

Public Offer

for the Mastercard Kapitalbank special promotion

Tashkent city

December 19, 2025

JSCB Kapitalbank (hereinafter referred to as the "Bank"), represented by the Chairman of the Management Board K.L. Maevskiy, acting on the basis of the Charter, hereby make a proposal to all individuals - residents of the Republic of Uzbekistan who have reached the age of 18 and own Mastercard Black Edition or Mastercard World Elite bank cards issued by the Bank (hereinafter referred to as the Participants) to conclude an agreement on the terms and conditions set out in this Public Offer. This proposal is made in accordance with Articles 367, 370, 981-982 of the Civil Code of the Republic of Uzbekistan and is a public offer, as well as a public promise of a reward, addressed to an unlimited number of persons who meet the above criteria.

I. GENERAL PROVISIONS

1.1. This Public Offer (hereinafter referred to as the "Offer") specifies the terms and conditions of the Mastercard Kapitalbank promotional campaign (hereinafter referred to as the Special Promotion) conducted by the Bank.

1.2. The Bank is the sole arranger of the Special Promotion and bears full responsibility for its implementation in accordance with the legislation of the Republic of Uzbekistan.

1.2.1 The Operational Contractor of the Special Promotion is FCBARTGROUP LLC (hereinafter referred to as the "Contractor"). The Contractor shall provide technical and operational support for the Special Promotion (including, but not limited to: data collection, maintaining a list of transactions, preparing for the drawing, informing the winners, etc.) on behalf of, on the instructions of, and under the supervision of the Bank.

1.2.2. The Contractor undertakes to pay the promised reward (prize) to any Participant who will perform the actions specified in the Offer within the prescribed period and will be determined as the winner according to the established procedure.

1.2.3. Despite the involvement of the Contractor, the Bank retains the role of the sole Arranger and is legally responsible for compliance with the terms and conditions of the Special Promotion to the Participants.

1.3. The Special Promotion takes place throughout the territory the Republic of Uzbekistan only for the Participants of the JSCB Kapitalbank banking system.

1.4. The total duration of the Special Promotion is from 00:00 on December 19, 2025 to 23:59 on January 15, 2026 inclusive, according to Tashkent time (UTC+5).

1.5. By participating in the Special Promotion, the participant confirms that he/she is fully familiar with these terms and conditions and accepts them without any reservations. By accepting the Offer, the Participant confirms that he/she acts voluntarily, without coercion, not under the influence of delusion, deception, violence or threat.

1.6. The Bank is entitled to:

- supplement the prize fund of the Special Promotion and/or change the list of prizes provided for in each stage, with relevant notification to Participants through the Bank's official website or other communication channels;
- amend this Public Offer unilaterally by publishing relevant notifications on the Bank's website www.kapitalbank.uz at least three (3) business days before the changes become effective.

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

II. PARTICIPANTS OF THE SPECIAL PROMOTION

2.1. Individuals who simultaneously meet all of the following criteria are allowed to participate in the Special Promotion:

- they are holders of valid Mastercard Black Edition or Mastercard World Elite cards issued by JSCB Kapitalbank;
- they have reached the age of eighteen (18) full years at the time of the Special Promotion;
- they are residents of the Republic of Uzbekistan;
- they have full legal capacity in accordance with the legislation of the Republic of Uzbekistan.

2.2. The fact of participation in the Special Promotion means that the Participant fully and unconditionally agrees with all the provisions of this Offer. Participants who do not agree with the terms and conditions of the Offer or do not meet the requirements specified in clause 2.1 shall not be eligible to participate in the Special Promotion and receive the prizes.

2.2.1 The following persons are not eligible for the Special Promotion:

- Bank employees and their close relatives;
- persons directly involved in the arrangement and conduction of the Special Promotion;

- persons who are not residents of the Republic of Uzbekistan.

2.3. The Bank has the right to exclude from the number of Participants and/or winners of the Special Promotion any person who do not meet the requirements specified in clause 2.1 of this Offer, as well as persons who have violated other provisions of this Offer.

2.4. In case of violation of any of the provisions of this Offer by a Participant, such Participant automatically loses the right to continue participating in the Special Promotion and receiving a prize. Reinstatement of a Participant in the Special Promotion is not allowed.

2.5. To receive a prize, a Participant undertakes to submit the documents and information requested by the Bank, as well as to sign all required documents related to the prize receiving.

2.6. The Participant has the right to refuse to participate in the Special Promotion by sending a relevant notification to the Bank at the contacts specified in Section 7 of this Offer.

III. TERMS AND CONDITIONS OF THE PARTICIPATION IN THE SPECIAL PROMOTION

3.1. In order to participate in the Special Promotion, an individual who meets the criteria specified in Section 2 of this Offer must make at least one qualifying transaction during the relevant stage of the Special Promotion.

3.2. A qualifying transaction is a one-time payment for goods, works or services using a Mastercard Black Edition or Mastercard World Elite card issued by JSCB Kapitalbank in the amount of at least 10 (ten) US dollars or 100,000 (one hundred thousand) soums (or equivalent) at one point of sale. To fulfill the terms and conditions of participation, it is required to make at least 3 (three) such payments for goods or services.

3.2.1. The following transactions **shall not be considered** as qualifying transactions:

- cash withdrawal transactions;
- transfers from card to card (P2P transfers);
- transfers to electronic wallets;
- transactions related to replenishment of deposit accounts;
- cancelled/refunded transactions.

3.2.2. Participants who demonstrate signs of fraud or other unfair actions in order to increase their chances of winning will be excluded from the Special Promotion.

3.2.3. The Bank reserves the right to verify the legitimacy of qualifying transactions and exclude any transactions that raise suspicions of their authenticity or lawfulness from participation in the Special Promotion.

3.3. After making the qualifying transaction, an individual automatically becomes a Participant in the Special Promotion. No additional registration is required to participate in the Special Promotion.

3.4. Each completed qualifying transaction shall be counted as a separate chance to win the prize drawing. The number of qualifying transactions that one Participant can make is unlimited

3.5. Despite the possibility of making an unlimited number of qualifying transactions, one Participant can receive no more than one prize per Mastercard Black Edition or Mastercard World Elite card during each stage of the Special Promotion.

IV. THE PRIZE FUND

4.1. The grand prize is three tourist trips for the winners. Each winner receives a tourist voucher for two (the winner and an accompanying person); the total number of participants in trips is 6 (six) people, 2 (two) participants per trip. Travel periods: Japan — March 2026, Maldives — March 2026, Hungary — May 2026. Accompanying persons must also meet all of the following criteria simultaneously:

- they have reached the age of eighteen (18) full years at the time of the Special Promotion;
- they are residents of the Republic of Uzbekistan;
- they have full legal capacity in accordance with the legislation of the Republic of Uzbekistan.

Additional prizes (in addition to the Grand Prizes) will be formed in accordance with the decision of the arrangers.

4.2. In accordance with the Tax Code of the Republic of Uzbekistan, the Contractor acts as a tax agent and is obliged to calculate, withhold and transfer to the state budget the amount of personal income tax payable on income received by an individual in the form of a prize of this special promotion. In cases provided for by the legislation, when withholding tax at the source of payment is impossible, the obligation to pay tax shall be performed by the winner independently in accordance with the procedure established by the Tax Code of the Republic of Uzbekistan.

4.3. The prize received as a part of the Special Promotion cannot be replaced with a monetary equivalent, exchanged for other prizes, or transferred to any third parties. If the winner refuses to receive a prize, such prize shall be considered as unclaimed.

4.3.1. The Contractor has the right to use unclaimed prizes or prizes that the winners refused to receive at its discretion, including to draw among other Participants.

4.4. The appearance of prizes may differ from their images in promotional materials. The Bank is not responsible for any discrepancies between the expectations of the winners and the actual characteristics of the prizes.

4.5. In case of cancellation or postponement of the trip for the reasons beyond the control of the Bank and the Contractor, the Contractor undertakes to provide the winners with an equivalent tourist trip on other dates or an equivalent replacement in agreement with the winners.

4.5.1 The equivalence of such a tourist trip and/or replacement shall be determined by the Contractor independently on the basis of the market value, class of services, duration and other essential characteristics of the original prize. The Bank's decision on the issue of equivalence is final and is not subject to challenge or revision.

V. SPECIAL PROMOTION AND PRIZE DRAWING PROCEDURE

5.1. The list of participants in the Special Promotion drawing shall be formed based on data on qualifying transactions made between 00:00 on January 16, 2026 according to Tashkent time (UTC+5) and immediately prior to the drawing.

5.2. The prize will be transferred to each Winner within 30 (thirty) calendar days from the date of the Winners determination.

5.3. The procedure for the winners determination will be carried out using certified Randomus software or a similar random number generator, which ensures an objective and transparent selection of winners from the list. The text material will be posted on the Bank's website, as well as on the Arranger's social pages on Instagram and Facebook in screen recording format.

5.3.1. The prize drawing shall be conducted according to the procedure as follows:

- a unique identification number shall be assigned to each qualifying transaction;
- 3 (three) winning numbers shall be selected from the total pool of identification numbers using a random number generator;
- Participants who have made transactions with winning numbers are recognized as winners and are eligible to receive a prize;
- if one Participant has won more than one prize, additional prizes shall be drawn again among the remaining Participants.

5.3.2 The Bank does not conduct written negotiations with the participants, except in cases of dispute resolution through negotiations or issue of prizes.

5.4. By participating in the Special Promotion, the Participant hereby expresses his/her unconditional consent (without additional remuneration) to:

- use of his/her name, surname, photos, video materials with his/her image and other materials related to his/her participation in the Special Promotion by the Bank;
- publication of the said materials for advertising purposes on the Bank's official website, social networks and other information channels;
- conducting interviews, photo and video recordings with his/her participation without paying additional remuneration.

5.5. The Bank and the Contractor are not responsible for damage to the health, life or property of the winners or third parties as a result of the use of prizes.

5.6. Any claims regarding the quality of prizes, their operational properties or warranty service shall be addressed directly to the supplier, manufacturer or seller of the respective prizes.

VI. THE PROCEDURE AND DEADLINES FOR PRIZES RECEIVING.

6.1. The Bank informs each winner of the fact of winning by making a phone call and/or sending an SMS message to the mobile phone number specified when applying for Mastercard Black Edition or Mastercard World Elite cards, as well as by e-mail (if available).

6.2. The winner will be invited to one of the branches of JSCB Kapitalbank, by agreement, to receive the prize. The winner must have the following with him/her:

- an identity document;
- Mastercard Black Edition or Mastercard World Elite card used to make the winning transaction;
- other documents that may be required for the proper registration of the prize award.

6.3. The prize shall be awarded by signing the Acceptance Certificate between the winner and an authorized representative of the Contractor. The Certificate shall be drawn up in two copies, one for each of the parties.

6.4. Unclaimed prizes, as well as prizes that the winners refused to receive (clause 4.3. of this Offer), may be used by the Contractor at its sole discretion, including:

- drawing among other Participants of the Special Promotion;
- included in the prize fund of the subsequent stages of the Special Promotion;
- used in other marketing activities of the Bank.

6.5. The Bank and the Contractor do not deliver the prizes and do not compensate the winners for the costs associated with receiving the prizes, including transportation costs.

VII. PARTICIPANTS INFORMING

7.1. The Bank shall officially inform potential and current Participants of the Special Promotion through the following communication channels:

- the official website of JSCB Kapitalbank (www.kapitalbank.uz);

- the Bank's official pages and groups in social networks and cross-platform messengers;
- direct notifications for Mastercard cardholders via SMS messages, push notifications in the mobile application and/or email.

7.2. The full text of this Offer, including all Appendices and amendments, is posted on the Bank's official website www.kapitalbank.uz in the "Special Promotions" section and is a public document available for review by all interested parties.

7.3. To receive additional information concerning the terms and conditions of participation in the Special Promotion, the procedure for winners determination, the procedure for receiving prizes and other issues, Participants may:

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

7.4. If the Bank decides to terminate prematurely or extend the period of the Special Promotion or to make significant changes to its terms and conditions, the relevant information will be published on the Bank's official website in the "Special Promotions" section at least three (3) business days prior to the entry of the changes into force or termination of the Special Promotion.

7.5. The Bank is not responsible for the failure of Participants to familiarize themselves with the official information about the Special Promotion, published in accordance with the established procedure, as well as for receiving false information about the Special Promotion from third parties.

VIII. CONFIDENTIALITY AND PROTECTION OF PERSONAL DATA

8.1. By participating in the Special Promotion, a Participant confirms that he/she is fully familiar and agree with this Public Offer, and also, acting of his/her own free will and in his/her own interests, provides the Bank and FCBARTGROUP LLC (the Contractor), as an Authorized Person, the consent to collection, processing, transfer, including cross-border, use, storage of personal and other information provided by the Participant in the cases and to the extent provided for by the Law of the Republic of Uzbekistan "On Personal Data" and these Rules in order for the Bank to fulfill its obligations under the Special Promotion.

8.2. The Bank and the Contractor process the personal data of the Participants in order to:

- Ensure the Participant's participation in the Special Promotion and exercise the rights and obligations set forth in this Offer;
- Determine the winners of the Special Promotion, publish the results and award the prizes;
- Comply with the requirements of the tax legislation of the Republic of Uzbekistan.

8.3. The Bank ensures the reliable and continuous protection of information and personal data at its disposal from the risks of unauthorized access, loss or misuse. To achieve this goal, the Bank, in accordance with the Information Security and Personal Data Protection Policy at JSCB Kapitalbank at: <https://www.kapitalbank.uz/ru/security/>, specifies the following tasks:

- Ensuring confidentiality, integrity and accessibility of information.
- Protection of personal data at all stages of their processing.
- Compliance with the requirements of legislation, standards and contractual obligations in the field of information and personal data protection, including the requirements of international standards for information security and confidentiality management: ISO/IEC 27001:2022, ISO/IEC 27701:2019.

8.4. Mailings and notifications. By participating in the Special Promotion, a Participant gives his/her voluntary consent to receive information and advertising mailings without prior notifications (including: SMS notification, e-mail mailing, push mailing, mailings to messengers and social networks).

IX. BANK DETAILS

JSCB Kapitalbank

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