCA is not responsible for the distribution of the card PIN by the cardholder, which is not known even to the employees of FINCA, and must be kept secret from the side of cardholder during the entire period of its use.
- e. the card cannot be shown / transferred to third parties, so that it is impossible to make a backup copy or save the card information and use the amount of your card.
- f. the card should be stored carefully, should not be folded in half and should be kept in a separate envelope or wallet.
- g. It is necessary to ensure that the magnetic line on the left side of the card is not exposed to adverse effects: electromagnetic fields (near displays, magnetized or magnetic objects such as keys, magnetic locks installed in wallets), mechanical damage (scratches, dirt, overheating, e.g. from sunlight, etc.).
- h. The surface of the card should be free of marks or scratches and should be protected from high temperatures and other aggressive environmental factors.
- i. When working with ATMs, it is important to remember that if the returned card or money is not withdrawn by the Cardholder within 20 seconds from the payment device, that is, the ATM, the security system will start working and, in order to protect the holder's money, the card or cash is held by the ATM and stored in a special compartment. In such cases, the card is returned to its owner by the organization providing ATM services only after determining the reasons for storing the card and consulting with the organization; the restoration of operating funds (or part of them that have not been withdrawn) on the basis of authorization received from the card account of the card holder can be carried out only after re-cashing (re-encashment) of the ATM and determining by the Cardholder who have not received the funds.
- j. The reasons for the suspension of the card or withdrawal of cash from the ATM will be determined as soon as possible from the side of FINCA. FINCA will take the necessary measures immediately after a written or verbal request from the cardholder.

2.6. The cardholder must keep all documents related to card transactions until the next transaction. These documents may be needed when resolving various issues with customs or other supervisory authorities and courts, for example, a check as legal proof of receipt and expenditure of funds.

2.7. When purchasing goods and paying for services by non-cash method and when receiving cash by means of a card, the holder obliges the organization to withhold the corresponding amount from his account.

2.8 Payment from account with use of card can only be made using a card or withdrawing funds from the bank's treasury. Also, the amount due to be paid for the service fee set by FINCA will be debited from the card account.

3. LOSS OR POSSIBILITY OF UNAUTHORIZED USE OF CARD

3.1. The cardholder must take measures to prevent the theft of the card and PIN or their unauthorized use.

3.2. PIN-code is a 4-digit personal identification number, which is given to the owner in a special envelope with card. PIN code is considered to be analogue of person's signature when conducting banking operations. The PIN code must always be remembered and not accessible to others. It is strictly forbidden to keep the PIN code with the card or write down the card number in the PIN envelope.

3.3 The client must be connected to the SMS service and constantly monitor all transactions on the card. In case of changing the mobile phone number or not receiving SMS for unknown reasons, promptly contact FINCA by phone +992 44 600 23 23 and request to resolve the problem and / or change the mobile phone number in the FINCA system.

3.4. In case of loss, theft of the card and / or its PIN-code, as well as unauthorized use of the card account, block the further activities of the bank card via SMS.

3.5. In case of loss, theft of the card and / or its PIN-code, as well as unauthorized use of the card account; failure to return the card from the side of ATM to the owner for technical or other reasons, the cardholder must immediately contact FINCA by phone +992 44 600 23 23 with a verbal or written request to block the card.

3.6. A verbal request to block the card in case of loss / theft of the card must be carried out by providing a code word.

3.7. After blocking the card based on the application of the Cardholder, FINCA issues a new card and a new PIN-code. Replacing the card or printing a new card instead of the lost one is carried out on the basis of a written application from the Cardholder.

3.8. The card can be replaced if the card term has expired, the card is damaged, the PIN-code has been declassified, the cardholder has forgotten the PIN-code, as well as at the request of the cardholder.

3.9. The organization has the right to oblige law enforcement agencies to take the necessary measures in the event of theft and / or unauthorized use of the card.

3.10. If a card is found that was previously considered lost / stolen or used illegally, the Cardholder must immediately notify FINCA to block it, hand over the card to FINCA and receive a new card with new details.

4. EXTRACT FROM PERSONAL ACCOUNT

4.1. Client is an individual receives a statement only upon his personal request in branches and service centers of FINCA banks. In case of any complaints about the offer, please call +992 44 600 23 23 or send an email to card@finca.tj or hotline@finca.tj or contact the FINCA branch where the card was received.

4.2 In the event of any claims regarding banking operations indicated in the statement, the Cardholder must submit them to FINCA within 10 days from the date of receipt of the statement. If FINCA has not received any claims within 10 days from the date of receipt of the statement, the statement is considered confirmed and subsequent claims may be rejected from the side of FINCA.

4.3. The cardholder cannot use the card for illegal purposes, including for the purchase of goods and services prohibited by the current legislation of the Republic of Tajikistan.

More details:

Tel: +992 44 600 23 23

E-mail: card@finca.tj and hotline@finca.tj
<http://www.finca.tj>