

Hello,

When paying with any **TBC Concept card**, you have an opportunity to earn **more Ertguli points.**

The more you pay with the **TBC Concept debit card** at the terminal or when shopping online, the more Ertguli points you earn and move to the next level of accumulation. If you make **more than 40 payments per month** and have a **loan/term deposit**, as a **TBC Concept package subscriber**, you **earn 0.3% - 5% Ertguli points**.

Paying with Ertguli points is possible via Digital Bank, where you can scan the QR code displayed on the TBC POS terminal and choose to pay with points.

In your Digital Bank, you can also find information about the current balance of Ertguli points, various offers and the stages of accumulation.