

Premium Subscription Rules

Terms and Definitions

Term	Definition
O!Prime Premium Subscription (Premium Subscription)	A subscription in the Mobile Application that allows the User, for a fee, to access additional Mobile Application features and increased limits for Services provided by the Operator through certain services available in the Mobile Application during the Premium Subscription Period, as well as the ability to use accumulated bonuses as payment for any service (except transfers to individuals) available in the Mobile Application, the list of which is published on the Operator's Website and/or in the Mobile Application
Operator (company providing the Premium Subscription)	Green Telecom Service LLC
User	An individual who has entered into an Agreement with the Operator by performing the actions stipulated in the Public Offer published on the Website, and who is entitled to use the Operator's payment system to perform financial transactions (payments) within the limits, tools, and services available in the Mobile Application
Mobile Application (App)	The My O! Mobile Application, software intended for Users of the Operator's payment system, based on Android and iOS (but not limited to these), which enables the use of the Premium Subscription via an internet connection to conduct financial transactions using electronic money, linked bank cards, funds returned to the payer against previously deposited amounts on their personal account with a goods/services provider, advances/prepayments or parts thereof, and other methods and payment instruments not contradicting the laws of the Kyrgyz Republic; enables remote identity verification and the use of other services not contradicting the laws of the Kyrgyz Republic. The software may have a web-based version available for Users
Payment	Transfer of funds through services provided by the Operator for the acceptance, processing, and issuance of financial information (processing, clearing) and further execution of cashless settlements through the payment system of the Kyrgyz Republic performed by the User in favor of a Recipient or supplier to fulfill an obligation for services, works, goods (including advance payments)
Premium Subscription Period	The validity period of the Premium Subscription: thirty (30) calendar days starting from the day following the subscription purchase date, unless otherwise stated in the Mobile Application. During this period, the User receives access to additional Mobile Application features and increased limits under the Premium Subscription, with automatic renewal for the following subscription period under the terms provided in the Public Offer on the Website. The Premium Subscription Period is continuous and cannot be shortened at the User's discretion before its expiration without full or partial refund of funds paid for the Premium Subscription

Website	The publicly accessible official website of the Operator at: http://www.dengi.kg , where the User can review the terms of the Public Offer and limits
Rate	The cost of the Premium Subscription established and charged by the Operator, which the User must pay to access certain features or services in the Mobile Application available under the Premium Subscription. The Rate information will be displayed at the time of Premium Subscription payment in the Mobile Application and may be changed unilaterally by the Operator
Bonus	The cashback amount (deferred discount) returned from the purchase made at a supplier when paid through the My O! application. The User is shown the Bonus amount available for use after a period agreed with the supplier.

These Premium Subscription Rules (the Rules hereinafter) regulate the procedure for organizing and operating the Premium Subscription.

The rights, obligations, and responsibilities of the Operator and Users within the Premium Subscription, as well as the payment and provision procedures, are stipulated in the Operator's Public Offer regarding the use of the Premium Subscription service.

1. General Provisions of the Premium Subscription

1.1. The name of the Premium Subscription is "O!Prime".

1.2. The Premium Subscription Period is 30 calendar days plus the subscription payment day (example: payment made on 12.12.2024 at 12:59; the subscription expires on 11.01.2025 at 12:58).

1.3. The Premium Subscription cost is one hundred ninety-nine (199) soms, including all taxes.

1.4. The Operator may provide the User with a trial Premium Subscription period under the following conditions (the Trial Period hereinafter):

- the Trial Period is thirty (30) calendar days;
- the Premium Subscription price during the Trial Period is one (1) soms including all taxes for thirty (30) calendar days;
- the Trial Period is only available to Users who have not previously had an active O!Prime subscription;
- the Trial Period is available only once per User, and the presence/absence of prior Premium Subscriptions is determined by tax ID;
- After the Trial Period expires, the Premium Subscription is automatically renewed at the standard price of one hundred ninety-nine (199) soms, including all taxes, for every 30 days, unless auto-renewal has been disabled by the User.

1.5. Premium Subscription renewal: To renew, the User must make a payment as specified in Section 1.3 hereof or enable auto-renewal via the Mobile Application. The User may disable auto-renewal at any time in the corresponding Mobile Application section.

1.6. Activation of the Premium Subscription occurs at the moment funds are debited (payment is made) by the User.

1.7. Payment methods: via the App using available payment sources or at partner payment acceptance points.

2. List of User Benefits Provided with the Premium Subscription

2.1. Fee-free service payments in the following categories via the App:

- 2.1.1. Mobile operators
- 2.1.2. Utilities
- 2.1.3. Telecom services
- 2.1.4. Internet & TV

- 2.1.5. Government fees and fines
- 2.1.6. Additional services
- 2.1.7. Education
- 2.1.8. Taxi
- 2.1.9. Delivery
- 2.1.10. Social media and online games
- 2.1.11. Entertainment
- 2.1.12. Beauty and health
- 2.1.13. Advertising services
- 2.1.14. Charity
- 2.1.15. Travel
- 2.1.16. Other services

2.2. Increased P2P transfer limits for the following services:

Service name	P2P transfer limits per calendar month for users with in-person identity verification and without the Premium Subscription	P2P transfer limits per calendar month for users with the Premium Subscription
MBANK, by phone number	200,000 (for total calendar month turnover for all services in this group)	As per approved e-wallet limits
MBANK , by account number		
Companion Bank, by account number		
Eldik Bank, by account number		
Bai Tushum Bank, account top-up		
FINCA Bank, account/deposit top-up		
Optima24, by phone number		
Optima24, by card number		
Elcart, by phone number		
Elcart, by card number		
DemirBank, by phone number		
DemirBank, by account number		
KICB Elsom, by phone number		
Keremet Bank, card top-up		
Keremet Bank, account top-up		
FinanceCreditBank, card top-up		
FinanceCreditBank, by account number		
Dos Credobank, by account number		
Simbank, by card number		
Simbank, by phone number		
Innopay Kyrgyzstan		
cash2u – e-wallet top-up		
Umai		
P2P transfers via ElQR		

2.3. Bonus accrual:

a) from Operator, upon payment:

Name	Bonus amount for Users without the Premium Subscription	Bonus amount for Users with the Premium Subscription
Via QR in the Operator's providers network	0% *	1%

b) from O!Bank OJSC partner bank, upon payment:

Name	Bonus amount for Users without the Premium Subscription	Bonus amount for Users with the Premium Subscription
Using O!Bank OJSC payment cards	1% **	2%

** The list of providers for which Users without a Premium Subscription receive a Bonus amount different from that indicated in the table above when paying via QR is determined solely by the Operator.*

***The list of providers for which Users without a Premium Subscription receive a Bonus amount different from that indicated in the table above when paying with O!Bank payment cards is determined solely by the Operator.*

2.3.1. Rules of Bonus accrual:

- Bonuses are credited to the User's phone number to which the O!Dengi e-wallet and/or the O!Bank payment card is registered.
- Bonuses are credited only upon receiving a successful Payment status.
- If a Payment is canceled, the Bonuses credited for that Payment are annulled as follows:
 - 1) Before refunding the canceled Payment, a check must be performed to confirm whether the User has a sufficient Bonus balance to reverse the credited Bonuses.
 - 2) If the Bonus balance is sufficient, the Bonuses credited for the canceled Payment must be deducted. In the Bonus history, the amount must be marked as a voided accrual.
 - 3) If the Bonus balance is insufficient, the Payment amount must be refunded minus the missing Bonuses. After the refund is issued, a push notification must be sent to the User explaining why the refunded amount is lower than the Payment amount.

2.3.2. Limitations on the accrual of Bonuses from the Operator and O!Bank OJSC partner bank:

- Operator Bonus limit (for QR Payments): 3,000 Bonuses per calendar month per User.
 - O!Bank OJSC partner bank Bonus limit (for purchases made with VISA cards, excluding virtual and business cards in KGS currency): 10,000 Bonuses per calendar month per User.
- Where the User reaches the above limits, Bonus accrual stops. Limits apply for one calendar month. At 00:00 on the first day of each calendar month, all Bonus limits reset and start anew;
- Transaction limit per unique payment acceptance point (one SID): 4 transactions per calendar day. If more than 4 transactions are made per day at the same acceptance point, Bonuses are not accrued for the fifth and subsequent transactions. This limit applies from 00:00:00 to 23:59:59 of the reporting day;
 - Per-transaction limit: 200 Bonuses;
 - Daily limit: 1,000 Bonuses. If the User reaches this limit, Bonus accrual stops. The limit applies for one calendar day and resets at the end of the day.

All limits specified in this section are cumulative within the limits established in the Public Offer (the offer for users of the My O! mobile application to participate in the Bonus Program of Green Telecom Service LLC).

2.3.3. Options for spending the Bonuses:

Description	For Users without the Premium Subscription	For Users with the Premium Subscription
QR at providers participating in the bonus program	+	+
QR at providers not participating in the bonus program	-	+

In the App catalog under the categories listed in Section 2.1 of the Rules (in terms of 2.1.1 – only for O! mobile operator), as well as “Stores,” except for eBay 10 USD, 25 USD, 50 USD services	-	+
--	---	---

2.4. Additional 10 GB data are available for O! mobile operator subscribers (upon technical implementation).

3. Other Conditions

3.1. Employees and representatives of the Operator and affiliated persons may purchase the Premium Subscription.

3.2. The Premium Subscription is purchased solely on a voluntary basis.

3.3. Users purchasing the Premium Subscription bear all related costs, including internet, local/long-distance/mobile communication costs, and any other expenses, and may not transfer such expenses to the Operator.