

PUBLIC OFFER

**to participate in a promotional event dedicated to
International Women's Day on March 8th**

1. General provisions

- 1.1. This Public Offer (hereinafter referred to as the "Offer") defines the terms and conditions of the promotional campaign (hereinafter referred to as the "Promotion"), dedicated to International Women's Day, March 8th.
- 1.2. Promotion Organizer: JSCB "Kapitalbank".
- 1.3. Promotion Partner: "National Interbank Processing Center" (National Payment System "HUMO").
- 1.4. The Promotion is aimed at stimulating the issuance of HUMO bank cards through JSCB "Kapitalbank" branches.
- 1.5. The Promotion shall be held in the territory of the Republic of Uzbekistan.
- 1.6. The Promotion is not a lottery, does not require a participation fee, and is aimed at stimulating the issuance of HUMO bank cards through branches of JSCB "Kapitalbank".
- 1.7. Acceptance of the terms of this Offer is deemed to be the Participant's completion of actions aimed at participating in the Promotion, in the manner and under the conditions stipulated in Section 3 of this Offer. From the moment such actions are completed, the Participant is deemed to have read and fully agreed to the terms of the Offer, without any reservations or exceptions. The current version of the Offer is posted and accessible online at: www.kapitalbank.uz

2. Promotion Terms

- 2.1 The Promotion will run from February 27th, 2026 to March 9th, 2026 inclusive.
- 2.2 The Promotion will run for the following periods:
 - 2.1.1. Card issuance period: from February 27th, 2026 to March 6th, 2026, inclusive;
 - 2.1.2. Transaction recording period: from March 7th (00:00), 2026 to March 9th (23:59), 2026, inclusive.
- 2.3 Results will be tallied by March 11th, 2026.

3. Terms of Participation

- 3.1 Participation in the Promotion is open only to legally competent female individuals aged 18 years or older, residents of the Republic of Uzbekistan, and individuals holding a residence permit in the Republic of Uzbekistan and residing within its territory.
- 3.2. To participate in the Promotion, Participants must:
 - open a HUMO card at any Kapitalbank branch;
 - make a payment for goods and/or services during the Promotion period via POS and/or E-POS terminals from suppliers of goods or services in the amount of at least 300,000 (three hundred thousand) soums.
- 3.3 Each transaction that meets the requirements specified in clause 3.2 of the Offer and is completed by the Participant during the registration period provides the Participant with a number of chances to participate in the prize drawing, calculated based on the transaction amount at the rate of: 1 chance for every 300,000 soums. For example, when making a payment between 300,000 and 599,999 soums, the Participant receives 1 chance to participate in the drawing; for an amount between 600,000 and 899,999 soums, the Participant receives 2 chances, and so on. The amounts of different transactions are not combined to increase the number of chances. The number of chances is determined separately for each transaction.
- 3.4. Transferring the amount specified in clause 3.2 of the Offer by paying for goods and/or services through POS and/or E-POS terminals provides the Participant with a chance to win a prize. The number of transactions is unlimited.
P2P transfers (card-to-card transfers) and other money transfers between individuals are not eligible.

3.5. Employees of the Organizer and Partner are not allowed to participate in the Promotion.

3.6. Acceptance of the Offer implies that the Participant is fully aware of and unconditionally agrees to the terms and conditions set forth in this Offer, and also consents to the use and processing of their personal data for:

a) participation in promotional interviews related to participation in the Promotion, including for the media (including the Internet and social networks);

b) photography and video recording of the Participant by the Partner or the Promotion Organizer and/or third parties;

c) use of the resulting photos and videos of the Participant (without the need to obtain the Participant's additional consent for such use and without paying any remuneration to the Participant for such use), including in the media (Internet) for advertising purposes, with the right to transfer the right to use said photos and videos of the Participant to the Company's affiliates and/or contractors/partners acting on its behalf, solely for the purposes of conducting the Company's advertising and marketing activities.

3.7. The Participant of the Promotion acts personally on his own behalf, voluntarily and independently, clearly understands the terms and consequences of his actions and the relevant provisions established by the Promotion.

4. Prize fund

4.1. The prize fund is formed from the Partner's funds and amounts to 300,000,000 (three hundred million) soums, including taxes.

4.2. Based on the results of the Promotion, 33 (thirty-three) winners will be determined who have duly fulfilled all the conditions of the Promotion stipulated by this Offer, and the prize fund will be distributed among them.

4.3. Each winner will receive a cash prize of 8,000,000 (eight million) soums via a non-cash transfer to a HUMO bank card issued by Kapitalbank.

4.4. The prize amount is subject to taxation in accordance with the current legislation of the Republic of Uzbekistan at a rate of 12%. The total prize amount, including tax, is 9,090,909.09 (nine million ninety thousand nine hundred and nine) soums 09 tiyin, of which:

- 8,000,000 (eight million) soums will be transferred to the winner's HUMO card;
- 1,090,909.09 (one million ninety thousand nine hundred and nine) soums 09 tiyin will be transferred to the budget as taxes.

4.5. The total prize fund for the Promotion is formed from the funds of the Organizer and the Partner. The Organizer of the Promotion acts as the tax agent.

5. Winner Determination and Prize Distribution Procedure

5.1. Winners will be selected randomly based on the results of the Promotion using a random number generator. 33 winners and 5 reserve winners will be selected based on the results of the Promotion.

5.2. The prize drawing will be held live on March 11th, 2026. The preliminary time will be published on the official information resources (including social media) of the JSCB "Kapitalbank" in the presence of responsible persons from the Partner and the Organizer. Following the results of the drawing, the Organizer will notify the winners of the results.

5.3. The Organizer and Partner will publish a list of winners on the official websites of the Organizer and Partner within 5 business days of the results announcement. Once funds are credited, the Organizer's obligation to deliver the prize is considered fulfilled, and the prize is considered accepted by the Participant.

If any winner declines the prize for any reason or fails to contact within 5 business days of receiving notification from the Organizer, the prize will be awarded to a reserve winner in the order of priority.

5.4. The winner may claim the prize no later than one calendar month from the date the results of the Promotion are announced.

6. Rights and Obligations of the Parties

6.1. The Participant undertakes:

- 6.1.1. To comply with the terms of this Offer;
- 6.1.2. To provide accurate information about yourself.

6.2. The Organizer and Partner undertake:

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

6.3. The Organizer reserves the right:

- 6.1.3. To change or supplement the terms of the Promotion by notifying Promotion participants through the official websites of the Organizer and Partner;
- 6.3.2. To refuse to award a prize without compensation if any violations of the Promotion terms are detected.

6.3. The Participant has the right:

- 6.3.1. To refuse to participate in the Promotion at any stage by notifying the Organizer and the Promotion Partner in writing.

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, etc.) by posting the relevant information on the official resources of the Organizer and/or Partner.

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

8. Liabilities of the Parties

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

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

8.3. Neither the Organizer nor the Partner shall be liable for:

- Failure of Participants to familiarize themselves with the Promotion Rules, nor failure to familiarize themselves with the Promotion results;
- Any technical failures, malfunctions, maintenance, or other issues involving mobile operators or Internet providers that are not the fault of the Organizer/Partner;
- Any expenses and/or losses incurred by Participants in connection with participating in the Promotion and/or receiving the Prize.

8.4. All Promotion Participants shall bear all and any expenses incurred in connection with their participation in the Promotion (including, without limitation, expenses related to using the Internet, obtaining any information about the Promotion, purchasing the Promotional product, etc.).

8.5. Neither the Organizer nor the Partner will enter into disputes regarding ownership, mobile phone number, or card. All such disputes will be resolved between the parties independently and at their own expense.

9. Other Terms

10.1. All matters not regulated by the Offer are governed by the current legislation of the Republic of Uzbekistan.

10.2. The Offer shall enter into force upon its posting on the official resources of JSCB “Kapitalbank” and shall remain valid until the end of the Promotion.