

Advantages of Premium Subscription

1. Fee-free payment for services of the following categories in the My O! app:

- Mobile telecom providers
- Utility services
- Telecom services
- Internet and TV
- Government fees and penalties
- Education
- Taxi
- Delivery
- Social media and online games
- Leisure activities
- Beauty & health
- Advertisement services
- Good deeds
- Travel
- Other services

2. Increased money transfer limits for the following services:

Service description	For non-Premium subscription users with identity verified in person	For Premium subscription users
MBANK by phone number	200,000 KGS (total calendar month amount for all services in this group)	Within the limits set for the electronic wallet (actual limits are shown in the mobile app: “More”, “About app”, “Limits”)
MBANK by account number		
Companion Bank by account number		
Eldik Bank by account number		
Bai Tushum Bank account top-up		
FINCA Bank account and 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 EIQR		

3. Bonus awarded for QR payments:

Description	For non-Premium subscription users	For Premium subscription users
Bonus awarded by the Operator for payments via the brand QR	0%*	1%

**The bonus amounts and places of payments for which bonuses are awarded are determined at the Operator discretion.*

Bonus award rules:

- a. Bonuses are awarded for successful payments, to the User's phone number to which the O!Dengi e-wallet is linked.
- b. Maximum number of transactions made at the same payment point: 4 transactions per day.
- c. Operator bonus limit: 3,000 bonuses per calendar month; once this limit is reached, bonuses are not awarded. The limit is zeroed at 00:00 on each month's first day.
- d. In case of payment cancellation, bonuses are withdrawn as follows:
 - If the bonus balance is sufficient, the bonuses awarded for the cancelled payment will be withdrawn.
 - If the bonus balance is insufficient, refund will be made less the missing bonuses.

4. New options for using the bonuses collected:

Description	For non-Premium subscription users	For Premium subscription users
QR payments to the bonus program partners	+	+
QR payments to other providers	-	+
In the app's catalog: <ul style="list-style-type: none"> - all categories in p. 1 above. (O! mobile operator only for "Mobile telecom providers") - "Shops": except the services eBay 10 USD, eBay 25 USD, eBay 50 USD 	-	+

5. 10 GB data as a gift for the O! mobile operator users (starting from the technical implementation time)

6. Additional conditions

a. The Premium subscription is subject to purchase on a voluntary basis only. (Actual limits are shown in the mobile app: “More”, “About app”, “Limits”).

b. User can activate the Premium subscription for oneself or for another My O! app user.

How to do it:

1. Start My O!, click “More” and select O!Prime.

2. Enter wallet number for subscription activation.

3. Pay.

c. Users purchasing the Premium subscription are responsible for covering the costs associated with the Premium subscription purchase including fees for internet services, landline, international or mobile calls, and other charges.