

PUBLIC OFFER

for participation in the promo campaign "March 8 from Kapitalbank JSCB, Yandex Go LLC"

This public offer (hereinafter referred to as the "Offer") for participation in the March 8 promotion with JSCB Kapitalbank, Yandex Go LLC (hereinafter referred to as the "Promotion") defines the procedure, conditions, place and timing of the Promotion organized and conducted by JSCB Kapitalbank, represented by the Chairman The Board of Mayevsky K.L., acting on the basis of the Charter, hereinafter referred to as the "Bank/ Organizer", together with Yandex Go LLC (hereinafter referred to as the "Partner"), and collectively referred to as the "Organizers", whose purpose is to provide banking services to the Bank.

Acceptance of the Offer means that the Participant fully and unconditionally accepts the terms of the Offer. The current version of the Offer is posted and available on the Internet at: www.kapitalbank.uz (hereinafter referred to as the "Website") and in the Bank's Mobile Application (hereinafter referred to as the "Application").

1. The subject of the offer and the order of acceptance

1.1. Female citizens (residents) of Uzbekistan who have reached the age of 18 and are holders of bank cards issued by JSCB Kapitalbank on March 06, 2026 (hereinafter referred to as the Participant) can participate in the Promotion.

1.2. Acceptance of the terms of the Offer is considered to be the Participant's actions aimed at participating in Shares, in accordance with the procedure established by Section 3 of the Offer. The current version of the Offer is posted and available on the Internet at: www.kapitalbank.uz

1.3. The Promotion is held on the territory of the Republic of Uzbekistan jointly by the Bank and the Partner, while the Bank acts as the organizer of the Promotion in terms of interaction with Participants, accounting for transactions, determining winners, and also participates in the Promotion in terms of financing the prize fund.

1.3. The promotion is not a lottery, does not require payment for participation and is aimed at popularizing the Bank's products and increasing customer loyalty.

1.4. All disputes and disagreements arising between the Bank and the Participants of the Promotion are subject to settlement through negotiations. If it is impossible to reach an agreement, the dispute is subject to consideration in the economic court at the Bank's location in accordance with the legislation of the Republic of Uzbekistan.

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

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

1.7. By accepting this Offer, the Participant is considered to have confirmed that he: - I am fully familiar with, agree and oblige to comply with the terms of this Offer; - he understands the contents and possible legal consequences for the Participant in connection with the concluded Offer; - is legally capable and confirms his legal right to enter into contractual relations with the Organizer.

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

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

1.10. The Organizer does not advertise the Partner's goods, services and activities, and by accepting the Offer, the Participant confirms that the Organizer is not responsible for the quality of the prizes and services provided to them."

2. Terms of the Promotion

- 2.1. The promotion is held on March 06, 2026.
- 2.2. The results will be summed up and the winners will be determined (the Drawing) on March 11, 2026.

3. Terms of participation

- 3.1. To participate in the Promotion, the Participant must meet the requirements stipulated in clause 1.1 of the Offer. If the Participant does not meet the specified requirements, the Organizer has the right to exclude the participant from the Promotion.
- 3.2. To participate in the Promotion, the Participant must open a bank card of any type in Kapitalbank on March 06, 2026.
- 3.3. Participants who have committed fraudulent or other unfair actions in order to increase their chances of winning will be excluded from the Promotion.
- 3.4. Employees of the Organizer and Partner, as well as their immediate relatives, are not allowed to participate in the Promotion.

4. The prize pool

- 4.1. The prize fund of the Promotion is formed at the expense of the Organizer's funds and includes the following prizes: - providing 1000 promo codes; - promo code with a nominal value of 200,000 soums for comfortable trips to Yandex Go;
- 4.2. The number of promo codes is limited.
- 4.3. The validity period of promo codes is set until December 31, 2026 inclusive.

5. The procedure for determining winners and awarding prizes

- 5.1. The winners are determined based on the results of participation during the Promotion period.
- 5.2. Promo codes will be provided to 1,000 female customers with a promo code sent via a push notification in the Bank's mobile application or via SMS notification. The results of the drawing will be published on the official website of JSCB Kapitalbank — www.kapitalbank.uz.
- 5.3. Payment of all relevant taxes and mandatory payments to the state budget incurred in connection with receiving the prize (prizes) for this promotion is withheld from the Organizer of the Promotion, in accordance with the procedure established by the Tax Code and the legislation of the Republic of Uzbekistan, if any. The Partners, in agreement with the Organizer, reserve the right to change the prizes, provided that their characteristics are not worse (lower in value) as stated in the promotional materials of the promotion.
- 5.4. Participants who have become the winner of the prize (prizes) are not entitled to demand the replacement of the prize with a monetary equivalent, to replace the prize with another higher or lower value with the condition of additional payment or refund of the difference in value.
- 5.5. If the winner refuses to receive the prize, such prize is considered unclaimed.
- 5.6. Unclaimed prizes or prizes that the winners refused to receive, the Bank and the Partners are entitled to use at their discretion, including to raffle between other Participants.
- 5.7. The Organizer has the right to terminate the Promotion prematurely if there are objective reasons (technical failures, force majeure, 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

5.8. The Organizer reserves the right to publish additional information about the Promotion or to make changes to the terms of the Promotion unilaterally with notification via the Organizer's official Internet information resources no later than 5 days before the changes are made.

5.9. Unclaimed prizes, as well as prizes that the winners refused to receive, may be used by the Bank at its sole discretion, including:

- played between other Participants of the Action;

6. Rights and obligations of the parties

6.1. The Participant undertakes to:

6.1.1. Comply with the terms of the Offer;

6.1.2. Provide reliable information about yourself.

6.2. The Organizer undertakes to: 6.2.1. Ensure that the Promotion is conducted in accordance with the Offer;

6.2.2. Ensure transparency of the drawing procedure and timely awarding of prizes.

6.3. The Organizer has the right to:

6.3.1. To change or supplement the terms of the Promotion by notifying the participants about it through official communication channels;

6.3.2. Refuse to award a prize in case of violations of the terms of the Promotion without any compensation.;

6.3.3. Have other rights in accordance with the terms of the Offer and the legislation of the Republic of Uzbekistan.

7. Termination or modification of the Promotion

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

7.2. Changes will take effect from the moment of publication, unless otherwise indicated.

8. Responsibility of the parties

8.1. The Organizer is not responsible for failures in the operation of telecommunication networks, translation systems and technical means beyond its control.

8.2. The Participant is responsible for the correctness of the data provided and compliance with the conditions of participation established by the Offer.

8.3. The Organizer is not responsible for improper fulfillment of the terms of the Offer, if such non-fulfillment is caused by reasons beyond the control of the Organizer.

8.4. The Participant is responsible for the correctness of the data provided and compliance with the conditions of participation established by the Offer.

9. Consent to the processing of personal data

9.1. By participating in the Promotion, the Participant agrees to the processing of personal data provided to the Organizer in order to participate in the Promotion, determine winners, award prizes, and inform about the results.

9.2. The Participant also agrees to use his name and image (photos) in materials related to the promotion, including for publication on the Internet for advertising purposes without additional approval.

10. Other conditions

10.1. The Offer comes into force from the moment it is posted on the official resources of Kapitalbank and is valid until the end of the Promotion period or its withdrawal by the Organizer.

10.2. In everything that is not directly provided for in the Offer, the Parties are guided by the current legislation of the Republic of Uzbekistan.

10.3. This Offer is published in Russian.

10.4. Detailed information about the promotion can also be obtained by calling the bank's hotline at the short number 1340 or by calling (+998 71) 200-15-15.

10.5. The official information of potential and current Participants of the Action is carried out at the choice of the Organizer through the following communication channels:

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

10.6. For additional information on the terms of participation in the Promotion, the procedure for determining winners, the procedure for receiving prizes and other issues, Participants can:

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

10.7. If the Organizer decides to terminate the Promotion prematurely, extend the terms of the Promotion, or make significant changes to its terms, the relevant information will be published on the Organizer's official website in the "Promotions" section at least three (3) business days before the changes take effect or the Promotion is terminated.

10.8. The Organizer is not responsible for not familiarizing Participants with the official information about the Promotion published in accordance with the established procedure, as well as for receiving false information about the Promotion from third parties.

11. DETAILS OF THE ORGANIZER

Address: Tashkent, Sayilgoh str., 7 TIN: 207127843 MFO: 01158 Tel.: +998 78 200-15-15 E-mail: info@kapitalbank.uz License of the Central Bank of the Russian Federation No. 69 dated 12/25/2021