

PUBLIC OFFER FOR PARTICIPATION IN THE "LUCKY TRANSFER" PROMOTIONAL CAMPAIGN

This Public Offer outlines the rules, terms, and conditions of the "Lucky Transfer" promotional campaign organized by Joint Stock Company "Garant bank" and Joint Stock Commercial Bank "Sokolovsky" (hereinafter referred to as the "Organizers").

Definitions

- **Bank** – Joint Stock Company "Garant bank," acting as a co-organizer of the promotional campaign.
- **Money Transfer System** – Joint Stock Commercial Bank "Sokolovsky" (hereinafter referred to as "Astrasend"), acting as a co-organizer of the promotional campaign.
- **Participant** – An individual recipient of an international money transfer sent via the OmniPay mobile application and received in person at Garant bank cash desks, who is at least 18 years of age.
- **Winner** – One of 31 selected Participants of the promotional campaign, determined daily by a Randomizer or comparable software tool.
- **Prize** – A personalized bank card issued by Garant bank with a credited amount of 1,000,000 (one million) Uzbek soums, net of applicable taxes.
- **International Money Transfer** – A transaction enabling the transfer of funds from the Russian Federation to the Republic of Uzbekistan via the OmniPay mobile app.
- **Identification Document** – A valid government-issued ID, including but not limited to passport, military ID, ID card, modern driver's license, or international passport.
- **Personal Data** – Any recorded information, in electronic, paper, or other physical form, that pertains to the Participant and allows for their identification.

1. General Provisions

- 1.1. These Terms and Conditions govern the procedure, conditions, duration, and territory of the "Lucky Transfer" promotional campaign (hereinafter – the "Campaign").
- 1.2. **Territory:** The Republic of Uzbekistan, within the Garant bank banking network.
- 1.3. **Campaign Period:** August 18, 2025 through September 17, 2025 (inclusive).

2. Eligibility

- 2.1. Any individual aged 18 or older who receives a money transfer via the OmniPay mobile application is eligible to participate.
- 2.2. Participation is open to all recipients of transfers received in person at Garant bank cash desks.
- 2.3. Employees of the Bank and their close relatives are not eligible.
- 2.4. Participation in the Campaign constitutes full acceptance of these Terms and Conditions.
- 2.5. Failure to comply with these Terms shall disqualify the Participant from further participation and prize eligibility. To claim a prize, the Participant must complete all actions required by these Terms before the end of the Campaign, including the execution of prize acknowledgment documents.
- 2.6. By accepting this Offer, the Participant confirms that they:
- have fully read, understood, and agreed to abide by the Terms;
 - understand the nature and legal consequences of accepting this Offer;

- are legally competent and authorized to enter into a binding agreement with the Bank.

3. Conditions of Participation

3.1. To participate, the Participant must receive a money transfer sent via OmniPay at a Garant bank cash desk.

4. Prize Fund

- 4.1. **Prize:** A personalized bank card credited with 1,000,000 UZS, net of taxes.
4.2. The prize is not subject to substitution or exchange.
4.3. In accordance with the Tax Code of the Republic of Uzbekistan, the Bank shall withhold all applicable taxes and payments from the prize.
4.4. The prize is non-transferable to third parties.

5. Winner Selection and Prize Draw Procedure

- 5.1. Winners will be determined daily via social media (Reels). The list of Participants is provided daily by Astrasend to the Bank.
5.2. Winners will be randomly selected via the Randomizer software or a similar random-number generator.
5.3. Drawings for transfers received on weekends (if the Bank operates on weekends) will be conducted on the next business day, with multiple winners potentially selected that day.
5.4. A Participant may not receive more than one prize throughout the Campaign.
5.5. The Bank reserves the right not to engage in correspondence or other communication with Participants except in cases of dispute or prize distribution.
5.6. By participating in the Campaign, Participants consent to the use of their names, photos, and likenesses for promotional purposes by the Bank without compensation.
5.7. The Bank reserves the right to amend these Terms at its sole discretion by publishing notice of such changes on www.garantbank.uz at least 10 calendar days before they take effect. The Bank may also revise prize amounts and draw periods. The Bank is not responsible for any losses or expenses incurred by the Participant in connection with their participation.
5.8. The Bank is not liable for any damage to the health, life, or property of the winner or third parties arising from the use of the prize.
5.9. Any disputes shall be resolved amicably. Failing this, disputes shall be settled in court in the jurisdiction of the Bank's registered office.
5.10. The Bank will designate 31 winners and 1 backup candidate using the Randomizer software or its equivalent.
5.11. If a selected winner refuses the prize or fails to claim it within the specified time, the prize shall be transferred to the next backup candidate in order.
5.12. If all candidates refuse or fail to claim the prize, the Bank reserves the right to conduct an alternative draw.
5.13. Should no winner claim the prize following the alternative draw, the Bank reserves the right to dispose of the prize at its discretion.
5.14. The results of the draw will be recorded in an official Bank Commission protocol signed by its members.
5.15. Winners' names will be published on the Bank's website and social media channels.
5.16. Winners will be notified via social media.

5.17. The Bank bears no responsibility for consequences arising from Participants' failure to comply with these Terms.

5.18. The Bank shall not be liable for performance failures caused by circumstances beyond its control.

6. Prize Claim Procedure and Timeline

6.1. Winners must visit a Bank branch to claim their prize within 10 business days of being notified.

6.2. The prize will be issued upon signing a delivery-acceptance certificate by the winner and an authorized Bank representative.

6.3. The Bank's obligations shall be deemed fulfilled once the prize is transferred and the certificate is signed.

6.4. Title to the prize shall transfer upon delivery to the winner.

6.5. The Bank may choose to organize a public prize award ceremony involving media representatives.

7. Participant Information and Campaign Changes

7.1. Participants will be informed of the Campaign via the Bank's social media channels.

7.2. Full Campaign details and Terms will be posted at www.garantbank.uz in the "Promotions" section.

7.3. Additional information is available via the Bank's hotline at (+998 71) 203-02-42 or by dialing 1326.

7.4. If the Campaign is terminated early, extended, or amended, the Bank will post relevant updates on its official website.

7.5. In accordance with applicable personal data laws, the Participant grants the Bank perpetual consent to process and use their personal data in connection with the Campaign and other lawful purposes.