PUBLIC OFFER

for participation in the promotional campaign “Get Involved with Visa Direct”

This public offer (hereinafter referred to as the “Offer”) constitutes an official proposal by JSCB “Kapitalbank” (hereinafter referred to as the “Organizer”), represented by the Chairman of the Board, K.L. Maevsky, acting pursuant to the Charter, to any fully capable individual – both residents and non-residents of the Republic of Uzbekistan (hereinafter referred to as the “Participant”) – to enter into an agreement to participate in the promotional campaign “Get Involved with Visa Direct” (hereinafter referred to as the “Campaign”) under the terms set forth below.

1. General Provisions

1.1. Acceptance of the terms of the Offer shall be deemed to occur when the Participant performs actions aimed at participating in the Campaign, in the manner established in Section 3 of the Offer. The current version of the Offer is posted and available on the Internet at: www.kapitalbank.uz.
1.2. The Campaign is conducted within the territory of the Republic of Uzbekistan.
1.3. The Campaign is not a lottery, does not require any payment for participation, and is aimed at promoting cashless transfers via Visa Direct through Kapitalbank.ONLINE remote service channels.

2. Term of the Promotion

2.1. The Promotion shall be held in the period from 1 November 2025 through 31 January 2026 inclusive.
2.2. The determination of the results shall be carried out in stages:
Stage 1: based on participation results from 1 November 2025 to 30 November 2025, the results shall be determined during the period from 10 December 2025 to 15 December 2025;
Stage 2: based on participation results from 1 December 2025 to 31 December 2025, the results shall be determined during the period from 10 January 2026 to 15 January 2026;
Stage 3: based on participation results from 1 January 2026 to 31 January 2026, the results shall be determined during the period from 10 February 2026 to 15 February 2026;
Stage 4: Based on the results of participation from February 1, 2026, to February 28, 2026, the results will be announced between March 10 and March 15, 2026.

3. Procedure for Participation

3.1. The Promotion is open to individuals aged 18 and over, both residents and non-residents of the Republic of Uzbekistan.
3.2. To participate, the Participant must make an Visa Direct transfer via the "Kapitalbank.ONLINE" mobile application for an amount of 1,200,000 (one million two hundred thousand) soums or 100 (one hundred) US dollars during the Promotion Period.
3.3. This Promotion includes all Visa-type cards in USD currency issued by Kapitalbank, and Humo/Uzcard cards issued by Kapitalbank and other banks.
3.4. A transfer in the amount specified in Clause 3.2 of this Offer grants the Participant one chance to receive a prize. The number of chances to receive a prize increases proportionally to the transfer amount. For example: a transfer in the amount of 2,400,000 (two million four hundred thousand) UZS or 200 (two hundred) USD grants the Participant 2 (two) chances to receive a prize. The number of transfers is not limited.
3.5. Employees of JSCB "Kapitalbank" and their immediate family members are not eligible to participate in the Promotion.
3.6. Acceptance of the Offer implies that the Participant has fully read and unconditionally agrees to the terms and conditions of the Promotion as set forth in this Offer.

4. Prize Fund

4.1. The Prize Fund is formed at the expense of the Organizer and includes the following prizes:

- 37 “Alisa” smart speakers.

4.2. In the first 3 stages, 10 speakers will be drawn among participants who have fulfilled the conditions of participation. In the 4 stage, 7 speakers will be drawn among participants who have fulfilled the conditions of participation.
4.3. Prizes are not subject to exchange for cash equivalent or return.

5. Procedure for Determining Winners and Awarding Prizes

5.1. The winners will be determined based on the results of participation in each month of the Promotion by random selection using a random number generator in the amount of 10 winners for the first three stages and 7 winners for the 4th stage, as well as 5 reserve participants.
5.2. Information about the winners shall be published on the official social media pages of JSCB “Kapitalbank” and on the official website of the bank.
5.3. The Organizer shall contact the Winners for prize delivery within 5 (five) business days from the date of announcement of the results. Prize delivery shall be carried out at one of the Organizer’s offices.
5.4. In order to receive the prize, the winner must provide the Organizer with an identity document and sign the prize handover certificate upon receipt of the prize.
5.5. In the event that any of the winners refuses to receive the prize for any reason, is unable to receive the prize, or does not get in touch within 5 (five) business days after receiving the notification from the Organizer, the prize shall be transferred to a reserve participant according to the order of priority.
5.6. The Winner may claim the prize no later than 1 (one) calendar month from the date of announcement of the results.

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 accurate and reliable information about themselves.

6.2. **The Organizer undertakes to:**
6.2.1. Ensure the conduct of the Promotion in accordance with the Offer;
6.2.2. Ensure transparency of the prize draw procedure and timely awarding of prizes.

6.3. **The Organizer shall have the right to:**
6.3.1. Amend or supplement the terms of the Promotion, by notifying the Participants via official communication channels;
6.3.2. Refuse to award the prize if any violations of the Promotion terms are identified, without any compensation.

7. Termination or Amendment of the Promotion

7.1. The Organizer has the right to terminate the Promotion early or make amendments to the terms of this Offer in the presence of objective reasons (technical failures, force majeure circumstances, etc.), by publishing the relevant information on the Organizer’s official website at: https://www.kapitalbank.uz.
7.2. Any amendments shall become effective as of the date of publication, unless otherwise specified.

8. Liability of the Parties

8.1. The Organizer shall not be liable for failures in telecommunication networks, payment systems, or technical means that are beyond its control.
8.2. The Participant shall be responsible for the accuracy of the data provided and for compliance with the participation terms established by this Offer.

9. Consent to Personal Data Processing

9.1. By participating in the Promotion, the Participant provides consent to the processing of the personal data submitted to the Organizer for the purposes of participating in the Promotion, determining winners, awarding prizes, and informing about the results.
9.2. The Participant also provides consent to the use of their name and image (photographs) in materials related to the Promotion, including publication on the Internet for advertising purposes, without additional approval.

10. Miscellaneous

10.1. All matters not regulated by this Offer shall be governed by the applicable legislation of the Republic of Uzbekistan.
10.2. This Offer shall enter into force from the moment of its publication on the official resources of JSCB “Kapitalbank” and shall remain valid until the end of the Promotion Period.