PUBLIC OFFER
on Accession to the Rules of Comprehensive Banking Services for Individuals at the Unified Branch of JSCB «Kapitalbank»

Tashkent city **«23» June 2026**

Pursuant to Articles 358, 367 and 370 of the Civil Code of the Republic of Uzbekistan and other legislative acts of the Republic of Uzbekistan,

for the purpose of creating conditions for the provision of modern banking services and the use of innovative banking technologies in providing the possibility of remote banking services for individuals,

Joint-Stock Commercial Bank «Kapitalbank» (hereinafter referred to as the "Bank"), represented by the Chairman of the Management Board K.L. Mayevsky, acting on the basis of the Charter, makes this public proposal (hereinafter — the "Offer") for accession to the Rules of Comprehensive Banking Services for Individuals at the Unified Branch of JSCB «Kapitalbank» (hereinafter — the "Rules"), addressed to any **legally capable individual** (hereinafter referred to as the "Client") who has undergone, in accordance with the applicable legislation of the Republic of Uzbekistan, digital identification at JSCB «Kapitalbank» or with a Partner of JSCB «Kapitalbank» and has accepted (accepted) this proposal by acceptance thereof on the basis of Article 370 of the Civil Code of the Republic of Uzbekistan in full (without any conditions, exceptions or reservations).

I. TERMS AND DEFINITIONS

1.1. For the purpose of unambiguous interpretation of this Offer, the following terms shall be used in the following meanings:

Applicable Law — the current regulatory legal acts of the Republic of Uzbekistan, namely laws, by-laws, regulatory acts and resolutions (orders, letters) of the Central Bank of the Republic of Uzbekistan, ratified international treaties and agreements.

Remote Banking Services (RBS) — the provision by the Bank to the Client of a set of services without the involvement of an authorised Bank employee, using RBS services. Within the framework of RBS, until the Client undergoes identification at the Bank's Offices / through an Organisation, limits shall be established in accordance with the Bank's internal policies, and exclusively the following banking services shall be provided:

· opening and management of electronic wallets;
· opening and management of a bank account, as well as a bank card;
· effecting cross-border money transfers using bank cards or electronic money systems;
· obtaining an online microloan.

ID document — an identification document in accordance with the Applicable Law.

Mobile Phone Number — the cellular telephone number specified by the Client when undergoing the digital identification procedure. Within the framework of this Offer, the Client may have only one Mobile Phone Number at any given time.

One-Time Code — a special code generated by the Bank and sent to the Client as a message to the Mobile Phone Number for the acceptance of this Offer.

Organisation — an organisation that has concluded an agency agreement with the Bank for the provision of payment services and that performs in-person Identification of the Client on behalf of the Bank at the moment of delivery of the bank card.

Partner — an organisation that has concluded a mutual identification agreement with the Bank.

Personal Data — information recorded in the CDB in accordance with the Applicable Law, relating to the Client and enabling the Client's identification.

Tariff — the terms of provision and servicing of a banking product in accordance with the Tariffs of commission fees of JSCB «Kapitalbank» for banking services to individual clients.

Third Parties — unless otherwise provided for by the applicable legislation and the Rules, all persons other than the Bank and the Client.

CDB — the central database of the e-government system of the Republic of Uzbekistan.

1.2. The remaining terms used in the text of this Offer shall have the same meanings as in the Rules, which form an integral part of this Offer.

1.3. In the absence of an unambiguous interpretation of a term in the text of the Offer and the Rules, the interpretation of the term shall be governed: first — by the legislation of the Republic of Uzbekistan; second — by the Bank's official website; and thereafter — by established (commonly used) banking practice.

II. SUBJECT MATTER OF THE OFFER

2.1. The subject matter of this Offer shall be the unconditional and full (without any reservations, exceptions, exemptions or objections) accession of the Client to the current version of the Rules as a Client in accordance with the procedure established by Article 360 of the Civil Code of the Republic of Uzbekistan.

2.2. The Rules and the Bank's Tariffs are published on the Bank's website on the Internet at www.kapital24.uz.

III. AUTHORISATION PROCEDURE AND ACCEPTANCE OF THE OFFER

3.1. For the purpose of authorisation, the User shall undergo digital identification with the Bank or with a Partner in accordance with the Regulation on the Procedure for Digital Identification of Clients (reg.: Ministry of Justice No. 3322 dated 30.09.2021).

3.2. On the basis of Article 369 of the Civil Code of the Republic of Uzbekistan, the publication (posting) of the text of this Offer on the Bank's website on the Internet at www.kapital24.uz shall constitute a public proposal (offer) addressed to an indefinite circle of individuals meeting the requirements specified in the preamble of this Offer, to accept it (accede to the Rules).

3.3. In accordance with Article 370 of the Civil Code of the Republic of Uzbekistan, the Parties shall recognise as unconditional acceptance (acceptance) of the terms of this Offer the fact of the Client's entry of the One-Time Code received from the Bank in the interface (mobile application or website) of the Bank or of a Partner.

3.4. By effecting the Acceptance, the Client shall be deemed to have confirmed that it:

3.4.1. has fully and completely familiarised itself with and accepts all the terms of this Offer, the Rules and the Bank's Tariffs in the form in which they are set out, without any conditions, exceptions or reservations;

3.4.2. agrees and undertakes to comply with the terms/requirements of this Offer, the Rules and the RBS Agreement;

3.4.3. has legal capacity/dispositive capacity and confirms its lawful right to enter into contractual relations with the Bank;

3.4.4. has provided accurate, valid and complete information when undergoing digital identification;

3.4.5. has fully familiarised itself with:

· the security recommendations for the use of RBS, the rights, obligations and liability of the Parties within the framework of the RBS Agreement, as well as other terms of RBS;
· the legal consequences in connection with accession to the Rules;
· the procedure for the Bank's introduction of amendments and/or supplements to the Rules and the Bank's Tariffs;
· has given its consent to the processing of its Personal Data by the Bank.

3.4.6. has given its consent to the transfer of the Mobile Phone Number to the mobile network operator and to the processing thereof for the purpose of the Bank's provision of RBS.

3.4.7. has given its consent to the opening of a Demand Account and/or a virtual Card upon successful completion of digital identification and in the absence of a previously opened Demand Account and/or virtual Card in the national currency.

3.5. Guided by the legislation of the Republic of Uzbekistan on electronic document management, the Parties agree and equate this accepted Offer to a paper-based agreement and confirm its equal legal force.

3.6. The Offer, as well as documents generated within the framework of the RBS Agreement, shall not require affixing seals and/or handwritten signatures of the Parties, while retaining full legal force.

IV. RIGHTS AND OBLIGATIONS OF THE PARTIES

4.1. The rights and obligations of the Parties shall be determined by the Rules and shall arise upon the Client's acceptance of this Offer.

4.2. The Client shall be obliged to prevent the use by Third Parties of the Verification Code and the means of communication through which the Bank provides information within the framework of RBS. The Client shall bear full liability for all consequences (including any losses, damage, claims and other adverse consequences) arising as a result of the transfer to Third Parties of the One-Time Code, as well as any messages and information received from the Bank within the framework of RBS. The Bank shall not be liable for the unauthorised use by Third Parties of the One-Time Code and the information received by the Client.

4.2.1. The Client agrees that transactions effected using the Client's Authentication means shall be deemed effected by the Client and shall not be subject to contestation.

4.3. The Bank shall be obliged to ensure the confidentiality and security of the Client's Personal Data during the processing thereof.

V. EFFECT OF THE OFFER, PROCEDURE FOR AMENDING ITS TERMS AND REVOCATION

5.1. This Offer shall enter into force from the date of its acceptance in accordance with the procedure stipulated in clause 3.3 of this Offer and shall remain in effect until its termination on the grounds provided for by the Rules, as well as by the Applicable Law.

5.2. The Bank shall notify the Client of changes to the terms of this Offer no later than 10 (ten) calendar days prior to the date of the planned supplement and/or amendment, subject to the mandatory procedure of sending a notification in electronic form to the Client's Personal Account in accordance with the procedure stipulated by the Rules.

5.3. The Bank shall be entitled at any time to revoke this Offer ahead of schedule for an indefinite period due to technical, organisational, legal or other reasons by sending the Client a notice of revocation by means of an electronic message to the Personal Account, indicating the reasons for the revocation.

VI. LIABILITY OF THE PARTIES AND PROCEDURE DISPUTE RESOLUTION

6.1. The Parties shall bear liability for non-performance or improper performance of their obligations within the framework of this Offer in accordance with the applicable legislation of the Republic of Uzbekistan and the Rules.

6.2. Disputes related to this Offer shall be resolved by the Parties through negotiations between themselves. If disputes cannot be resolved through negotiations, they shall be resolved in accordance with the procedure stipulated by the Rules.

VII. MISCELLANEOUS PROVISIONS

7.1. Relations between the Bank and the Client not provided for by this Offer shall be governed by the applicable legislation of the Republic of Uzbekistan and the Rules.

7.2. In accordance with the Laws of the Republic of Uzbekistan "On Bank Secrecy", "On Informatisation" and "On Personal Data", the Client hereby freely, of its own will and in its own interests, gives its consent to the Bank to provide to Third Parties information constituting bank secrecy and personal data information, as well as other secrets protected by law, which are necessary for the Bank to perform its obligations within the framework of RBS and the RBS Agreement.

7.3. By accepting this Offer, the Client:

7.3.1. grants its consent to receive from the Bank (to the Mobile Phone Number, email address and Personal Account) advertising, commercial and other information related to the use of RBS services, including information on new services of the Bank and joint products of the Bank and Third Parties, by sending notifications via RBS channels;

7.3.2. declares its awareness of and consent to the following:

· the contact information specified in any documents provided (indicated) to the Bank may be used by the Bank to communicate to the Client any information concerning the performance of RBS and the RBS Agreement. The Client shall be obliged to prevent the use of Authentication means by Third Parties;

· the Client shall immediately inform the Bank in writing of any material changes in the information specified in any documents provided (indicated) to the Bank;

· all actions related to entering the Login, Password or Verification Code, as well as all actions performed in the Confirmation window, shall be performed personally by the Client;

· in accordance with the terms of the Rules, the Client shall register the Mobile Phone Number belonging to it and the Bank shall send all necessary information thereto in accordance with the Rules;

· for the purpose of concluding and performing a consumer loan and a loan in the form of an overdraft, as well as a microloan or the provision of a surety, etc., the Bank shall be entitled to receive and/or transfer all necessary information (credit report/credit history/information, etc.) concerning the Client and/or the subject of lending (where necessary) and/or the guarantor to/from the State Credit Information Register under the Central Bank of the Republic of Uzbekistan and/or LLC "Credit Bureau of the Republic of Uzbekistan" Credit Information Analytical Centre and other organisations (agencies, banks);

· the use (receipt) of Personal Data from any organisations.

7.4. The Client gives its consent to the Bank's audio recording of telephone conversations and video recording in the Bank's premises and to the use of the said materials as evidence in disputable situations.

7.5. The Bank reserves the right to establish limits on the conduct of transactions within the framework of RBS, as well as to implement other mechanisms reducing the risks of the Bank and the Client.

The Parties have agreed to recognise electronic documents, including documents filled in and drawn up via RBS, as documents executed in simple written form.

7.6. If any of the provisions of this Offer become illegal and/or invalid in accordance with the applicable legislation of the Republic of Uzbekistan, such provisions of the Offer shall not apply in the relations between the Parties and shall be replaced by new provisions that correspond to the maximum extent to the original intentions contained in the Offer. The remaining provisions of the Offer shall retain full force and validity.

7.7. This Offer has been developed and published in the Russian language.

VIII. ADDRESS AND DETAILS OF THE BANK

JSCB «Kapitalbank»

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Licence of the Central Bank of the Republic of Uzbekistan No. 69 dated 25 December 2021.