

SERVICE PROVIDING RULES

Official appointment

Bank - a legal entity that has the exclusive right to provide banking services, a resident of the Republic of Azerbaijan, Ukraine, Georgia, the Republic of Belarus, Serbia, Kazakhstan, Kyrgyzstan, Uzbekistan, Tajikistan, Turkmenistan, Kosovo, Macedonia, Montenegro, Albania, Moldova, Bosnia and Herzegovina.

Card Holders - natural persons, holders of Visa Platinum, Visa Signature or Visa Infinite cards, that registered in the Chat-bot and connected to Technical Partner's concierge-service, and which have the right to get Service in accordance with the provisions of this Rules.

Customer - "Visa International Service Association", located at CA 94404-2772, Foster City, Metro Center boulevard, 900, USA.

Organizer - "Saglam Aile" LLC, identification code of legal entity: 1300235691, place of location: 3/10, Ahmad Rajabli street, Baku city, Azerbaijan.

Messenger - mobile application for exchange of momentary data, video, as well as Viber, Telegram.

Technical Partner - "INFOCUS" LLC, identification code of legal entity: 36563986, place of location: room 188-A, 2-B, Dilova street, Kyiv, 03150, Ukraine.

Rules - the present rules of service providing.

Service - In addition to the month of birth, upon receipt of the Contractor's medical services, Cardholders can use the "Discount for Age" promotion

Period of validity - from October 30, 2021 to April 30, 2025, if otherwise is not mentioned by the Technical Partner.

Chat-bot - chat-bot Visa Concierge, that is in Messenger.

All other terms that are not explained in this Rules, have the appointment specified by the provisions of the valid legislation of the Republic of Azerbaijan.

1. Form of initiating Service

- 1.1. In order to get service, the Card Holder has to implement the following actions:
 - 1.1.1. To be a real holder of Visa Platinum, Visa Signature or Visa Infinite cards issued by the Bank and to be connected to Technical Partner's concierge-service;
 - 1.1.2. To get acquainted with the rules;
 - 1.1.3. To order Service on the place of residence in Azerbaijan (as it is mentioned in the Rules) or on the place of location of the Organizer;
- 1.2. The present Rules is the base document in official mutual relations between Card Holder and Technical Partner /Customer /Organizer. Accept of the provisions of the present Rules by the Card Holder is carried out by way of consequent implementation of actions by him, mentioned in the points 1.1.1 -1.1.3 of the Rules. The Organizer may have its own additional rules /conditions on providing Service, which however should not be differed from this Rules. Card Holder individually makes decision on meeting these rules /conditions and results of such agreement.
- 1.3. Accept by the Card Holder is carried out voluntarily and means a conclusion of written agreement under the conditions of the present Rules

in accordance with the Civil Code of the Republic of Azerbaijan. Partial accept of the Rules is not allowed.

2. Form of getting Service

2.1. In order to get Service, the Card Holder carries out the followings after implementing consequence of actions mentioned in the points 1.1.1 -1.1.3:

2.1.1. Selects Service button in chat-bot in accordance with its internal mechanics, provides valid phone number;

2.1.2. When placing the request, the service date may be selected no later than 30 (thirty) calendar days from the date of the request.

2.2. After executing the actions mentioned in the point 2.1.1 of the Rules, the Organizer's representative contacts the Card Holder, registers the selected services, and provides the necessary information about the services (terms of laboratory testing, schedules of doctors and etc.). Service is provided either on the place of residence of the Card Holder, as it mentioned in point 2.3 of the Rules or at the Organizer's place. Result of Service is sent to e-mail address of the Card Holder.

2.3. Service for Card Holders is provided and functions at working hours of the Organizer, only within Baku, Ganja, Sumgayit and Khirdalan cities and in their vicinity.

2.4. A discount equivalent to the age of the Cardholder is applied for medical services chosen by the Cardholder (except for the services specified in point 2.5)

2.5. The Service does not cover the following services;

2.5.1. Analyzes studied abroad;

- 2.5.2. Vaccinations;
- 2.5.3. Dentistry;
- 2.5.4. Cosmetic procedures;
- 2.5.5. Massage services;
- 2.5.6. COVID-19 tests;
- 2.5.7. Consultation of narrow specialists – Ali Ibrahimov, Oqtay Metin, Azmiye Altinshik
- 2.5.8. Cryotherapy – service provided by Dr. Ilham Igidov
- 2.5.9. “CITO” testing
- 2.5.10. “Home visit” service
- 2.5.11. Doctor’s consultation at home
- 2.5.12. Polyclinic examinations arranged at home (Ultrasound test, ECHO-cg, ECG)
- 2.5.13. Medical card recovery
- 2.5.14. All services requested as Anonymous patient
- 2.5.15. “Checkup” packages

2.6. Card Holder may get Service only within the following limits during the entire period of validity:

2.6.1. For holders of Visa Platinum card - 2 services a year;

2.6.2. For holders of Visa Signature card - 4 services a year;

2.6.3. For holders of Visa Infinite card - 6 services a year.

2.7. If the Card Holder has got several cards, then the availability of service is summed up.

*The limits may be increased at the discretion of the Bank that issued the Card. In such case, information on the limits shall be provided on the website of the Bank that issued the Card.

2.8. Service is provided only to the Card Holder, not the third persons.

- 2.9. Any compensation for non-received Service is not provided.
- 2.10. If the Card Holder addressed for getting service directly to the Organizer - such Service is not presented.

3. Responsibility

- 3.1. Card Holder bears responsibility for validity of submitted data and information in accordance with the valid legislation of the Republic of Azerbaijan.
- 3.2. All complaints regarding the Service should be submitted by the Card Holder directly to the Organizer. Such complaint should show the results of non-qualitative service (with accurate base) and accurate reference to evidence, otherwise the complaint is not accepted for consideration. Final consideration of complaint is implemented by the Organizer, if otherwise is not mentioned by the Technical Partner.
- 3.3. In spite of the above mentioned, and without a purpose of non-implementing the provisions of legislation, Technical Partner and/or Customer is not responsible for loss made to any property or person, as well as for unconformity of Service or its results with the expectations of Card Holder or the third persons.
- 3.4. Technical Partner and/or Customer is not responsible for object, quality, quantity and period of serving, as well as for its results, that may have any effects for Card Holder.
- 3.5. Any elements of Service are accepted by the Card Holder “as is”, taking into consideration their actuality on the date of accepting.

4. Other provisions

4.1. In case of ambiguous interpretation of this Rules, any disputes and/or problems not regulated by the Rules are solved through negotiations between Organizer and Card Holder.

4.2. Organizer holds the right to change the Rules by notifying Technical Partner /Customer in advance. This time, notification about changes and additions will be made by placing on chat-bot. Such changes and additions come into legal force from the moment of their publication, if otherwise is not specified by the changes and additions to this Rules.