

**PUBLIC OFFER**  
**for the Promotional Campaign**  
**“Successful Woman” (“Muvaffaqiyatli ayol”)**

This Public Offer (hereinafter referred to as the “Offer”) defines the terms and conditions for participation in the promotional campaign “Successful Woman” (“Muvaffaqiyatli ayol”) conducted by **Joint-Stock Company “Garant Bank”** (hereinafter referred to as the “Bank”).

This Offer constitutes an official proposal of the Bank addressed to an indefinite number of persons and shall be deemed concluded from the moment a participant fulfills the conditions set forth herein, in accordance with Articles 367–369 of the Civil Code of the Republic of Uzbekistan.

## **1. General Provisions**

1.1. The “Successful Woman” (“Muvaffaqiyatli ayol”) campaign is conducted by the Bank in honor of **International Women’s Day on March 8**, with the purpose of supporting women entrepreneurs and promoting the Bank’s lending products.

1.2. This Offer governs the procedure for client participation in the campaign, as well as the terms for obtaining preferential services and other benefits provided under the campaign.

1.3. Participation in the campaign constitutes the client’s full and unconditional acceptance of the terms and conditions of this Offer.

## **2. Campaign Organizer**

The organizer of the campaign is:  
**JSC “Garant Bank”**

License of the Central Bank of the Republic of Uzbekistan No. 42 dated July 16, 2022.

## **3. Campaign Participants**

3.1. The campaign is open to new clients of the Bank, including:

- women individual entrepreneurs;
- small and medium-sized businesses managed by women;
- legal entities in which women founders hold **at least 50%** of the authorized capital.

3.2. To participate in the campaign, participants must open a **settlement account** with JSC “Garant Bank” during the campaign period.

## **4. Campaign Period**

4.1. The campaign period: **March 6, 2026 – May 6, 2026**.

4.2. The validity period of the campaign terms: **March 6, 2026 – August 6, 2026**.

## 5. Campaign Terms

5.1. Clients who open a settlement account with the Bank during the campaign period may use the following services on preferential terms:

- fund transfers based on payment documents — **0% commission**;
- remote banking services **Internet Banking and Mobile Banking** — **no commission**;
- terminal rental — **0 UZS**;
- replenishment of a corporate bank card — **0 UZS**.

5.2. Campaign participants are also offered the “**Successful Woman**” loan product under the following conditions:

- interest rate — **24.99% per annum**;
- loan term — **up to 36 months**;
- grace period — **up to 6 months**;
- loan purpose — **replenishment of business working capital**;
- maximum loan amount — **up to 300,000,000 UZS**;
- loan currency — **Uzbek soum (UZS)**;
- the loan is provided within the frameworks of the products “**Biznes-Hamkor**” and “**Biznes GO**”;
- mandatory collateral — **liquid collateral of at least 125% of the loan amount**.

The decision to grant a loan shall be made by the Bank in accordance with the Bank’s internal procedures and requirements.

## 6. Gift for Campaign Participants

6.1. Participants who fulfill the conditions of this Offer shall receive a **corporate plastic card in the national currency free of charge**.

6.2. The client may choose one of the following card types:

- **HUMO**
- **UzCard**

## 7. Termination of Preferential Conditions

7.1. Upon expiration of the campaign period, client servicing shall continue under the Bank’s **standard terms and applicable tariffs**.

## 8. Rights of the Organizer

The Bank reserves the right to:

- modify the terms of the campaign;
- terminate the campaign early;
- refuse participation in the campaign if the client does not meet the campaign requirements or the Bank’s internal criteria.

Information regarding any changes shall be published on the Bank's official website.

## **9. Final Provisions**

9.1. This Offer shall enter into force upon its publication on the **official website of the Bank**.

9.2. Acceptance of this Offer shall be deemed to occur once the participant fulfills the campaign conditions, including opening a settlement account with the Bank during the campaign period.

9.3. Any matters not regulated by this Offer shall be governed by the **legislation of the Republic of Uzbekistan**.