PUBLIC OFFER FOR THE “PROMOTION 50% ATTO”

1. General Provisions

1.1. This Public Offer for the “Promotion 50% ATTO” (hereinafter, the “Offer”) has been drawn up in accordance with the Civil Code of the Republic of Uzbekistan, the Law of the Republic of Uzbekistan “On Advertising” and the Law of the Republic of Uzbekistan “On Consumer Rights Protection”, sets out the terms and conditions for holding the “Promotion 50% ATTO” (hereinafter, the “Promotion”), the procedure for determining its participants, rights and obligations, as well as other terms and conditions specified in this Offer, and constitutes a public offer of the Organizer.

1.2. The Promotion is not a lottery, gambling, betting or any other game based on risk, nor any other type of activity requiring a special permit (licence). The Promotion is held for the purpose of encouraging cashless payments and promoting the Organizer’s card products.

1.3. Participation in the Promotion is voluntary. Fulfilment by a Participant of the conditions of participation in the Promotion set out in this Offer constitutes full and unconditional acceptance of this Offer.

1.4. The Promotion is aimed at encouraging the issuance and use of bank cards of the UZCARD payment system and “Moment” and “Kids” cards of the UZCARD payment system (hereinafter, the “UZCARD PS”) issued by the Organizer (the Bank) during the Promotion Period, by granting Promotion Participants a benefit in the form of payment by the Organizer of 50% (fifty percent) of the fare for no more than 2 (two) trips by public transport (buses and metro) within 1 (one) calendar day, but no more than 30 (thirty) trips per card during the Promotion Period, on the terms and conditions set out in this Offer (hereinafter, the “Promotion Benefit”).

1.5. The Organizer of the Promotion is JSCMB “Ipoteka-bank” (hereinafter, the “Organizer”), which carries out banking activities under licence No. 74 dated 25 December 2021 issued by the Central Bank of the Republic of Uzbekistan. The Promotion is held by the Organizer with the assistance of JSC «AVTOMATLASHTIRILGAN TRANSPORT TO'LOV TIZIMI OPERATORI» (hereinafter, “Partner 1” or “ATTO”) and JSC “Common Republican Processing Centre” (hereinafter, “Partner 2” or “CRPC”).

1.6. Details of the Organizer:
Name: JSCMB “Ipoteka-bank”
Legal address: 30 Shakhrisabz Street, Shaykhantakhur District, Tashkent, 100000, Republic of Uzbekistan
E-mail: info@ipotekabank.uz
Website: www.ipotekabank.uz
Phone: 1233 (Contact Center); +998 78 150 11 22

1.7. Details of Partner 1:
Name: JSC «AVTOMATLASHTIRILGAN TRANSPORT TO'LOV TIZIMI OPERATORI»
Legal address: 52, Ts 17/18, Sebzar Area, Almazar District, Tashkent
E-mail: info@atto.uz
Website: https://atto.uz
Phone: +998 (78) 140-08-08

1.8. Details of Partner 2:
Name: JSC “Common Republican Processing Centre”
Legal address: 78 Abdulla Kodiriy Street, Shaykhantakhur District, Tashkent, 100011, Uzbekistan
E-mail: info@uzcard.uz
Website: www.uzcard.uz
Phone: +998 71 200 28 28.

1.9. Participants of the Promotion may be individuals who hold New Cards (clause 2.1 of this Offer; payroll project cards and corporate cards do not participate in the Promotion) issued by JSCMB “Ipoteka-bank”, valid during the Promotion Period and falling within the BIN ranges 5614 6812 5300 000X – 5614 6812 5499 999X, 5614 6812 5600 000X – 5614 6812 5699 999X, 5614 6812 5900 000X – 5614 6812 5999 999X and 5614 6812 7700 000X – 5614 6812 7799 999X, who fulfil the conditions of the Promotion and have no restrictions on participation in the Promotion under the applicable legislation of the Republic of Uzbekistan (hereinafter, the “Participants”).

1.10. Territory of the Promotion: the city of Tashkent (the Promotion applies to public transport, namely buses and metro operating within the city of Tashkent).

1.11. Promotion Period: from 00:00:00 on 16 November 2026 to 23:59:59 on 16 December 2026.

1.12. The Promotion Period may be extended at the Organizer's initiative. In such case, Participants will be additionally notified by the Organizer by posting the relevant information on the Organizer's public internet resources, on the website www.ipotekabank.uz, and in the Organizer's mobile application.

2. Terms and Definitions

2.1. **"New Card" means a personal bank card of the UZCARD PS, UZCARD Moment or UZCARD Kids issued by the Organizer to an individual on or after the start date of the Promotion Period. Cards issued under payroll projects, as well as corporate cards, are not New Cards.**

2.2. **"Public Transport" means buses and metro operating within the city of Tashkent, the fare for which is paid through the AFCS.**

2.3. **"Fare Payment" ("Payment Transaction") means a successfully completed cashless transaction for payment of a fare on Public Transport made by a Participant through AFCS validators exclusively by contactless means using a physical bank card.**

2.4.

3. Terms of the Promotion

3.1. Conditions for acceptance of the Offer:

3.1.1. Holders of a New Card issued by JSCMB "Ipoteka-bank" (hereinafter, the "bank card") become Participants of the Promotion provided that they pay the fare on public transport (buses and metro) with their own bank card in compliance with the terms of this Offer.

3.1.2. Participants wishing to take part in the Promotion must be able to pay the fare with a physical contactless bank card.

3.1.3. A Participant acquires the right to participate in the Promotion upon acceptance of this Offer without any limitations or exceptions. Acceptance of this Offer is made automatically by paying a fare at any time during the Promotion Period. The acceptance is full and unconditional.

3.1.4. A Participant may at any time terminate their participation in the Promotion by submitting a written request to the Organizer.

3.2. Conditions for holding the Promotion:

3.2.1. The Promotion covers fare payments that meet all of the conditions set out below and that are made:
- with a bank card by contactless means (by tapping the bank card on an AFCS validator) in accordance with clause 3.1.2 of this Offer;
- through the automated fare collection system (AFCS) operated by JSC «AVTOMATLASHTIRILGAN TRANSPORT TO'LOV TIZIMI OPERATORI»;
- on public transport, namely buses and metro operating within the city of Tashkent.

3.2.2. Each fare payment of a Promotion Participant that meets the terms of this Offer grants the Promotion Participant 1 (one) point. The accrued point is used automatically when the relevant fare payment is made and entitles the Participant to payment by the Organizer, with the participation of the Partners, of part of the trip fare in an amount equal to 50% (fifty percent) of the basic fare established in the city of Tashkent. The Promotion Participant pays only the difference between the full trip fare and the amount paid by the Organizer with the participation of the Partners. The Promotion Benefit is applied directly at the moment the fare payment is made: the trip fare reduced by the amount paid by the Organizer is debited from the Participant's bank card. The full trip fare is not debited with a subsequent refund (cashback) of part of the amount. The said amount is reimbursed by the Organizer, with the participation of the Partners, to the transport company providing transport services to the Promotion Participant. The recipient of the reimbursement is JSC «AVTOMATLASHTIRILGAN TRANSPORT TO'LOV TIZIMI OPERATORI». The procedure for and allocation of obligations to reimburse the said amounts among the Organizer, the Partners and other persons are determined by separate agreements and are not subject to disclosure to Promotion Participants.

3.2.3. The Promotion covers the first 2 (two) payments made daily during the Promotion Period by Participants when paying fares with one bank card, but no more than 30 (thirty) payments per bank card during the Promotion Period. Subsequent payments are paid by the Participant at the applicable fare.

3.2.4. The Promotion Benefit cannot be exchanged for cash (except in the case provided for in clause 3.2.5 of this Offer), cannot be transferred to another period or card and cannot be combined with other discounts, unless combined application is expressly provided for in the terms of the relevant promotion.

3.2.5. If the Promotion Benefit was not applied to a fare payment that meets the terms of this Offer for technical reasons (a failure of the AFCS, the processing system, etc.), the Participant may contact the

Organizer in the manner set out in clause 4.21 of this Offer. If the Participant's right to receive the Promotion Benefit is confirmed by the data of the Organizer, the AFCS and the processing system, the Organizer shall refund to the Participant the amount of the unapplied Promotion Benefit by crediting it to the Participant's bank card within 10 (ten) business days from the date of the decision on the request.

3.2.6. Only holders of New Cards are entitled to participate in the Promotion and to receive the Promotion Benefit. Only fare payments made using a New Card participate in the Promotion; payments made using cards issued by the Organizer before the start of the Promotion Period do not participate in the Promotion. Cards issued under payroll projects, corporate cards and any other non-personal cards do not participate in the Promotion.

4. Other Terms of the Promotion

4.1. The Organizer ensures objectivity, fairness, impartiality and unbiasedness in the organization of the Promotion.

4.2. All information about the Promotion is posted on the Organizer's websites at www.ipotekabank.uz and in the Organizer's mobile application 5 (five) calendar days before the start of the Promotion, in Uzbek and Russian. Access to information about the Promotion is maintained for 6 (six) months after the end of the Promotion.

4.3. The Organizer and the Partners of the Promotion shall not be liable for:
- Promotion Participants being unable to read the terms of the Promotion;
- late receipt/non-receipt of information/documents required for participation in the Promotion;
- late performance/non-performance by Promotion Participants of the obligations provided for in this Offer;
- improper operation of the AFCS, complete and/or partial suspension of the AFCS, errors, failures, etc.; however, this does not limit the Participant's right to contact the Organizer in the manner set out in clauses 3.2.5 and 4.21 of this Offer.

4.4. By taking part in the Promotion, the Participant confirms that they have fully read and agree with the provisions of this Offer and give their consent to:
- the terms and procedure for receiving the reward provided for in this Offer;
- in the event of any claims by third parties against the Organizer and/or the Partners in connection with the Participant's violation of third-party rights during the Promotion, the Participant assumes responsibility for resolving such disputes independently and for releasing the Organizer and/or the Partners from complaints and claims of third parties;
- the processing by the Organizer and the Partners of the Participant's personal data (including the masked bank card number and data on trips and payments made) to the extent necessary for holding the Promotion, in accordance with the Law of the Republic of Uzbekistan "On Personal Data";
- participation in promotional interviews about participation in the Promotion, including for radio, television and other mass media, as well as photo and video recording of the Participant and subsequent use of the materials obtained, solely subject to the Participant's separate consent.

4.5. The Organizer and the Partners reserve the right not to enter into written negotiations or other contacts with Promotion Participants, except as provided for in this Offer. Participants' requests are considered by the Organizer in the manner set out in clause 4.21 of this Offer.

4.6. Early revocation of this Offer is not permitted. The Organizer has the right to stop the Promotion in part or in whole and to exclude a Participant from the Promotion on the grounds set out in clauses 4.8, 4.11 and 4.12 of this Offer, by notifying of this on the official website specified in clause 1.6 of this Offer or in any other manner acceptable to the Organizer that ensures that receipt of the notice by the Participant is recorded.

4.7. The terms of the Promotion may be amended and/or supplemented by the Organizer at any time during the Promotion Period. Amendments and/or supplements may be made subject to their approval by the Organizer and publication on the Organizer's public internet resources. Such amendments take effect upon publication, unless otherwise specifically provided by the amendments/supplements to this Offer themselves. Fare payments made by a Participant before the amendments and/or supplements take effect, or before the date of suspension (termination) of the Promotion, are subject to the terms in force at the time such payments were made.

4.8. If fraud, collusion, data manipulation, any direct or indirect arrangements with the Organizer, a Partner or their representatives, or with other persons directly or indirectly interested in receiving the reward, or any other such actions are detected, whether by an individual Participant or through the joint participation of a group of Participants, the Organizer and the Partner have the right to unilaterally suspend participation and reduce/cancel the reward received.

4.9. The Organizer and the Partners of the Promotion guarantee that, when collecting and subsequently using the information obtained, they will comply with all provisions of the applicable legislation of the Republic of Uzbekistan on the protection of personal data and bank secrecy. Information may be provided to other persons only on the grounds and in the manner established by the applicable legislation of the Republic of Uzbekistan. The performance of the actions provided for in this Offer implies the Promotion Participant's consent to the processing of their personal data, as well as information constituting bank secrecy, to the extent necessary for holding the Promotion.

4.10. The Organizer and the Partners are not liable for any consequences of errors made by a Promotion Participant, including (among other things) any losses incurred.

4.11. The Organizer may, at its own discretion and taking into account the provisions of the applicable legislation of the Republic of Uzbekistan and this Offer, declare invalid all acceptances of this Offer and prohibit further participation in this Promotion of any Participant who forges or benefits from forging documents for participation in the Promotion, or who acts in breach of this Offer by taking actions intended to violate the requirements of the applicable legislation of the Republic of Uzbekistan.

4.12. The Organizer reserves the right to introduce, at any time, additional technical restrictions to prevent fraud in the Promotion. If any attempt of bad-faith conduct by any Participant is detected, its results will be cancelled and the Participant will be excluded from further participation in the Promotion.

4.13. The Organizer and Partner 1 independently assess the good faith of participation in the Promotion on the basis of the technical capabilities available to the Organizer and Partner 1 and taking into account the provisions of the applicable legislation of the Republic of Uzbekistan and this Offer.

4.14. The Organizer shall not be liable in the event of force majeure circumstances, such as natural disasters, fire, flood, military operations of any kind, blockades, quarantine measures related to a pandemic, material changes in the legislation in force in the territory of the Promotion, and other circumstances beyond the Organizer's control, in the manner provided for by the applicable legislation of the Republic of Uzbekistan.

4.15. Relations not provided for in this Offer are governed by the applicable legislation of the Republic of Uzbekistan.

4.16. If for any reason one or more provisions of this Offer are declared invalid or unenforceable, this shall not affect the validity or applicability of the remaining provisions of the Offer.

4.17. Measures of liability of the parties and the procedure for resolving disputes are determined in accordance with the requirements of the applicable legislation of the Republic of Uzbekistan. All disputes related to the Promotion shall be resolved through negotiations. If an amicable settlement cannot be reached, the dispute shall be considered by the competent court of the Republic of Uzbekistan in accordance with the applicable legislation of the Republic of Uzbekistan at the place of performance of this Offer. The place of performance of this Offer is the location of the Organizer.

4.18. This Offer remains in effect until the end of the Promotion Period and the fulfilment of the obligations related to it.

4.19. Taxation is carried out by the Organizer in accordance with the requirements of the legislation of the Republic of Uzbekistan in force on the date thereof. The benefit received by a Participant as a result of participation in the Promotion, provided that it complies with the requirements of Article 369 of the Tax Code of the Republic of Uzbekistan, is not included by the Organizer in the individual's aggregate income and is not treated as income.

4.20. Payments under the Promotion are not remuneration and/or financial assistance to persons employed by the Organizer of the Promotion for the performance of their job duties, or to persons supplying goods (performing works, rendering services) to the Organizer.

4.21. Participants' requests related to participation in the Promotion are accepted by the Organizer through the Contact Center (1233; +998 78 150 11 22), the official website and official pages of the Organizer, as well as other communication channels specified in the Promotion's advertising materials. Requests are considered within the time limits and in the manner established by the legislation of the Republic of Uzbekistan and the Organizer's internal rules.

4.22. Technical issues related to the accounting of fare payments (transactions) are considered by the Organizer on the basis of data of the Organizer, the AFCS and the relevant processing systems. The decision made does not limit the Participant's right to file a request in the manner established by the legislation of the Republic of Uzbekistan.

4.23. The Uzbek, Russian and English texts of the Offer have equal legal force. In the event of any discrepancies between the Uzbek, Russian and English texts of the Offer, the Russian text shall prevail, unless otherwise provided by the legislation of the Republic of Uzbekistan.