JSCMB "IPOTEKA BANK" OTP GROUP

PUBLIC OFFER

on participation in the marketing campaign "The bank pays"

Effective date: 17 August 2026

This Public Offer (hereinafter — the Offer) sets out the terms of participation of individuals who are citizens of the Republic of Uzbekistan aged from 20 to 70 years (hereinafter — the "Participant") in the "The bank pays" marketing campaign (hereinafter — the Campaign) held by JSCMB "Ipoteka bank" (hereinafter — the Bank).

In accordance with Articles 360, 367, 370 and part two of Article 369 of the Civil Code of the Republic of Uzbekistan, by taking out a new microloan through the new Ipoteka Mobile mobile application during the Campaign period, the Participant confirms that they have read this Offer, understand its terms and fully accept them.

The terms of the Campaign are also governed by the Rules of the " The bank pays" marketing campaign, published on the Bank's official website at «Har hafta mikroqarzni to‘lab beramiz» aksiyasi — Ipoteka Bank. This Offer and the Campaign Rules apply jointly. In the event of any conflict between the Offer and the Campaign Rules, the provisions of this Offer shall prevail.

The prize consists of the Bank repaying the principal amount of the winner's microloan, but not more than UZS 50,000,000 (fifty million soums). Interest accrued for the actual period of use of the microloan, overdue interest, penalties (late-payment interest, fines) and other payments under the loan agreement are not included in the prize and are paid by the winner independently. Until the repayment is recorded in the Bank's accounting systems, the winner continues to make payments in accordance with the payment schedule. The composition of the prize and the procedure for its provision are set out in Section 10 of this Offer.

1. Terms and definitions

For the purposes of this Offer, the following terms are used:

Campaign — the "The bank pays" marketing campaign.

Bank (Organiser) — JSCMB "Ipoteka bank".

Microloan — a new microloan taken out through the new Ipoteka Mobile mobile application during the period of issue of microloans participating in the Campaign, on the terms of this Offer.

Loan agreement — a microloan agreement concluded between the Bank and the client.

Microloan application date — the date on which the client submitted an application for a microloan through the new Ipoteka Mobile mobile application, according to the Bank's accounting systems.

Microloan disbursement date — the date of actual disbursement (transfer) of the microloan amount to the client according to the Bank's accounting systems, including where disbursement falls on a weekend or a non-working day.

Microloan issue period (issue week) — the calendar week that includes the microloan disbursement date. One prize draw corresponds to each issue period in accordance with Annex 1 to this Offer. A microloan is assigned to a particular prize draw by its disbursement date, irrespective of the application date and the date of the loan agreement.

Participant — a client of the Bank who meets the requirements of this Offer and the Campaign Rules and has fulfilled the conditions of participation in the Campaign.

Qualification period — the period from the microloan disbursement date until 23:59 of the day preceding the date of the prize draw corresponding to the issue period of that microloan in accordance with Annex 1 to this Offer.

List of Participants — the list of loan agreements issued in the relevant issue period and meeting the conditions of the Campaign as at the end of the qualification period, according to the Bank's accounting systems.

Online prize draw (prize draw) — the procedure for randomly determining winners by selecting loan agreement numbers from the List of Participants using a random generation service.

Repeat prize draw — a draw for a prize-fund position that has become vacant because a winner failed the verification, held in the manner provided for in clause 9.4 of this Offer.

Winner — a Participant of the Campaign whose loan agreement number was determined during the prize draw and whose compliance with the Campaign conditions has been confirmed by the Bank.

Prize — repayment by the Bank, at its own expense, of the outstanding principal balance of the winner's microloan determined as at the end of the qualification period, on the terms of Section 10 of this Offer.

Campaign Rules — the Rules of the "The bank pays" marketing campaign, which establish the procedure for organising and holding the Campaign and form an integral part of this Offer.

2. General provisions

2.1. This Offer determines the procedure for participation in the Campaign, the conditions of participation, the procedure for determining winners, the composition of the prize and the procedure for its provision.

2.2. The Campaign is held by JSCMB "Ipoteka bank" in accordance with this Offer and the applicable legislation of the Republic of Uzbekistan.

2.3. Participation in the Campaign is voluntary. Participation does not require any additional payment or the purchase of any additional products or services of the Bank.

2.4. No separate registration is required to take part in the Campaign. Fulfilment of the conditions set out in this Offer is deemed to be the client's consent to participate in the Campaign.

2.5. The Bank has the right to amend this Offer, as well as to suspend or terminate the Campaign early. Amendments are published on the Bank's official website no later than 3 (three) calendar days before their effective date, unless a different period is required by law. Amendments do not apply to prize draws whose results have already been approved and do not deprive winners of their right to a prize already awarded.

2.6. This Campaign is not a lottery, gambling or a public competition and is held as a marketing activity of the Bank. Participation in the Campaign does not involve any payment. The prize fund of the Campaign and the costs of organising it are formed solely from the Bank's own funds and not from monetary contributions of participants.

3. Organiser of the Campaign

3.1. The Organiser of the Campaign is the Joint-Stock Commercial Mortgage Bank "Ipoteka bank" (JSCMB "Ipoteka bank").

- Contact centre: 1233
- New mobile application: Ipoteka Mobile, available on Google play, AppStore and others.

3.2. The Organiser's full details and contact information are set out in Section 16 of this Offer.

3.3. The Organiser ensures that the Campaign is held, that the List of Participants is compiled, that winners are determined, that participants are informed, that winners are verified and that the prize is provided in accordance with the terms of this Offer.

4. Campaign period

4.1. Campaign period: from 17 August 2026 to 28 December 2026 inclusive. Prizes for the final prize draw are provided by 31 December 2026 inclusive.

4.1.1. By way of exception, if the provision of prizes for the final prize draw within the period established by clause 4.1 of this Offer is impossible for technical reasons, including as a result of failures in the Bank's information systems or payment infrastructure or other circumstances beyond the Bank's control, prizes for the final prize draw are provided no later than 8 January 2027.

4.2. The following periods are established within the overall period:

- the period of issue of microloans participating in the Campaign — from 17 August 2026 to 13 December 2026 inclusive. The period is determined by the date of actual disbursement (transfer) of the microloan amount to the client, irrespective of the microloan application date and the date of the loan agreement;
- the period for holding prize draws — from 7 September 2026 to 28 December 2026;
- the period for verifying winners, approving results and providing prizes — from 7 September 2026 to 31 December 2026 inclusive, and for the final prize draw — subject to clause 4.1.1 of this Offer.

4.3. Prize draws are held weekly. The schedule of prize draws, showing the microloan issue periods, the draw dates and the number of winners, is set out in Annex 1 to this Offer.

4.4. The Bank has the right to change the dates of the prize draws or the Campaign period. The updated schedule is published on the Bank's official website and in the new Ipoteka Mobile mobile application no later than 3 (three) calendar days before the date being changed.

4.5. Microloans whose actual disbursement date falls after 13 December 2026 do not take part in the Campaign. The last week of issue of microloans participating in the Campaign is the period from 7 to 13 December 2026 inclusive, by the actual microloan disbursement date.

5. . Participants of the Campaign

5.1. Participants of the Campaign are individuals, citizens of the Republic of Uzbekistan, who have reached the age of 20 as at the microloan application date but are not older than 70, who take part in the Campaign during the microloan issue period and who cumulatively meet the following criteria:

— took out a new microloan through the new Ipoteka Mobile mobile application;
— received a microloan in an amount from UZS 8,000,000 (eight million) to UZS 50,000,000 (fifty million) soums inclusive;
— as at the end of the qualification period corresponding to the loan issue period, did not repay the microloan in full ahead of schedule;
— as at the end of the qualification period corresponding to the loan issue period, have no overdue debt, accrued fines or penalties on microloans taken out during the Campaign period;
— as at the end of the qualification period, the Bank has not made a demand for early repayment of the microloan under the loan agreement;
— have fulfilled the other conditions set out in this Offer and the Campaign Rules.

5.2. Each loan agreement (microloan) takes part in only one prize draw — the draw corresponding to the issue period of that microloan in accordance with Annex 1 to this Offer. If a loan agreement does not win, it is not included in the Lists of Participants of subsequent draws and does not take part in the Campaign again.

5.3. One participant may hold several loan agreements meeting the conditions of the Campaign. In this case, each such loan agreement takes part in the Campaign independently in accordance with clause 5.2, provided that one participant may receive a prize no more than once during the entire Campaign period. Once a client is recognised as a winner, all of their other loan agreements are excluded from further participation in the Campaign.

5.4. A total of 17 (seventeen) prize draws are held within the Campaign, not counting repeat draws held in accordance with clause 9.4 of this Offer. In draws No. 1–16, 2 (two) winners are determined in each, and in draw No. 17 — 3 (three) winners. The total number of winners is 35 (thirty-five) winners.

5.5. The following may not take part in the Campaign:

— employees of JSCMB "Ipoteka bank";
— close relatives of the Bank's employees — spouse, parents, children, full and half brothers and sisters;
— persons related to the Bank's employees by affinity — the parents, children, full and half brothers and sisters of the spouse;
— employees of the Bank and other persons directly involved in organising, holding or technically supporting the Campaign, compiling the List of Participants, determining or approving the results of the Campaign, as well as their close relatives.

5.6. The winner's compliance with the requirements of clause 5.5 is verified by the Bank after the prize draw. If non-compliance is identified, the procedure set out in Section 9 of this Offer applies.

6. Conditions of participation

6.1. 6.1. To take part in the Campaign, the following conditions must be met simultaneously:

- take out a new microloan through the new Ipoteka Mobile mobile application during the period of issue of microloans participating in the Campaign;
- receive a microloan in an amount from UZS 8,000,000 (eight million) to UZS 50,000,000 (fifty million) soums inclusive
- not repay the microloan in full before the end of the qualification period;
- comply with the terms of the loan agreement concluded with the Bank;
- meet the requirements of Section 5 of this Offer.

6.2. Participation in the Campaign is automatic. The client does not need to submit a separate application, pay for participation or undergo any additional registration.

6.3. Compliance with the conditions of the Campaign is determined on the basis of the Bank's accounting systems as at the time the List of Participants is compiled.

7. Restrictions

7.1. The following do not take part in the Campaign:

- microloans taken out before 17 August 2026;
- microloans actually disbursed after 13 December 2026;
- microloans taken out otherwise than through the new Ipoteka Mobile mobile application;
- microloans of less than UZS 8,000,000 soums;
- microloans taken out in an amount exceeding UZS 50,000,000 soums;
- microloans repaid in full ahead of schedule before the end of the qualification period;
- microloans in respect of which, as at the end of the qualification period, there is overdue debt, accrued fines or penalties;
- microloans in respect of which the Bank has made a demand for early repayment;
- microloans that have been refinanced or restructured, or in respect of which a party to the obligation has been replaced;
- microloans that do not meet the other conditions of this Offer.

7.2. The Bank has the right to exclude a participant from the Campaign, as well as to refuse to provide the prize, if inaccurate information, abuse of the Campaign conditions, fraud or other actions aimed at obtaining an unjustified advantage are identified, including where the following are identified:

- a microloan taken out using another person's, forged or inaccurate documents and data;
- artificial splitting or artificial increase of the microloan amount solely for the purpose of taking part in the Campaign;
- signs of coordinated (organised) participation — including the use of the same device, telephone number, payment details or address by several participants;
- signs of affiliation between the participant and the persons specified in clause 5.5 of this Offer;
- interference with the operation of the mobile application, the Bank's accounting systems or the random generation service.

7.3. The Bank has the right to request from the winner documents and information necessary to confirm their identity and compliance with the conditions of the Campaign, and to suspend the provision of the prize for the duration of the verification, but for no more than 3 (three) calendar days, and in respect of the final prize draw — for no more than 2 (two) calendar days. Failure to provide the requested documents within 5 (five) business days from the date of the request entails the consequences set out in clause 9.4 of this Offer.

7.4. Participants are prohibited from offering, promising, providing or transferring to the Bank's employees or other persons any funds, gifts, services, remuneration or other benefits with a view to exerting improper influence on participation in the Campaign, the compilation of the List of Participants, the determination of winners, the provision of the prize or any other procedures relating to the Campaign.

7.5. If the actions specified in clauses 7.2 and 7.4 of this Offer are identified, the Bank has the right to exclude the participant from the Campaign, to annul the results of their participation or win, and to take other measures in accordance with the legislation of the Republic of Uzbekistan and the Bank's internal documents.

8. Procedure for holding the prize draw

8.1. Prize draws are held weekly, on Mondays at 17:00 Tashkent time, on the dates specified in Annex 1 to this Offer, on the Bank's social network account Instagram. A total of 17 (seventeen) prize draws are held within the Campaign, not counting repeat draws held in accordance with clause 9.4 of this Offer.

8.2. The List of Participants is compiled automatically by the Bank's accounting systems as at the end of the qualification period — 23:59 of the day preceding the date of the prize draw — and includes loan agreements issued in the relevant microloan issue period and meeting all the conditions of this Offer as at that moment.

8.3. A loan agreement is assigned to an issue period by the date of actual disbursement (transfer) of the microloan amount to the client according to the Bank's accounting systems, irrespective of the microloan application date and the date of the loan agreement. Participants are identified in the List of Participants and during the prize draw by loan agreement numbers.

8.4. The List of Participants is compiled by the Unsecured Lending Department. The accuracy and completeness of the List of Participants are checked before the prize draw begins.

8.5. The prize draw is conducted by authorised employees of the Bank designated by an order of the Bank.

8.6. Winners are determined online by loan agreement numbers using the RandStuff.ru random generation service

The algorithm ensures an equal probability of selection for each loan agreement included in the List of Participants. No procedures or algorithms allowing the result to be predetermined before the winner-determination procedure begins are used.

8.7. The Bank has the right to make photo, video and audio recordings of the prize draw and to broadcast it.

8.8. Following each prize draw, the persons present at it draw up a protocol specifying:

- the date, time and place of the prize draw;
- the period of issue of the microloans taking part in that draw;
- the total number of loan agreements included in the List of Participants;
- the random generation service (algorithm) used;
- the loan agreement numbers of the winners;
- the signatures of all persons present at the prize draw.

8.9. The protocol is approved by the Director of the Unsecured Lending Department and is kept at the Bank for 1 year in accordance with the Bank's internal documents. Lists of Participants, protocols and recordings of prize draws are kept in a manner that allows them to be verified.

8.10. In the event of a technical failure, an error of the random generation service, incorrect compilation of the List of Participants or other circumstances capable of affecting the results of the prize draw, the Bank has the right to declare the relevant draw invalid and to hold it again. Information about the repeat draw is published on the Bank's official website.

9. Determination of winners

9.1. A total of 17 (seventeen) prize draws are held within the Campaign, not counting repeat draws held in accordance with clause 9.4 of this Offer. Following draws No. 1–16, 2 (two) winners are determined in each, and following draw No. 17 — 3 (three) winners.

9.2. After the prize draw, the Bank verifies that the participants determined comply with the conditions of this Offer and the Campaign Rules. The results of the prize draw are approved by the Bank following such verification.

9.2.1. Verification of winners and approval of the results of the prize draw are carried out within no more than 3 (three) calendar days from the date of the draw.

9.2.2. Draw No. 17 is an exception: verification of winners and approval of its results are carried out within a shortened period — no later than 30 December 2026.

9.3. A winner is deemed to have failed verification if any of the following circumstances is established:

- non-compliance with the conditions of this Offer and/or the Campaign Rules;
- the winner falls within the categories of persons specified in clause 5.5 of this Offer;
- refusal of the prize made in writing or otherwise recorded by the Bank;
- no contact with the winner within 3 (three) calendar days from the date of the first notification attempt, provided that at least 3 (three) contact attempts were made through the channels set out in clause 12.1 of this Offer. In respect of the final prize draw, that period is 2 (two) business days, provided that at least 3 (three) contact attempts were made;
- identification of the circumstances set out in clauses 7.2, 7.3 and 7.4 of this Offer;
- impossibility of providing the prize on the grounds set out in the legislation of the Republic of Uzbekistan or the Bank's internal regulations.

9.4. If the verification establishes the existence of the grounds set out in clause 9.3 of this Offer, the prize is not provided to the winner and the vacated prize-fund position is drawn again. The decision, stating the grounds, is recorded in the protocol of the prize draw.

9.4.1. The repeat draw for the vacated position is held among the participants in the List of Participants of the draw in which that position became vacant, excluding the participant who failed verification. The Bank has the right to hold the repeat draw within the next prize draw in addition to the number of winners provided for in Annex 1, or as a separate draw. The date of the repeat draw is published on the Bank's official website and in the new Ipoteka Mobile mobile application no later than 3 (three) calendar days before it is held.

9.5. The Bank informs the participant of the decision taken using the contact details provided when the microloan was taken out.

9.6. The Bank's decision on the results of the prize draw is final for the purposes of the Campaign, except where technical errors or breaches of the Campaign conditions are identified or a participant's appeal is upheld in the manner set out in Section 14 of this Offer. This clause does not limit the participant's right to protect their rights in the manner established by the legislation of the Republic of Uzbekistan.

10. The prize and the procedure for its provision

10.1. The prize fund of the Campaign is limited, is formed from the Bank's own funds and is used solely to provide prizes to participants of the Campaign. A total of 17 (seventeen) prize draws are held within the Campaign, not counting repeat draws held in accordance with clause 9.4 of this Offer. The prize fund of the Campaign amounts to no more than 35 (thirty-five) prizes: 2 (two) prizes in each of draws No. 1–16 and 3 (three) prizes in draw No. 17. The actual number of prizes provided may be lower, taking into account the results of the verification of winners in accordance with Section 9 of this Offer.

10.2. The prize consists of repayment by the Bank, at its own expense, of the outstanding principal balance of the winner's microloan. The amount of the prize is determined by the actual principal balance as at the end of the qualification period according to the Bank's accounting systems and may not exceed UZS 50,000,000 (fifty million soums).

10.3. The prize does not include the following amounts, which the winner pays independently in accordance with the terms of the loan agreement:

- interest accrued for the actual period of use of the microloan up to the date on which the principal is repaid by the Bank;
- overdue interest, penalties (late-payment interest, fines) and other payments, where these are provided for by the loan agreement and permitted by the legislation of the Republic of Uzbekistan;
- amounts of principal and interest previously paid by the winner independently.

10.4. 10.4. Until the date on which repayment of the principal is recorded in the Bank's accounting systems, the winner continues to perform their obligations under the loan agreement and to make payments in accordance with the payment schedule. Any delay by the winner before the date on which the prize is provided does not release them from the liability provided for by the loan agreement.

10.5. 10.5. In the case of partial early repayment of the microloan, the principal amount remaining after such transaction takes part in the Campaign. The Bank repays the actual principal balance as at the end of the qualification period. The difference between the original microloan amount and the actual principal balance is not compensated, amounts previously paid by the winner are not refunded, and no monetary compensation is provided.

10.6. 10.6. If, after the date of the prize draw and before the date on which the prize is provided, the winner has made additional payments towards repayment of the principal, the Bank repays the actual principal balance as at the date the transaction is recorded. The difference between the amount of the prize determined in accordance with clause 10.2 and the amount actually repaid is neither paid nor compensated to the winner.

10.7. 10.7. If the microloan is repaid in full before the date on which the prize is provided, the prize is not provided and no cash equivalent or other compensation is paid.

10.8. The amount of the prize may not exceed the principal amount of the microloan. If the winner repays the microloan in full before the date of the repeat prize draw, the prize is provided in the form of a cash payment equal to the principal amount determined as at the end of the relevant weekly qualification. Repayment of any other obligations of the winner to the Bank is not provided for by this Offer.

10.9. Upon confirmation that the winner complies with the conditions of the Campaign, the Bank repays the principal amount of the winner's microloan within 7 (seven) business days from the date on which the results of the prize draw are approved. In the case provided for in clause 10.8 of this Offer, the Bank makes the corresponding cash payment within the same period. For draw No. 17, the prize is provided no later than 31 December 2026, and in the cases provided for in clause 3.1.1 of this Offer — no later than 8 January 2027.

10.10. Repayment of the principal amount or the making of a cash payment is carried out by the Bank automatically. The winner does not need to submit any additional application or visit a branch of the Bank, except in the cases provided for in clause 7.3 of this Offer.

10.11. The prize is deemed to have been provided from the moment the principal repayment transaction is recorded in the Bank's accounting systems or the corresponding amount is transferred to the winner's account.

10.12. One loan agreement may receive a prize only once during the entire Campaign period. One participant may receive a prize no more than once.

10.13. A client recognised as a winner of the Campaign is excluded from further participation in the Campaign and does not take part in subsequent prize draws.

10.14. The prize may not be exchanged for cash, another banking product or any other compensation and may not be transferred to third parties.

11. 11. Taxation

11.1. The winner's income in the form of the prize is subject to taxation in accordance with the Tax Code of the Republic of Uzbekistan.

11.2. The Bank acts as a tax agent in respect of the prize and independently calculates, withholds and remits personal income tax to the budget. The tax amount is paid out of the Bank's own funds and is not deducted from the prize amount.

11.3. The winner has no obligation to pay the tax independently in connection with receiving the prize.

12. Informing winners

12.1. Winners of the Campaign are notified by the Bank by telephone call, SMS message and push notification in the new Ipoteka Mobile mobile application, using the contact details provided by the client when taking out the microloan.

12.2. Contact attempts with the winner are recorded in the Bank's accounting systems. The records are kept together with the protocol of the relevant prize draw.

12.3. Information about the results of the prize draw is published on the Bank's official website and/or in the new Ipoteka Mobile mobile application within 3 (three) business days from the date on which the results are approved by the Bank.

12.4. With the winner's consent, the Bank has the right to publish information about the winner, including their name, photographs, video materials and other information not prohibited by the legislation of the Republic of Uzbekistan, on the Bank's official website, in the mobile application and on the Bank's official social media pages. Withholding such consent does not affect the winner's right to receive the prize.

12.5. The dates of the prize draws, changes to the conditions of the Campaign and other information relating to the Campaign are published on the Bank's official website and in the new Ipoteka Mobile mobile application.

13. 13. Personal data

13.1. By taking part in the Campaign, the participant gives the Bank consent to process their personal data to the extent necessary to hold the Campaign, compile the List of Participants, determine winners, provide the prize and comply with the requirements of the legislation of the Republic of Uzbekistan.

13.2. Personal data is processed by the Bank in accordance with the personal data legislation of the Republic of Uzbekistan and the Bank's internal regulations.

13.3. The Bank ensures the confidentiality of participants' personal data and takes the necessary legal, organisational and technical measures to protect it.

13.4. Participants' personal data is used solely for the purposes of the Campaign and is not transferred to third parties, except in the cases provided for by the legislation of the Republic of Uzbekistan.

13.5. Participants' personal data is stored for the duration of the Campaign and for 1 (one) year from the date of its completion, unless a longer retention period is established by the legislation of the Republic of Uzbekistan or the Bank's internal documents.

14. Procedure for handling appeals

14.1. A participant has the right to send an appeal to the Bank on matters relating to the Campaign.

14.2. An appeal may be submitted through the Bank's contact centre, the new Ipoteka Mobile mobile application, by e-mail or at any branch of the Bank.

14.3. An appeal relating to the results of a particular prize draw is submitted within 10 (ten) business days from the date of publication of the results of that draw.

14.4. The Bank considers appeals and sends a response within the periods established by the legislation of the Republic of Uzbekistan on appeals of individuals and legal entities.

15. Final provisions

15.1. This Offer takes effect on 17 August 2026 and remains in force until the Bank has fulfilled its obligations to provide the prizes, but no later than 8 January 2027, or until the Campaign is terminated early by the Bank.

15.2. The Bank has the right to make amendments and additions to this Offer, as well as to extend or terminate the Campaign early in the manner provided for in clause 1.6 of this Offer.

15.3. In all matters not regulated by this Offer, the Bank and the participants of the Campaign are governed by the legislation of the Republic of Uzbekistan.

15.4. All disputes and disagreements arising in connection with the Campaign are settled through negotiations. If no agreement can be reached, the dispute is subject to consideration in the manner established by the legislation of the Republic of Uzbekistan at the location of the Bank.

15.5. Participation in the Campaign means the participant's full and unconditional agreement to all the terms of this Offer.

15.6. Participation in the Campaign does not guarantee receipt of a prize and does not affect the terms of the microloan, the assessment of the client's creditworthiness or the Bank's decision to grant a microloan.

15.7. Participation in the Campaign does not release the participant from performing their obligations under the loan agreement. Obligations under the loan agreement are terminated in the relevant part only from the moment the Bank actually repays the outstanding principal (and in an amount not exceeding UZS 50,000,000 soums) in the manner provided for in Section 10 of this Offer.

15.8. The Bank is released from liability for non-performance or improper performance of its obligations under this Offer if such non-performance is the result of force majeure circumstances arising after the start of the Campaign that the Bank could not have foreseen or prevented by reasonable measures.

15.9. The Bank is not liable for any inability to contact the winner or to provide the prize where this is caused by the participant providing inaccurate, incomplete or outdated contact details, provided that the winner did not answer calls three times in a row within 3 (three) calendar days, or by failures of communication networks, postal services or other third parties beyond the Bank's control.

15.10. Participants bear the costs associated with participation in the Campaign themselves. No reimbursement of such costs is provided.

16. 16. Details of the Organiser

Full name: Joint-Stock Commercial Mortgage Bank "Ipoteka bank"

Short name: JSCMB "Ipoteka bank"

Registered address: 100000, Tashkent, 30 Shakhrisabz Street

TIN: 202858483   MFO: 00937

Official website: ipotekabank.uz

Contact centre: 1233

E-mail for enquiries: info@ipotekabank.uz

Mobile application: the new Ipoteka Mobile mobile application

Bank branches: at all branches of JSCMB "Ipoteka bank" in the territory of the Republic of Uzbekistan.

Annex 1

to the Public Offer on participation in the "The bank pays" marketing campaign

SCHEDULE OF PRIZE DRAWS

No.	Microloan issue period	Prize draw date	Number of winners
1	17.08 — 23.08.2026	07.09.2026	2
2	24.08 — 30.08.2026	14.09.2026	2
3	31.08 — 06.09.2026	21.09.2026	2
4	07.09 — 13.09.2026	28.09.2026	2
5	14.09 — 20.09.2026	05.10.2026	2
6	21.09 — 27.09.2026	12.10.2026	2
7	28.09 — 04.10.2026	19.10.2026	2
8	05.10 — 11.10.2026	26.10.2026	2
9	12.10 — 18.10.2026	02.11.2026	2
10	19.10 — 25.10.2026	09.11.2026	2
11	26.10 — 01.11.2026	16.11.2026	2
12	02.11 — 08.11.2026	23.11.2026	2
13	09.11 — 15.11.2026	30.11.2026	2
14	16.11 — 22.11.2026	07.12.2026	2
15	23.11 — 29.11.2026	14.12.2026	2
16	30.11 — 06.12.2026	21.12.2026	2
17	07.12 — 13.12.2026	28.12.2026	3
Total	**17 weeks**	**17 prize draws**	**35 winners**

Note. A total of 17 (seventeen) prize draws are held within the Campaign, not counting repeat draws held in accordance with clause 9.4 of this Offer. A microloan takes part in the draw corresponding to its issue period. The issue period is determined by the date of actual disbursement of the microloan amount to the client, including where disbursement falls on a non-working day, irrespective of the microloan application date and the date of the loan agreement. Prize draws are held at 17:00 Tashkent time. The List of Participants is compiled as at 23:59 of the day preceding the date of the prize draw. The dates of the prize draws may be changed by the Bank; the updated schedule is published on the Bank's official website and in the new Ipoteka Mobile mobile application no later than 3 (three) calendar days before the date being changed.