

PUBLIC OFFER

for participation in the promotional campaign “**March 8th with JSCB “Kapitalbank”, “Frame Media” LLC and “OAMBEAUTY” LLC**”

This Public Offer (hereinafter referred to as the “**Offer**”) for participation in the promotional campaign “**March 8th with JSCB “Kapitalbank”, “Frame Media” LLC and “OAMBEAUTY” LLC**” (hereinafter referred to as the “**Promotion**”), determines the procedure, conditions, place and terms of the Promotion, organized and conducted by JSCB “Kapitalbank”, represented by the Chairman of the Management Board K.L. Maevsky, acting on the basis of the Charter, hereinafter referred to as the “**Bank/Organizer**”, together with “Frame Media” LLC and “OAMBEAUTY” LLC (hereinafter referred to as the “**Partners**”), and together referred to as the “**Organizers**”, the purpose of which is to popularize the product - replenishment of Visa/Mastercard cards issued by the Bank, without presenting the card itself, increasing customer loyalty.

Acceptance of the Offer constitutes the Participant’s full and unconditional acceptance of the terms of the Offer. The current version of the Offer is posted and available online at www.kapitalbank.uz (hereinafter – the “**Website**”) and in the Bank’s mobile application (hereinafter – the “**Application**”).

1. SUBJECT OF THE OFFER AND ACCEPTANCE PROCEDURE

1.1. Female citizens (tax residents) of Uzbekistan who are 18 years of age or older and who hold Visa/Mastercard bank cards issued by JSCB “Kapitalbank” (hereinafter referred to as the “**Participant**”) may participate in the Promotion.

1.2 Acceptance of the terms of the Offer is deemed to be the Participant’s completion of actions aimed at participating in the Promotion, in accordance with the procedure established in Section 3 of the Offer. The current version of the Offer is posted and available online at: www.kapitalbank.uz

1.2 The Promotion is being held in the Republic of Uzbekistan jointly by the Bank and its Partners. The Bank acts as the Promotion’s organizer, managing interactions with Participants, accounting for transactions, and determining Winners, while the Partners participate in the Promotion by funding the prize fund.

1.3. The Promotion is not a lottery, does not require an entry fee, and is aimed at promoting the product – replenishing Visa/Mastercard cards issued by the Bank without presenting the card itself – and increasing customer loyalty.

1.4. All disputes and disagreements arising between the Bank and the Participants of the Promotion shall be resolved through negotiations. If agreement cannot be reached, the dispute shall be heard 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 constitutes the Participant’s full and unconditional acceptance of all terms of the Offer without any exceptions and/or limitations and is equivalent to the conclusion of a written agreement.

1.5.1. By accepting this Offer, the Participant is deemed to have confirmed that they:

- have fully read, agree, and undertake to comply with the terms of this Offer;
- understand the contents and possible legal consequences for the Participant in connection with the Offer;
- have legal capacity and confirm their legal right to enter into contractual relations with the Organizer.

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

1.7. By accepting the Offer, the Participant confirms that they are acting voluntarily, without coercion, and not under the influence of delusion, fraud, violence, or threat.

1.8. The Organizer shall not advertise the goods, services, or activities of Partners, and by accepting the Offer, the Participant confirms that the Organizer is not responsible for the quality of the prizes and services provided by the Partners.

2. Promotion Period

2.1 The Promotion will run from **February 26th, 2026 to March 5th, 2026 inclusive**.

2.2. The results will be summed up and the Winners will be determined (Drawing) on **March 5, 2026, live using a randomizer**.

3. Terms of Participation

3.1 To participate in the Promotion, a Participant must meet the requirements set forth in clause 1.1 of the Offer. If a Participant fails to meet these requirements, the Organizer reserves the right to exclude the Participant from the Promotion drawing.

3.2. To participate in the Promotion, the Participant must carry out at least one qualifying transaction to top up a Visa/Mastercard bank card issued by the Bank through JSCB “Kapitalbank” ATMs using a mobile phone number in the amount of:

- at least one hundred (100) US dollars, or
- at least one million two hundred fifty thousand (1,250,000) soums.

3.2.1. The following are not counted as qualifying transactions:

- cash withdrawal transactions;
- card-to-card transfers (P2P transfers);
- transfers to e-wallets;
- cancelled/returned transactions.

3.3 Participants who commit fraudulent or otherwise dishonest actions to increase their chances of winning will be disqualified from the Promotion.

3.4. The Bank reserves the right to verify the legitimacy of qualifying transactions and disqualify any transactions that raise suspicions about their authenticity or legitimacy.

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

3.6. Employees of the Organizer and Partners, and their immediate family members, are not allowed to participate in the Promotion.

4. Prize Fund

4.1. The Promotion prize fund is formed from Partners’ funds and includes the following prizes:

4.1.1. five (5) 55” televisions from “**Frame Media**” LLC;

4.1.2. ten (10) beauty salon certificates from “**Oambeauty**” LLC (Aldo Coppola) worth 1,000,000 soums each.

4.2. The Winner of the drawing is entitled to claim one (1) prize from the prize fund provided for in this Section 4 of the Offer.

5. Winner Determination and Prize Distribution Procedure

5.1. Winners will be randomly selected based on the participation results during the Promotion period using the random number generator “Random.org” or other similar platforms that generate a random number from a range or randomly select from a list of 15 Winners and 5 alternates.

5.2. Prize drawings will be broadcast live on the Organizer’s official social media pages (Instagram) or on the Organizer’s official messenger channel (Telegram). If the draw dates are change, the Organizer will announce this on the website www.kapitalbank.uz or on the official social media pages prior to the broadcast.

5.2.1. The prize draw will be conducted as follows:

- each qualifying transaction will be assigned a unique identification number;
- using the random number generator, at least 15 Participants with the winning numbers are selected from the general pool of identification numbers;
- Participants who have entered winning numbers are declared Winners and are entitled to receive a prize;
- if one Participant wins more than one prize, the additional prizes will be drawn again among the remaining Participants.

5.3. The results of the drawing will be published on the official website of JSCB “Kapitalbank” – www.kapitalbank.uz.

5.4. To hand in the prize, the Organizer reserves the right to request the Winner to present an ID card or passport/other identification document in accordance with the laws of the Republic of Uzbekistan at one of the Organizer’s branches for identification purposes, after notifying the Winner through the Organizer’s contact center / or in some other way. If the Winner refuses to undergo the identification process, the Organizer shall have the right to refuse to grant the prize. In this case, the Organizer may raffle off the undelivered prize in the next drawing.

5.5. Prizes will be awarded within 10 banking days of the submission of all required documents and the signing of the prize acceptance certificate between the Organizer and Participants.

5.6. All applicable taxes and mandatory payments to the state budget incurred in connection with the receipt of the prize(s) under this Promotion (if any) will be withheld from the winning Participant, in accordance with the procedure established by the Tax Code and the legislation of the Republic of Uzbekistan.

The Partners, in agreement with the Organizer, reserve the right to change the prizes, provided that their characteristics are not worse (lower in value) than those stated in the Promotional Materials.

5.7. Participants who have won a prize(s) are not entitled to request a cash equivalent or to exchange the prize for another prize of higher or lower value, subject to additional payment or a refund of the difference.

5.8. If a Winner refuses to accept a prize, such prize is considered unclaimed.

5.8.1. The Bank and the Partners shall have the right to use unclaimed prizes, or prizes that Winners refuse to accept, at their own discretion, including by raffling off the above prizes among other Participants.

5.9. The Organizer reserves the right to terminate the Promotion early for objective reasons (technical failures, force majeure events, etc.) by posting the relevant information on the Organizer’s official website: www.kapitalbank.uz at least 12 hours prior to the event of revocation (suspension) of this Offer.

5.10. The Organizer reserves the right to publish additional information about the Promotion or amend the terms of the Promotion unilaterally, with notification via the Organizer's official Internet information resources no later than 5 days prior to making the changes.

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

- raffling off among other Promotion Participants;
- including in the prize pool for subsequent stages of the Promotion;
- using in other marketing activities of the Bank and the Partners.

5.12. The Bank and the Partners will not deliver prizes or reimburse Winners for any expenses associated with receiving prizes, including transportation costs.

6. Rights and Obligations of the Parties

6.1. The Participant undertakes to:

- 6.1.1. comply with the terms of Offer;
- 6.1.2. provide accurate information about themselves.

6.2. The Organizer undertakes to:

- 6.2.1. ensure that the Promotion is conducted in accordance with the Offer;
- 6.2.2. ensure the transparency of the drawing process and the timely delivery of prizes.

6.3. The Organizer reserves the right to:

- 6.3.1. change or supplement the terms of the Promotion by notifying the Participants through official communication channels;
- 6.3.2. refuse to award a prize without compensation if any violations of the Promotion terms are detected;
- 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 Amendment of the Promotion

7.1. The Organizer reserves the right to terminate the Promotion early or amend the terms of this Offer for objective reasons (technical failures, force majeure events, etc.) by posting the relevant information on the official web-site of the Organizer <https://www.kapitalbank.uz>.

7.2. Amendments will take effect upon publication, unless otherwise stated.

8. Liabilities of the Parties

8.1. The Organizer shall not be liable for any disruptions in the operation of telecommunications networks, translation systems, or technical equipment beyond its control.

8.2. The Participant shall be responsible for the accuracy of the information provided and compliance with the terms of participation set forth in the Offer.

8.3. The Organizer shall not be liable for improper fulfillment of the terms of the Offer if such failure is caused by reasons beyond the Organizer's control.

8.4. The Participant is responsible for the accuracy of the information provided and compliance with the terms of participation set forth in the Offer.

9. Consent to Personal Data Processing

9.1. By participating in the Promotion, the Participant consents to the processing of their personal data provided to the Organizer for the purposes of participating in the Promotion, determining the Winners, awarding prizes, and informing them of the results.

9.2. The Participant also consents to the use of their name and image (photograph) in promotional materials related to the Promotion, including online publication for advertising purposes without further approval.

9.3. The Winner gives their consent to the Organizer's and/or third parties authorized by the Organizer using their name, surname, image, voice, as well as photo and video materials featuring them, including materials created during photo sessions, video filming, promotional events and a trip to the 2026 FIFA World Cup™, for advertising, marketing and informational purposes without the payment of additional remuneration.

10. Other Terms

10.1. The Offer shall take effect from the moment it is posted on the official resources of JSCB "Kapitalbank" and shall remain valid until the end of the Promotion or its withdrawal by the Organizer.

10.2. In all matters not expressly provided for in the Offer, the Parties shall be 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 is also available by calling the Bank's hotline at **1340** or **(+998 71) 200-15-15**.

10.5. Official notification of potential and current Participants of the Promotion will be carried out, at the Organizer's discretion, through the following communication channels:

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

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

10.7. For additional information regarding the terms of participation in the Promotion, the Winner selection process, prize receiving procedures, and other issues, Participants may:

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

10.8. If the Organizer decides to terminate the Promotion early, extend it, or make significant changes to its terms, the relevant information will be published on the Organizer's official website in the "Promotions" section no less than three (3) business days prior to the changes taking effect or the Promotion's termination.

10.9. The Organizer shall not be liable for Participants' failure to familiarize themselves with official information about the Promotion published in the prescribed manner, or for receiving false information about the Promotion from third parties.

XI. DETAILS OF THE ORGANIZER

JSCB "Kapitalbank"

Address: 7 Sailgokh Street, Tashkent. TIN: 207127843; Bank code: 01158

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

License of the CB of the RUz: No. 69 dated December 25, 2021