PUBLIC OFFER

for participation in the promotional campaign “Pay with a virtual Visa Kapitalbank card — win prizes!”

This Public Offer for participation in the campaign ***“Pay with a virtual Kapitalbank card — win prizes!”*** (hereinafter — the “Offer”) determines the procedure, terms, place and timing of the campaign ***“Pay with a virtual Kapitalbank card — win prizes!”*** (hereinafter — the “Campaign”), organized and conducted by JSCB Kapitalbank (hereinafter — the Bank/“Organizer”), represented by the Chairman of the Management Board K.L. Mayevsky, acting on the basis of the Charter, the purpose of which is to popularize the product — virtual Visa cards issued by the Bank, and to stimulate non-cash payments using them.

Acceptance of the Offer means full and unconditional acceptance of the terms of the Offer. The current version of the Offer is posted and available on the Internet at: www.kapitalbank.uz (hereinafter — the “Website”) and in the Bank’s Mobile Application (hereinafter — the “Application”).

1. Subject of the Offer

1.1. Acceptance of the terms of this Offer (hereinafter — the “Offer”) is deemed to be the performance by the Participant of actions aimed at participating in the promotional campaign “Pay with a virtual Kapitalbank card — win prizes!” (hereinafter — the “Campaign”), in the manner established by Section 3 of the Offer. The current version of the Offer is posted and available on the Internet at: www.kapitalbank.uz.

1.2. Organizer of the Campaign: JSCB Kapitalbank (hereinafter — the “Organizer”).

1.3. The Campaign is held in the territory of the Republic of Uzbekistan.

1.4. The Campaign is not a lottery, does not require payment for participation and is aimed at stimulating the opening and use of virtual Kapitalbank cards, as well as their linking to the Apple Pay service.

1.5. All disputes and disagreements arising between the Bank and the Participants of the Campaign shall be resolved through negotiations. If agreement cannot be reached, the dispute shall be considered in a civil court at the location of the Bank in accordance with the legislation of the Republic of Uzbekistan.

1.6. Acceptance of this Offer means full and unconditional acceptance by the Participant of all terms of the Offer without any exceptions and/or limitations and is equivalent to the conclusion of a written agreement.

1.6.1. By accepting this Offer, the Participant is deemed to have confirmed that he/she:

- has fully and completely read, agrees and undertakes to comply with the terms of this Offer;
- understands the contents and possible legal consequences for the Participant in connection with the concluded Offer;
- is legally capable/capacitated and confirms his/her legal right to enter into contractual relations with the Organizer.

1.7. The Organizer reserves the right to publish additional information about the Campaign and change the terms of the Campaign unilaterally.

1.8. By accepting the Offer, the Participant confirms that he/she acts voluntarily, without coercion, not under the influence of delusion, deception, violence or threat.

1.9. The Organizer does not advertise goods, services and activities of third parties and, by accepting the Offer, the Participant confirms that the Organizer is not responsible for the quality of prizes provided by third parties.

2. Timing of the Campaign

2.1. The Campaign is held in the period from October 26, 2026 to January 30, 2027 inclusive.

2.2. Prize drawings are held by the Organizer every two weeks throughout the entire duration of the Campaign according to the following schedule:

1st stage: from October 26 to November 15, 2026;

2nd stage: from November 16 to November 30, 2026;

3rd stage: from December 1 to December 15, 2026;

4th stage: from December 16 to December 31, 2026;

5th stage: from January 1, 2027 to January 15, 2027;

6th (final) stage: from January 16 to January 30, 2027.

2.3. Summing up the results of each stage is carried out by the Organizer within 5 (five) business days after its end.

3. Terms of Participation

3.1. The Campaign may be participated by capable natural persons (tax residents of the Republic of Uzbekistan) who have reached the age of 18 and have fulfilled all the conditions listed below during the Campaign period (hereinafter — the "Participant").

3.2. To participate in the Campaign, the Participant must, during the Campaign period specified in clause 2.1 of the Offer, consistently perform the following actions:

- open a virtual Visa Kapitalbank card (hereinafter — the "virtual card") through the mobile application "Kapitalbank. Online";
- link the opened virtual card to the Apple Pay contactless payment service;
- make a purchase using this Virtual card through the Apple Pay contactless payment service for an amount of at least 150,000 (one hundred fifty thousand) UZS or 12 (twelve) USD, or 12 (twelve) EUR.

3.3. Fulfillment of all conditions specified in clause 3.2 of the Offer during the period of the corresponding stage of the Campaign automatically makes the natural person a Participant of the Campaign and **gives the right to participate in the prize drawing of this stage**.

3.4. Each purchase meeting the conditions of clause 3.2 is counted as one chance to participate in the drawing within the stage in which it was made. The number of purchases to increase the number of chances is unlimited.

3.5. Employees of JSCB Kapitalbank and their close relatives are not allowed to participate in the Campaign.

3.6. Acceptance of the Offer implies that the Participant is fully familiarized and gives his/her unconditional consent to the terms of the Campaign set out in the Offer.

4. Prize Fund

4.1. The prize fund of the Campaign is formed from the Organizer's funds and includes the following prizes:

6 (six) HP OmniBook 3 laptops;

6 (six) Sony PlayStation 5 Slim game consoles.

4.2. Within each of the 6 (six) stages of the Campaign specified in clause 2.2 of the Offer, 1 (one) HP OmniBook 3 laptop and 1 (one) Sony PlayStation 5 Slim game console are raffled among the Participants who fulfilled the participation conditions during the corresponding stage.

4.3. Prizes are not subject to exchange for a monetary equivalent or return.

4.4. At the same time, the winner of the drawing has the right to claim 1 (one) prize from the prize fund provided for in this Section 4 of the Offer.

5. Procedure for Determining Winners and Awarding Prizes

5.1. Winners of each stage are determined by random selection using a random number generator from among the Participants who fulfilled the participation conditions in the corresponding stage, as well as at least 2 (two) reserve participants for each prize.

5.1.1. The prize drawing is carried out in the following order:

- each payment transaction meeting the terms of the Offer is assigned a unique identification number;
- using a random number generator, at least 2 winning numbers are selected from the general pool of identification numbers;
- Participants who made transactions with winning numbers are recognized as winners and receive the right to receive a prize;
- if one Participant wins more than one prize, additional prizes are raffled again among the remaining Participants.

5.1.2. Prize drawings will be held in live broadcast on the official pages of the Organizer in social networks (Instagram) or on the official channel of the Organizer in the messenger (Telegram). In case of changes in the dates of the drawings, the organizer will announce this on the website www.kapitalbank.uz or on official pages in social networks before the start of the broadcast.

5.2. Information about the winners is published on the official pages of JSCB Kapitalbank in social networks and on the official website of the bank www.kapitalbank.uz no later than 5 (five) business days from the date of summing up the results of the corresponding stage.

5.3. The Organizer contacts the winners to award the prize within 5 (five) business days from the date of announcement of the results. Prizes are awarded in the territory of one of the Organizer's offices.
5.4. To receive the prize, the winner must provide the Organizer with an identity document and sign the prize acceptance certificate after receiving it at one of the Organizer's branches for identity identification, after notification of the Winner through the Organizer's contact center and/or otherwise. If the Winner refuses to undergo the identity verification process, the Organizer has the right to refuse to issue the prize, and the Organizer has the right to raffle the un-awarded prize in the next drawing.

5.5. If any of the winners, for any reason, refuses to receive the prize, cannot receive it, or does not get in touch within 5 (five) business days after receiving notification from the Organizer, the prize is transferred to the reserve participant according to the order of priority.

5.6. The winner may apply for the prize no later than 1 (one) calendar month from the date of announcement of the results of the corresponding stage, provided that he/she got in touch within 5 (five) business days after receiving notification from the Organizer.

5.7. Participants who have become owners of a prize (prizes) are not entitled to demand replacement of the prize with a monetary equivalent, or exchange the prize for another of higher or lower value with the condition of additional payment or return of the difference in value.

5.8. If the winner refuses to receive the prize, such prize is considered unclaimed.

5.8.1. Unclaimed prizes or prizes refused by winners may be used by the Bank and Partners at their discretion, including being raffled among other Participants.

5.9. The Organizer has the right to early terminate the Campaign if there are objective reasons (technical failures, force majeure circumstances, etc.), by posting relevant information on the Organizer's official website www.kapitalbank.uz, at least 12 hours before the occurrence of the event of revocation (suspension) of this Offer.

5.10. The Organizer reserves the right to publish additional information about the Campaign or make changes to the terms of the Campaign unilaterally with notification through the official information Internet resources of the Organizer no later than 5 days before the changes are made.

5.11. Unclaimed prizes, as well as prizes refused by winners, may be used by the Bank at its own discretion, including:

- raffled among other Participants of the Campaign;
- included in the prize fund of subsequent stages of the Campaign;
- used in other marketing activities of the Bank.

6. Rights and Obligations of the Parties

6.1. The Participant undertakes to:

comply with the terms of the Offer;

provide reliable information about himself/herself.

6.2. The Organizer undertakes to:

ensure the conduct of the Campaign in accordance with the Offer;

ensure transparency of the drawing procedure and timely awarding of prizes.

6.3. The Organizer has the right to:

change or supplement the terms of the Campaign, notifying participants through official communication channels;

refuse to issue a prize in case of detection of violations of the terms of the Campaign without any compensation.

7. Termination or Amendment of the Campaign

7.1. The Organizer has the right to early terminate the Campaign or make changes to the terms of this Offer if there are objective reasons (technical failures, force majeure circumstances, etc.), by posting relevant information on the Organizer's official website https://www.kapitalbank.uz.

7.2. Changes come into force from the moment of publication, unless otherwise specified.

8. Liability of the Parties

8.1. The Organizer is not responsible for failures in the operation of telecommunication networks, transfer systems and technical means outside its control, including failures in the operation of the Apple Pay service.

8.2. The Participant is responsible for the correctness of the data provided and compliance with the participation terms established by the Offer.
8.3. The Organizer is not responsible for improper performance of the terms of the Offer if such non-performance is caused by reasons beyond the Organizer's control.

9. Consent to Personal Data Processing

9.1. By participating in the Campaign, the Participant gives consent to the processing of personal data provided to the Organizer for the purposes of participation in the Campaign, determining winners, awarding prizes, and informing about the results.

9.2. The Participant also gives consent to the use of his/her name and image (photograph) in materials related to the Campaign, including for publication on the Internet for advertising purposes without additional approval.

10. Miscellaneous

10.1. All issues not regulated by the Offer are governed by the current legislation of the Republic of Uzbekistan.

10.2. The Offer comes into force from the moment of its placement on the official resources of JSCB Kapitalbank and is valid until the end of the Campaign period.

10.3. In all matters not directly provided for by the Offer, the Parties are governed by the current legislation of the Republic of Uzbekistan.

10.4. This Offer is published in Russian.

10.5. Detailed information about the campaign can also be obtained through the bank's hotline at short number 1340 or by phone (+998 71) 200-15-15.

10.6. Official informing of potential and current Participants of the Campaign is carried out at the Organizer's choice through the following communication channels:

- official website of JSCB Kapitalbank (www.kapitalbank.uz);
- official pages and groups of the Bank in social networks and cross-platform messengers;
- direct notifications for Visa cardholders via SMS messages, push notifications in the mobile application and/or email.

10.7. The full text of this Offer, including all Appendices and changes, is posted on the Organizer's official website www.kapitalbank.uz in the "Campaigns" section and is a public document available for review to all interested parties.

10.8. To obtain additional information on the terms of participation in the Campaign, the procedure for determining winners, the procedure for receiving prizes and other issues, Participants may:

- contact the Organizer's Contact Center at the single number: 1340;
- get advice at any branch or office of JSCB Kapitalbank;
- ask a question through the feedback form on the Organizer's official website.

10.9. In case the Organizer decides to early terminate, extend the Campaign or make significant changes to its terms, the relevant information will be published on the Organizer's official website in the

“Campaigns” section at least 3 (three) business days before the changes come into force or the Campaign ends.

10.10. The Organizer is not responsible for the Participants’ failure to familiarize themselves with the official information about the Campaign published in the prescribed manner, as well as for receiving unreliable information about the Campaign from third parties.

11. DETAILS OF THE ORGANIZER

JSCB Kapitalbank

Address: Tashkent, Sayilgoh street,

7 TIN: 207127843

MFO: 01158

Tel.: +998 78 200-15-15 E-mail: info@kapitalbank.uz

License of the Central Bank of the Republic of Uzbekistan No.: 69 dated 25.12.2021.