

PUBLIC OFFER

Governing the promotion for encouraging the issuance and use of UZCARD bank cards (hereinafter referred to as the “Rules”)

Tashkent

May 26 2026

1. GENERAL PROVISIONS

1.1. This Public Offer for participation in the promotion (the “Public Offer”) sets forth the terms and conditions governing the conduct of and participation in the promotional campaign (the “Promotion”) organized by JSC “Garant bank” (the “Organizer”) with the support of JSC “Unified National Processing Center” (the “Partner”).

1.2. These Rules contain all material terms and constitute a public offer in accordance with Article 367 and Part Two of Article 369 of the Civil Code of the Republic of Uzbekistan. These Rules describe the eligibility requirements, participation process, winner selection procedure, prize distribution process, and other material terms governing the Promotion.

1.3. The Promotion Partner is JSC “Unified National Processing Center,” located at: 78 Abdullah Qodiriy Street, Shaykhantakhur District, Tashkent, Republic of Uzbekistan.

1.4. The Promotion Organizer is JSC “Garant bank,” located at: 78 Sayyid Baraka Street, Mirabad District, Tashkent, Republic of Uzbekistan.

1.5. A Promotion Participant is any legally competent individual who is at least 18 years of age and has accepted the terms of this Public Offer (the “Participant”).

1.6. The Promotion is intended to encourage the issuance of the Organizer’s UZCARD bank cards (the “UZCARD Card”) and to promote their active use for the payment of goods, services, and other transactions.

1.7. The Promotion is conducted throughout the territory of the Republic of Uzbekistan.

1.8. Acceptance of the terms of this Public Offer shall be deemed completed once the Participant performs all actions specified in Clause 3.1 of this Public Offer. By taking such actions, the Participant confirms that they have read, understood, and accepted the terms of this Public Offer in full, without reservation, qualification, or exception.

1.9. The current version of this Public Offer shall be published on the official website of JSC “Garant bank”. Any information regarding the Promotion shall be published together with a mandatory reference to this Public Offer.

2. PROMOTION PERIOD

2.1. The Promotion shall run from June 1, 2026, through August 31, 2026, inclusive (the “Promotion Period”).

2.2. Only UZCARD cards issued by the Organizer during the Promotion Period shall be eligible for participation. Transactions counted for Promotion purposes must also be completed exclusively during the Promotion Period.

3. ELIGIBILITY REQUIREMENTS AND PROMOTION MECHANICS

3.1. Promotion Terms

3.2. To be eligible for participation, an individual must simultaneously satisfy all of the following criteria:

- be at least 18 years of age;
- be a citizen of the Republic of Uzbekistan;
- obtain a new UZCARD bank card issued by JSC “Garant bank” during the Promotion Period.

3.3. To qualify for participation in the Promotion and prize eligibility, the Participant must complete all of the following actions during the Promotion Period:

- open a UZCARD bank card in their own name at a JSC “Garant bank” branch;
- complete qualifying transactions consisting of:

- transfers from one UZCARD card to another UZCARD card; and/or
- cash withdrawals through JSC “Garant bank” ATMs.

Entry Allocation Mechanism

- Participants will receive one (1) entry for every cumulative 500,000 UZS in qualifying transactions completed during the Promotion Period.
- Entries will accrue proportionally based on transaction volume at the rate of one (1) entry per each 500,000 UZS.
- Transaction amounts below 500,000 UZS, as well as residual amounts not evenly divisible by 500,000 UZS, shall not be counted toward entry calculations.

Transaction Calculation Period

- Qualifying transactions shall be aggregated across the entire Promotion Period.
- No monthly calculation periods shall apply.
- No minimum transaction threshold is required for participation.

Additional Terms

- The total aggregate volume of all qualifying transactions completed by the Participant shall be considered.
- Entries shall be credited automatically based on the Organizer’s internal banking systems.
- Only transactions contributing toward cumulative amounts divisible by 500,000 UZS shall generate entries.
- All UZCARD cards issued by the Organizer are eligible, including co-badged UZCARD cards issued in partnership with international payment systems (BIN: 56146803, 626296).

3.4. This Promotion is not a lottery under the laws of the Republic of Uzbekistan and is conducted solely to encourage customer engagement.

3.5. Acceptance of this Offer constitutes the Participant’s full and unconditional agreement to all terms herein, without limitation, qualification, or exception, and shall be deemed legally equivalent to execution of a written agreement.

3.6. By accepting this Offer, the Participant confirms that they:

- have fully read, understood, and agreed to comply with this Offer;
- understand the legal implications associated with participation;
- possess full legal capacity and lawful authority to enter into contractual relations with the Organizer.

4. PRIZE AWARD PROCEDURE

4.1. Upon satisfying the requirements set forth herein, the Participant becomes eligible to participate in the prize drawing.

The following prizes shall be awarded:

- iPhone 17 Pro Max — 3 units
- Apple Watch Series 10 — 3 units
- AirPods 4 — 3 units

4.2. Winners shall be selected following the conclusion of the Promotion Period through a random drawing among eligible Participants who have satisfied all Promotion requirements.

5. RIGHTS AND OBLIGATIONS OF THE PARTIES

5.1. The Participant shall:

- review and comply with the terms of this Public Offer;
- claim any awarded prize only upon proper fulfillment of all Promotion requirements.

5.2. The Participant shall provide accurate, complete, and truthful information to the Organizer.

5.3. The Organizer shall conduct the Promotion in accordance with this Public Offer and shall ensure the confidentiality of Participant information in accordance with applicable law.

6. AMENDMENT OR TERMINATION OF THE PROMOTION

6.1. The Organizer reserves the unilateral right to amend, revise, or supplement this Public Offer, including modification of the Promotion Period.

Any such amendments shall become effective upon publication of the updated version on the Organizer's official website.

6.2. In the event of amendments or early termination of the Promotion, the Organizer and the Partner shall not be liable for any losses, expenses, damages, or other consequences incurred by Participants.

6.3. The Organizer and Partner shall not be liable for a Participant's inability to participate due to circumstances beyond their reasonable control, including but not limited to:

- technical failures;
- telecommunications disruptions;
- acts or omissions of third parties;
- internet connectivity failures;
- any other unforeseen events preventing participation.

7. CONFIDENTIALITY AND PERSONAL DATA

7.1. By accepting this Public Offer, the Participant consents to the Organizer's collection, processing, use, and storage of personal data, including but not limited to:

- full legal name;
- PINFL (Personal Identification Number of Individual);
- UZCARD card details;
- transaction history and related banking information;

solely for purposes of administering the Promotion and awarding prizes.

7.2. The Organizer shall ensure the protection of personal data and information constituting banking secrecy in accordance with the laws of the Republic of Uzbekistan.

8. LIABILITY

8.1. The Participant shall be solely responsible for the accuracy of the information provided and compliance with the Promotion terms.

8.2. The Organizer and Partner shall not be liable for:

- a Participant's failure to review the terms of this Public Offer or the Promotion results;
- technical malfunctions, service interruptions, or scheduled maintenance by mobile carriers, internet service providers, or third-party systems;
- any expenses, losses, or damages incurred by the Participant in connection with participation in the Promotion or receipt of any prize.

8.3. The Organizer and Partner shall not adjudicate disputes concerning ownership of telephone numbers or UZCARD cards. Any such disputes shall be resolved independently by the Participant.

9. DISPUTE RESOLUTION

9.1. Any disputes, disagreements, or claims arising out of or relating to this Public Offer shall first be resolved through good-faith negotiations between the Participant and the Bank within a reasonable period.

9.2. If no resolution is reached, the dispute shall be submitted to the competent courts of the Republic of Uzbekistan in accordance with applicable law, at the place of registration of the Bank.

10. MISCELLANEOUS

10.1. Any matters not expressly addressed herein shall be governed by the laws of the Republic of Uzbekistan.

10.2. This Public Offer becomes effective upon publication on the Bank's website and remains in force until the end of the Promotion Period or earlier termination of the Promotion. Obligations relating to prize distribution shall remain in effect until fully discharged.

10.3. If fraud, collusion, manipulation of data, direct or indirect agreements with the Organizer, Partner, their representatives, or any third parties intended to improperly obtain rewards are identified, the Organizer reserves the unilateral right to suspend participation and reduce or revoke any awarded prize.

10.4. The Organizer may, at its sole discretion and in accordance with applicable law, invalidate any acceptance of this Offer and prohibit further participation by any individual who falsifies documents, manipulates participation, or otherwise violates these Rules or applicable law.

10.5. The Organizer reserves the right to implement additional technical safeguards at any time to prevent fraudulent conduct. Any Participant found engaging in dishonest behavior shall have their results voided and may be permanently disqualified.

10.6. The Organizer shall independently assess the fairness and legitimacy of participation based on its available technical resources and applicable law.

10.7. The Organizer shall not be liable for force majeure events, including but not limited to:

- natural disasters;
- fire;
- flood;
- military actions;
- blockades;
- pandemic-related quarantine restrictions;
- material legislative changes;
- or any other circumstances beyond the Organizer's reasonable control.

10.8. Relationships not expressly governed by this Offer shall be regulated by the laws of the Republic of Uzbekistan.

10.9. If any provision of this Offer is held invalid or unenforceable, the remaining provisions shall remain fully valid and enforceable.

10.10. Liability of the parties and dispute resolution procedures shall be governed by applicable Uzbek law. Disputes shall first be addressed through negotiation; failing resolution, disputes shall be heard in the competent courts of the Republic of Uzbekistan at the place of performance of this Offer, which shall be deemed the Organizer's registered address.

10.11. This Offer shall remain effective until expiration of the Promotion Period and full performance of all obligations hereunder.

10.12. Tax treatment shall be administered by the Organizer in accordance with the laws of the Republic of Uzbekistan in effect on the applicable date. Participant benefits meeting the requirements of Article 369 of the Tax Code of the Republic of Uzbekistan shall not be included in taxable individual income.

10.13. Benefits awarded under this Promotion shall not be considered wages, compensation, bonuses, or financial assistance to persons employed by the Organizer or to suppliers, contractors, or service providers.

ORGANIZER DETAILS

JSC "Garant bank"

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Republic of Uzbekistan

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