

== BEGINNING OF THE RULES VERSION ==

PUBLIC OFFER

(for participation in the Promo Campaign “Pay for Purchases – Win a BYD Yuan Up”)

Tashkent city

“ __ ” __ 2026 y

This Public Offer for participation in the incentive campaign **“Pay for Purchases – Win a BYD Yuan Up”** (hereinafter referred to as the “Offer”) defines the procedure, conditions, venue, and terms of the incentive **campaign “Pay for Purchases – Win a BYD Yuan Up”** (hereinafter referred to as the “Campaign”), announced and conducted by **JSCB Kapitalbank (hereinafter referred to as the “Organizer”)**, represented by Chairman of the Board K.L. Mayevskiy, acting on the basis of the Charter, and in accordance with Article 369 of the Civil Code of the Republic of Uzbekistan, addressed to an indefinite circle of **legally capable natural persons – citizens of the Republic of Uzbekistan and persons holding a residence permit in the Republic of Uzbekistan, who have reached the age of 18 (hereinafter referred to as the “Participants”)**, for the purpose of providing an opportunity to participate in the prize draw held within the framework of the Campaign.

JSC “Unified National Processing Center” (trademark UZCARD) is the Partner of the Campaign.

The Campaign is not a lottery or any other game based on risk.

Participation in the Campaign is not mandatory.

The Campaign is conducted on the territory of the Republic of Uzbekistan.

The Campaign period may be extended or shortened at the initiative of the Organizer.

The current version of this Offer is posted and available on the Internet at: www.kapitalbank.uz (hereinafter referred to as the “Website”) and in the Bank’s Mobile application (hereinafter referred to as the “Application”).

TERMS AND DEFINITIONS

UZCARD Card – a bank card of the national payment system UZCARD, issued by JSCB “Kapitalbank”.

Cardholder – a natural person in whose name a UZCARD card issued by JSCB “Kapitalbank” (hereinafter referred to as the “Bank”) is registered, and who is a Participant

within the framework of this Offer.

Payment – a transaction for the payment of goods, works and/or services using a UZCARD card through POS or E-POS terminals.

Participant – a natural person who meets the conditions of this Offer and has performed actions recognized as acceptance.

Winner – a Participant determined in accordance with the procedure established by this Offer.

Prize – property to be transferred to the Winner within the framework of the Campaign.

I. SUBJECT OF THE OFFER

1.1. This Offer defines the conditions of participation, the procedure and venue of the Campaign, and regulates the legal relations arising between the Organizer and the Participant in the event of acceptance of this Offer.

1.2. The main purpose of the Campaign is to stimulate non-cash payments using UZCARD cards issued by JSCB “Kapitalbank” during the Campaign period, as well as to increase customer activity and loyalty.

1.3. Campaign period: from 10:00:00 (UTC+5) on **15.05.2026** to 23:59:59 (UTC+5) on **15.08.2026 inclusive**. The Campaign period may be extended at the initiative of the Organizer.

1.4. UZCARD cards issued by the Organizer and Payments made by the Participant during the Campaign period participate in the Campaign.

1.5. The Winners of the prize draw held within the framework of this Campaign are determined using the online platform “Random.org” or other similar platforms providing generation of a random number from a range or a random selection from a list.

1.6. Information on the results of the prize draw conducted within the framework of the Campaign shall be posted on the official website, the Organizer’s social media pages, and in mass media.

II. RULES OF PARTICIPATION IN THE CAMPAIGN

2.1. Legally capable citizens of the Republic of Uzbekistan or persons holding a residence permit, who have reached the age of 18, who are not **employees of the Organizer, the Partner, and/or their close relatives** (spouse, children, parents, siblings) may participate in the prize draw.

2.2. Participants of the Campaign are the persons specified in clause 2.1 of the Offer who meet the following conditions:

- 1) Are holders of UZCARD cards issued by the Organizer during the Campaign period;
- 2) Have made a Payment in an amount equal to or exceeding 250,000 (two hundred fifty thousand) soums, in a single transaction during the Campaign period (hereinafter referred to as the “Payment”).

2.3. Each Participant is granted one chance to participate in the prize draw, regardless of the number of transactions made, the total volume of transactions, and the number of UZCARD cards opened during the Campaign period.

2.4. The Participant is identified by their PINFL (Personal Identification Number of an Individual), and the possession of multiple UZCARD cards does not increase the probability of winning.

2.5. Transactions related to transfers between individuals (P2P) and cash withdrawals, as well as other operations not qualifying as a Payment, will not be included in the Campaign.

2.6. Prize draws will be held in live broadcast mode on the Organizer's official pages in social networks (Instagram) or on the Organizer's official channel in the messenger (Telegram) in accordance with the schedule of dates specified in clause 2.7 of this Offer. In the event of changes to the dates of the prize draws, the Organizer will announce this on the website www.kapitalbank.uz or on official social media pages prior to the start of the broadcast.

2.7. Prize draw and filming schedule:

Car Draw:
from August 24 to August 28, 2026.

2.8. In accordance with the prize draw schedule (**clause 2.7**), the following prize will be drawn:

- **BYD Yuan Up Relax Green electric vehicle (hereinafter referred to as the "Car").**

2.9. The key to the Car will be issued to the Winner at the address: Tashkent city, Yunusabad district, Matbuotchilar St., 32, within 10 (ten) banking days after the prize draw and determination of the Winner. If necessary, the Organizer has the right to require the Winner to present an ID card, passport, or other identity document (ID) for identification and signing of the acceptance certificate between the Organizer and the Winner. In the event of the Winner's refusal to undergo the identification process, the Organizer has the right to refuse to issue the prize; in this case, the Organizer has the right to award the Prize to the reserve Winner determined during the prize draw in accordance with this Offer.

III. ACCEPTANCE PROCEDURE

3.1. Acceptance of this Offer is carried out by the Participant making a Payment in accordance with the procedure provided for in clause 2.2 of the Offer.

3.2. Acceptance of this Offer means the full and unconditional acceptance by the Participant of all the terms of the Offer without any exemptions and/or limitations and is equivalent to concluding a written agreement.

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

- have fully and completely familiarized themselves with, agree to, and undertake to comply with the terms of this Offer;
- understand the content and possible legal consequences for the Participant in connection with the concluded Offer;
- are legally capable/competent, have reached the age of 18, are a citizen of the Republic of Uzbekistan or a person holding a valid residence permit, and also confirm their legal right to enter into contractual relations with the Organizer, are not in an employment relationship with the Organizer and the Partner, and are not a close relative of an employee of the Organizer and the Partner.

3.4. In doing so, the Participant who has performed the actions specified in clause 3.1 of this Offer grants the Organizer consent to the processing of the Participant's personal data (carried out on paper and/or electronic media with or without the use of automation means for collection, recording, systematization, accumulation, storage, clarification (updating, modification), extraction, use, transfer (dissemination, provision, access, including when entrusting the processing of personal data to third parties), depersonalization, blocking, deletion, destruction of Personal Data) provided to the Organizer by the Participant, as well as any video and photo images of the Participant (including those obtained by filming with the Participant's consent). The Participant also grants the Organizer the right (consent) to process any special categories of their personal data and biometric personal data in the event that the need to process such personal data ever arises for the processing purposes specified in this consent.

3.5. The Organizer reserves the right to publish additional information about the Campaign and to change the Campaign conditions (this Offer) unilaterally with notification through the Organizer's Internet resources no later than 5 days prior to making changes.

IV. REWARD

4.1. Participants in the prize draw are the Participants who have made a one-time Payment in an amount equal to or exceeding 250,000 (two hundred fifty thousand) soums, corresponding to the rules of this Offer during the **Campaign period**.

4.2. In the event of refusal to participate in photo/video filming of the award ceremony and the subsequent use of photo/video materials for advertising purposes, as well as in the event of failure to present an ID and sign the documents, the Organizer has the right to refuse to issue the prize. The Organizer undertakes to award the Prize to the reserve Winner determined during the prize draw in accordance with this Offer. The Prize is awarded by the Organizer. The Partner finances the acquisition of the Prize by transferring funds to the Organizer's account before the start of the Campaign.

4.3. The Organizer, acting as a tax agent, assumes the obligation to calculate and pay all taxes and mandatory payments arising for the Winner in connection with the receipt of the Prize, in accordance with the procedure established by the Tax Code and the legislation of the Republic of Uzbekistan, if any.

The Organizer reserves the right to substitute the prize, provided that its characteristics and value are not inferior to those stated in the advertising materials of the campaign.

4.4. The Participant who becomes the owner of the prize is not entitled to demand replacement of the prize, or demand the monetary equivalent of the prize, or replace the prize with another of higher or lower value with the condition of additional payment or refund of the difference in value.

4.5. The Organizer reserves the right not to enter into written negotiations or other contacts with the Participant/Winner, except in cases of disputes or when issuing the prize.

4.6. The Organizer has the right to revoke this Offer at any time. The Organizer undertakes to post a notice of revocation of the Offer on its website www.kapitalbank.uz no less than 12 hours before the event of revocation (suspension) of this Offer occurs.

4.7. An unclaimed prize, as well as a prize that winners have refused to receive, may be used by the Bank at its own discretion, including:

- drawn among other Participants of the Campaign;
- included in the prize fund of subsequent stages of the Campaign;
- used in other marketing activities of the Bank and Partners.

4.8. The Bank and Partners do not deliver prizes and do not compensate winners' expenses related to receiving prizes, including transportation expenses.

4.9. Upon the Bank's announcement of the Winner, the Winner must appear at the Bank and complete all necessary formalities required to register the Prize in the Winner's name, in accordance with the Bank's instructions.

V. LIABILITY OF THE PARTIES, FORCE MAJEURE

5.1. The Parties shall bear liability for non-performance or improper performance of the terms of this Offer in accordance with the legislation of the Republic of Uzbekistan.

5.2. The Organizer shall not be liable for improper performance of the Offer terms if such non-performance is caused by reasons beyond the Organizer's control.

5.3. The Organizer bears no liability for any damage caused both to the health (life) of the Prize winner and to the property, health, or life of third parties during the entire period of operation of the prize.

5.4. The Parties shall be released from liability for non-performance or improper performance of obligations if such non-performance was a consequence of force majeure circumstances arising after the conclusion of the Agreement on the basis of the Offer as a result of extraordinary events which the Party could neither foresee nor prevent by reasonable measures (force majeure) after acceptance of this Offer, including the adoption by state bodies of the Republic of Uzbekistan, including the Central Bank of the Republic of Uzbekistan, of relevant acts (resolutions, decisions, etc.) that prevent the Organizer from fulfilling its obligations under this Offer.

5.5. The Partner does not enter into legal relations with the Participants and Winners within the framework of this Offer and bears no liability to them. Relations between the Partner and the Organizer are governed by a separate agreement.

5.6. The Bank shall not be liable for covering expenses arising after the transfer of the prize to the Winner, including, but not limited to, amounts of duties, fees for state registration of the Prize.

VI. PROCEDURE FOR INFORMING CAMPAIGN PARTICIPANTS ABOUT THE CAMPAIGN CONDITIONS, SUSPENSION OR EARLY TERMINATION OF THE CAMPAIGN

6.1. Informing Campaign Participants about the conditions and procedure of its conduct is carried out by placing advertising videos on monitors in the Bank's branches, posting publications on the Bank's social media pages, and on the Internet.

6.2. Detailed information about this Campaign, as well as the Campaign Rules, will be posted on the Bank's official website: www.kapitalbank.uz, in the "Promotions" section.

6.3. Detailed information about the Campaign can also be obtained via the Bank's hotline at the short number **1340** or by phone **(+998 71) 200-15-15**.

6.4. In the event of early termination of the Campaign, extension of its duration, or changes to the Rules, the relevant information will be posted on the Bank's website www.kapitalbank.uz, in the "Promotions" section.

VII. DISPUTE RESOLUTION PROCEDURE

7.1. Any dispute arising from this Offer shall be resolved amicably on the basis of a written application. The term for consideration of the application and the requirements for its content are determined by the current legislation of the Republic of Uzbekistan.

7.2. All disputes and disagreements that may arise during the conduct of this Campaign will be resolved through negotiations between the Organizer and the Participant on the basis of good will and mutual understanding. In the absence of consent, the dispute is subject to judicial consideration.

7.3. If the dispute is not settled amicably, it shall be subject to consideration in the competent court at the location of JSCB Kapitalbank in accordance with the procedure provided for by the current legislation of the Republic of Uzbekistan.

VIII. TERM OF THE OFFER

8.1. The Offer enters into force after the Participant performs acceptance and is valid until the expiration of the term specified in clause 1.3 of this Public Offer or its revocation by the Organizer.

IX. MISCELLANEOUS PROVISIONS

9.1. In everything not expressly provided for in this Offer, the Parties shall be governed by the current legislation of the Republic of Uzbekistan and business customs.

9.2. The effect of the agreement extends to all legal relations and actions by conduct (or implied-in-fact acceptance) from 31.08.2026.

9.3. If any of the provisions of the Offer become illegal and/or invalid in accordance with the current legislation of the Republic of Uzbekistan, such provisions of the Offer shall not apply in the relations between the Parties and will be replaced by new provisions that most closely match the original intentions contained in the Offer. The remaining provisions of the Offer shall remain in full force and effect.

9.4. This Offer is published in the Russian language.

== END OF THE RULES VERSION ==

The version of the rules has been agreed in the Russian language; the translation into the Uzbek language and its authenticity shall be ensured by JSCB Kapitalbank at its discretion.