

PUBLIC OFFER

for participation in the promotional campaign *“On Occasion of the 25th Anniversary of JSCB “Kapitalbank”, jointly with the Partner FE “BS2 Tashkent” LLC, for individual customers of the bank”*

This Public Offer (hereinafter referred to as the **“Offer”**) for participation in the promotional campaign **“On Occasion of the 25th Anniversary of JSCB “Kapitalbank” jointly with the Partner FE “BS2 Tashkent” LLC, for individual customers of the bank** (hereinafter referred to as the **“Promotion”**), determines the procedure, conditions, place, and timeline 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”, jointly with FE “BS2 Tashkent” LLC** (hereinafter referred to as the **“Partner”**), collectively referred to as the **“Organizers”**, the purpose of which is to promote the banking service – repayment of loan debt by individual customers through JSCB “Kapitalbank” ATMs, increase in customer loyalty, and reduction of customer traffic at branches of the Bank.

Acceptance of the Offer constitutes the Participant’s full and unconditional acceptance 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 **“App”**).

1. Subject of the Offer and Acceptance Procedure

1.1. Legally capable individuals, who are citizens of the Republic of Uzbekistan, have reached the age of 18, and have an existing loan at JSCB “Kapitalbank” (hereinafter referred to as the **“Participant”**) may participate in the Promotion.

1.2. The Participant’s completion of actions aimed at participating in the Promotion in accordance with the procedure established in Section 3 of the Offer shall be deemed as the acceptance of the terms 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 the Partner. The Bank acts as the Organizer of the Promotion in terms of interaction with Participants, accounting for transactions, and determining winners, while the Partner participates in the Promotion by financing the prize fund.

1.3. The Promotion is not a lottery, does not require an entry fee, and is aimed at promoting the banking service – repayment of loan debt by individual customers through JSCB “Kapitalbank” ATMs, increase in customer loyalty, and reduction of customer traffic at branches of the Bank.

1.4. Any and all disputes and disagreements arising between the Bank and 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 and completely read, agree with, and undertake to comply with the terms of this Offer;
- understand the content and potential legal consequences for the Participant in connection with this 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 to 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 the 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 Campaign will be held from **March 25, 2026, to April 10, 2026, inclusive**.

2.2. The results and will be summed up and the winners will be determined (the Drawing) on **April 14, 2026, live, using a randomizer**.

3. Terms and Conditions 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 does not meet these requirements, the Organizer has the right to exclude the participant from the Promotion drawing.

3.2. To participate in the Promotion, a Participant must carry out at least one qualifying transaction for loan debt repayment via JSCB “Kapitalbank” ATMs:

- of at least two hundred (200) US dollars, or
- of at least two million five hundred thousand (2,500,000) soums.

3.2.1. The following are not counted as qualifying transactions:

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

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

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

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 the Partners, or their immediate family members are not allowed to participate in the Promotion.

4. Prize Fund

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

4.1.1. Five (5) iPhone 17 Air mobile phones.

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 5 winners and 5 alternate participants.

5.2. Prize drawings will be broadcasted live on the Organizer’s official social media pages (Instagram) or on the Organizer’s official messenger channel (Telegram). If the draw dates are changed, 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 5 Participants with the winning numbers will be selected from the general pool of identification numbers;
- Participants who completed transactions entering the winning numbers will be declared Winners and 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 has 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) shall be withheld from the winning Participant in accordance with the procedure established by the Tax Code and legislation of the Republic of Uzbekistan.

The Partner, in agreement with the Organizer, reserves the right to change the prizes provided that their characteristics are not worse (lower in value) than 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 of higher or lower subject to with an additional payment or a refund of the price difference.

5.8. If a Winner refuses to accept prize, such prize shall be deemed unclaimed.

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

5.9. The Organizer has the right to terminate the Promotion early if objective reasons (technical failures, force majeure events, etc.) arise, by posting 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 unilaterally amend the terms of the Promotion by notifying via the Organizer's official online information resources no later than 5 days prior to the amendments.

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

- raffling off among other Promotion Participants;
- being included in the prize fund of subsequent stages of the Promotion;
- including in other marketing activities of the Bank and the Partner.

5.12. The Bank and the Partner shall not deliver the 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 the 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 procedure and the timely delivery of prizes.

6.3. The Organizer has the right to:

- 6.3.1. change or supplement the terms of the Promotion by notifying the Participants through its 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 has the right to terminate the Promotion early or amend the terms of this Offer if objective reasons (technical failures, force majeure events, etc.) arise by posting relevant information on the official website of the Organizer: <https://www.kapitalbank.uz>.

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

8. Liability of the Parties

8.1. The Organizer shall not be liable for any disruptions in the operation of telecommunication networks, transfer systems, and technical equipment beyond its control.

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

8.3. The Organizer shall be liable for improper fulfillment of the terms of the Offer if such non-fulfillment is caused by reasons beyond the Organizer's control.

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

9. Consent to Personal Data Processing

9.1. By participating in the Campaign, the Participant consents to the processing of their personal data provided to the Organizer for the purposes of participation in the Promotion, determining 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 materials related to the Promotion, including online publication for advertising purposes without additional 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, 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 remain valid until the end of the Promotion or its withdrawal by the Organizer.

10.2. In all matters not expressly provided for by 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 the short number **1340** or by phone **(+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 networks and cross-platform messengers.

10.6. The full text of this Offer, including all Appendices and amendments, is posted on the Organizer's official website 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 procedure, 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 its duration, or make significant changes to its terms, relevant information will be published on the Organizer's official website in the "Promotions" section at least three (3) business days prior to the changes taking effect or the termination of the Promotion.

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.

11. 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
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