

PUBLIC OFFER
(for participation in the FIFA 2026 promotion)

This Public Offer for participation in the “FIFAXVisa Kapitalbank” promotion (hereinafter the “Offer”) defines the procedure, conditions, venue, and dates of the “**FIFA 2026**” promotion (hereinafter the “Promotion”), organized and conducted by **JSCB “Kapitalbank”** (hereinafter the “**Bank/Organizer**”), represented by its Chairman of the Management Board, K.L. Maevsky, acting under the Charter, **in conjunction with Visa International** (hereinafter the “Partner”), the purpose of which is to promote cashless payments using Visa bank cards.

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”).

I. SUBJECT OF THE OFFER

1.1. This Offer defines the terms of participation, the procedure, and the location of the Promotion, and establishes the content of other legal relations arising between the Organizer and the Participant upon acceptance of this Offer.

1.2 The Promotion is not a lottery, does not require a participation fee, and is aimed at encouraging cashless payments using Visa bank cards.

1.3. The Promotion is jointly conducted by the Bank and the Visa International payment system. The Bank acts as the organizer of the Promotion in terms of interaction with Participants, accounting for transactions, and determining the Winners, while Visa International participates in the Promotion by co-financing the prize fund.

The Promotion consists of two components:

- a promotion for trips to the 2026 FIFA World Cup™ (prize draws);
- a bonus system (“football points”).

1.4. Promotion Terms:

1.4.1. FIFA World Cup 2026™ Travel Promotion Period.

The FIFA World Cup 2026™ Travel Promotion Period runs from February 11, 2026 till April 4, 2026 inclusive. During this period, Participants may fulfill the participation conditions set forth in this Offer to qualify for the travel prize draw. After this period, new qualifying transactions will not be considered for participation in the travel prize draw.

1.4.2. The Promotion’s bonus system is valid for the following period:

The Promotion’s bonus currency (“football points”) will be accrued and used starting February 11, 2026, and will remain valid until supplies last at www.fifa.kapitalbank.uz or until the Organizer officially notifies the end of the Promotion’s bonus system, which will be posted on the Organizer’s official website. The Organizer reserves the right to terminate the Promotion’s bonus system by posting a corresponding notice on the official website. Upon termination of the bonus system, unused points will be forfeited and cannot be compensated, exchanged for cash, or transferred to other loyalty programs.

1.5. The Winners of the drawing held as part of the Promotion will be determined using the online platform Random.org or other similar platforms that generate random numbers from a range or select randomly from a list.

1.6. Information on the drawing results will be posted on the official website and the Organizer’s social media pages.

1.7. The Bank shall be entitled:

- to supplement the Promotion's prize fund and/or change the list of prizes stipulated in the Offer, with corresponding notification to Participants via the Bank's official website or other communication channels;

- to amend this Offer (unilaterally) by publishing the relevant notices on the Bank's website www.kapitalbank.uz or through other official Bank channels, at least three (3) business days prior to the changes taking effect.

1.8. 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.

II. OFFER ACCEPTANCE PROCEDURE

2.1. Acceptance of this Offer shall be effected by performing the actions specified in clause 3.4 of this Offer.

2.1.1. 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.

2.1.2. 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.

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

2.3 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.

III. PROMOTION RULES

3.1. Participation in the Promotion is open to legally competent citizens (tax residents) of Uzbekistan who are 18 years of age or older and hold Visa bank cards issued by JSCB "Kapitalbank" (hereinafter referred to as the Participant).

3.2. If a Participant fails to comply with clause 3.1 of the Offer, the Organizer reserves the right to exclude the Participant from the Promotion and/or the drawing.

3.2.1. If a *Winner* refuses to participate, the Organizer reserves the right to exclude the *Winner* from the drawing, and the Organizer reserves the right to select an alternate Winner.

3.3. Fee rates for the purchase and maintenance of FIFA Visa cards are available on the Bank's official website: www.kapitalbank.uz.

3.4. To participate in the "2026 FIFA World Cup™ Trip Promotion" of the Promotion, the Participant must, during the period specified in clause 1.4 of this Offer, hold a valid Visa Kapitalbank card and complete at least 3 (three) qualifying transactions for goods and/or services totaling at least 30 (thirty) US dollars each, or the equivalent in another currency at the exchange rate set by the Bank on the date of the transaction, using the Visa Kapitalbank card.

3.4.1. Qualifying transactions are non-cash transactions for goods and/or services completed using the Visa Kapitalbank card, with the exception of transactions not included in the Promotion in accordance with the terms of this Offer.

3.4.2. For Participants who are holders of Visa Kapitalbank bank cards with the FIFA World Cup 2026™ design (Gold, Platinum, Infinite), upon fulfilling the conditions of participation stipulated by this clause, the number of chances to participate in the travel drawings is taken into account at a rate double that of other Participants of the Promotion.

3.4.3. Qualifying transactions are counted if they are performed using the MCC codes determined by the Promotion Organizer and specified in this Offer.

3.4.4. The following are **not counted** as qualifying transactions:

- cash withdrawal transactions;
- card-to-card transfers (P2P transfers);
- transfers to e-wallets;
- deposit account replenishment transactions;
- cancelled/returned transactions.
- except for MCC 6012 (Financial Institutions – Trading and Services) and 6211 (Securities Brokerage Services)

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

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

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

3.5. Compliance with the terms of the Promotion by Participants who are not employees of the Organizer or their close relatives entitles them to participate in the prize drawing stipulated in Section 4 of the Offer, under the terms and conditions set forth in the Offer, as well as to participate in the Promotion's bonus system, as provided in Section 3.6 of the Offer.

Compliance with the terms of the Promotion by participants who are employees of the Organizer or their close relatives entitles them only to participate in the Promotion's bonus system, as stipulated in Section 3.6 of the Offer.

3.6. Promotion's bonus system.

3.6.1 Participation in the bonus system is open only to individuals – citizens of the Republic of Uzbekistan, who are tax residents of the Republic of Uzbekistan, have reached the age of 18 and are holders of Visa Gold with the FIFA World Cup 2026™ design, Visa Platinum with the FIFA World Cup 2026™ design and/or Visa Infinite with the FIFA World Cup 2026™ design, issued by JSCB “Kapitalbank”.

3.6.2. Bonus points accrual procedure:

- a transaction amount of 1 (one) US dollar (USD) or 1 (one) euro (EUR) is equivalent to 1 (one) bonus point; (Payment for goods and services is free within the Republic of Uzbekistan; payments made abroad to EUR accounts are subject to a commission according to the Bank's tariffs);
- a transaction amount of 12,200 (twelve thousand two hundred) soums is equivalent to 1 (one) bonus point.

3.6.3. Bonus points are awarded based on the actual amount debited for the transaction. Bonus points are valid from the Promotion launch date until the Promotion ends, as specified in clause 1.4.2. Unused bonus points will be forfeited upon completion of the Promotion.

3.6.4. Bonus points can be redeemed for products listed on the JSCB “Kapitalbank” website at www.fifa.kapitalbank.uz. Products selected by the Promotion Participant through the bonus point exchange can be picked up at Uzum Market pickup points. Products can be picked up at any convenient Uzum Market pickup point available throughout the Republic of Uzbekistan. The ordering process, delivery, and pickup times are determined by Uzum Market rules and are communicated to the customer upon pickup. The procedure for exchanging points for products is as follows:

- To exchange points for merchandise, the Participant must follow the link in the Organizer's mobile app to the Organizer's website.
- Access to the website is optional and is optional.
- After accessing the Organizer's website, the Participant can view the available merchandise for exchange.

- The Participant selects the merchandise they wish to exchange for their points.
- To complete the exchange, the Participant must confirm their desire to exchange a certain number of points for the selected merchandise.
- The exchange of points is carried out automatically after the Participant confirms.
- The number of points required to redeem a product is indicated next to each product on the website. Points are not exchangeable for cash and can only be used to redeem products listed on the website.
- The Organizer reserves the right to change the terms of the loyalty program, including the point redemption procedure. Participants will be notified of such changes via the mobile app or website.

3.6.5. The Bank reserves the right to establish additional conditions for the accrual, accounting, and use of bonus points, publishing relevant information through official communication channels.

3.6.6. The Promotion's bonus system limits the maximum number of points accrued per Visa Kapitalbank card with the FIFA World Cup 2026™ design. The maximum number of points that can be accrued per card in a calendar month is **2,000 (two thousand) points**. Once this limit is reached, no points will be accrued on the corresponding card in the current calendar month. Any unused portion of the point accrual limit does not carry over to subsequent calendar months. This limit applies separately to each card participating in the Promotion's bonus system.

IV. PROMOTION PRIZE FUND

4.1. The "2026 FIFA World Cup™ Travel Promotion" offers a prize pool consisting of:

- 11 tickets to 2026 FIFA World Cup football matches featuring the Uzbekistan national team;
- 2 trips to the 2026 FIFA World Cup™ Final.

4.2. The prize fund, as well as the airfare for the Winners of the Promotion, and the hotel accommodations for the duration of the match, will be funded by the Organizer and the Partner.

4.3. The Winner of the drawing will have the right to claim one (1) prize from the prize fund specified in this Section 4.1 of the Offer.

4.4. Participants who are employees of the Organizer or their close relatives are not entitled to claim the prizes specified in Section 4 of this Offer.

V. PRIZE DRAW AND PROCEDURE FOR DELIVERY

5.1. Prize draws 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 and places change, the Organizer will announce this on the website www.kapitalbank.uz or on the official social media pages prior to the broadcast.

5.1.1. The prize draw will be conducted as follows:

- each qualifying transaction will be assigned a unique identification number;
- the Winners will be determined in 2 (two) stages, which may take place on the same date: a drawing of 11 tickets to football matches of the 2026 FIFA World Cup with the participation of the national team of the Republic of Uzbekistan and 2 tickets to the final match of the 2026 FIFA World Cup™;
- during the first stage of the draw, a total of **11 Winners for the Uzbekistan national team matches** will be selected from a pool of identification numbers for the entire Promotion period using a random number generator;
- during the second stage of the drawing, **1 Winner of 2 tickets to the final match of the 2026 FIFA World Cup™** for the duration of the promotion of winning numbers for the entire duration of the Promotion is selected using a random number generator from the general pool of remaining 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.

5.2. The prize drawing for the Promotion will be held on **April 4, 2026**. The results of the drawings will be announced on the designated date of the respective drawing. The results of the drawing will be published on the official website of JSCB “Kapitalbank” – www.kapitalbank.uz – within 3 (three) business days from the date of the announcement.

5.3. Bank Prize Delivery. To receive 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. If the Winner refuses to undergo the identification process, the Organizer reserves the right to refuse the prize, but the Organizer reserves the right to award the undelivered prize in the next drawing.

5.4. 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.

5.5. Payment of all applicable taxes and mandatory payments to the state budget that have arisen (or may arise) in connection with the receipt of the prize(s) under this Promotion is the responsibility of the Organizer, in accordance with the procedure established by the Tax Code and the legislation of the Republic of Uzbekistan, if any.

In the event of personal income tax on prizes, the Winners of the Promotion are responsible for paying taxes and mandatory payments related to the receipt of the prize in accordance with the requirements of the Tax Code of the Republic of Uzbekistan. In this case, the Bank will act as a tax agent and, in cases stipulated by law, has the right to withhold and transfer to the budget the tax amount from the income received by the Winner in the form of a prize.

5.6. Participants who have won a prize(s) are not entitled to request a cash equivalent. If a Winner refuses to accept a prize, such prize is considered unclaimed.

5.6.1. The Bank reserves the right to use unclaimed prizes or prizes that Winners refuse to accept at its discretion, including by raffling off prizes among other Participants.

5.7. The Organizer reserves the right to terminate the Promotion early for objective reasons (technical failures, force majeure, 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.

5.8. 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.

5.9. Unclaimed prizes, as well as prizes that Winners declined to receive (clause 5.6. of this Offer), may be used by the Bank at its sole discretion, including:

- raffled off among other Promotion Participants;
- included in the prize pool for subsequent stages of the Promotion;
- used in other Bank marketing activities.

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

5.11. The Participants/Winners hereby express their consent and acknowledge that the Organizer will award prizes to the Winners under the terms of this Offer, but is not responsible for the subsequent organization of the Winners’ travel to the matches of the Uzbekistan national team and to the final match of the 2026 FIFA World Cup™, including the Winner’s interaction with travel agencies, visa centers/embassies of foreign states.

VI. RESPONSIBILITY OF THE PARTIES

6.1. The Parties are responsible for any failure to fulfill or improper fulfillment of the terms of this Offer in accordance with the laws of the Republic of Uzbekistan.

6.2. 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.

6.3. The Participant is responsible for the accuracy of the information provided and compliance with the terms of participation established by the Offer.

6.4. Any disputes or disagreements that may arise during the Promotion will be resolved through negotiations between the Bank and the Participant based on goodwill and mutual understanding. In the absence of agreement, the dispute will be referred to court.

VII. CONSENT TO PERSONAL DATA PROCESSING

7.1. By participating in the Promotion, the Participant consents to the processing of 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.

7.2. 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.

Use of Image and Participation of Winners in Promotional Activities

By participating in the Prize Draw, the Participant recognized as the Winner confirms their voluntary and informed consent and undertakes to participate in the Organizer's advertising and promotional activities as part of the "FIFAXVisa Kapitalbank" advertising campaign.

7.2.1. The Winner undertakes, at the request of the Organizer, to take part in an advertising photo shoot and/or video filming conducted after the results of the Drawing are summed up, for the purpose of creating advertising and information materials that may be used by the Organizer and/or third parties authorized by him within the framework of the advertising campaign "FIFAXVisa Kapitalbank"

7.2.2. The Winner expressly consents to the use by the Organizer and/or Third Parties authorized by the Organizer of his/her name, surname, image, voice, as well as photo and video materials with his/her participation, including materials created during photo sessions, video filming, promotional events and the trip to the 2026 FIFA World Cup™, for advertising, marketing and informational purposes without the payment of additional remuneration.

7.3. The Winner agrees to the use by the Organizer and/or third parties authorized by the Organizer of his/her name, surname, image, voice, as well as photo and video materials with his/her participation, 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.

VIII. MISCELLANEOUS

8.1. 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.

8.2 In all matters not expressly provided for in the Offer, the Parties shall be guided by the current legislation of the Republic of Uzbekistan.

8.3. This Offer is published in Russian.

8.4. Detailed information about the Promotion is also available by calling the Bank's hotline at **1340** or **(+998 71) 200-15-15**.

8.5. 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 messages, push notifications in the mobile app, and/or email.

8.6. 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.

8.7. For additional information regarding the terms of participation in the Promotion, the Winner selection process, prize collection procedures, and other questions, 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.

8.8. 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.

8.9. The Organizer is not responsible 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.

IX. DETAILS OF THE ORGANIZER

JSCB “Kapitalbank”

Address: city of Tashkent, Sailgokh street, 7. TIN: 207127843; Bank code: 01158

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

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