

Rules of the “Travel for a Card” campaign

Tashkent city

July «14», 2025

1. TERMS AND DEFINITIONS

1.1. In the Rules, unless the context provides the contrary, words used in the singular may also imply the plural and vice versa, and words used in the masculine gender may also imply the feminine and neuter gender and vice versa.

1.2. Except as otherwise provided in the Rules, the following terms will have the meanings indicated below:

1.2.1. **UZCARD Kids Card** – a means of payment, including in electronic form, issued by the Organizer and containing details mandatory for making payments and enabling its holder to make payments through payment infrastructures, as well as to perform other operations on the UZCARD Kids account established by the Organizer.

1.2.2. **Randomizer** – an online service located in the Internet at: www.random.org, which randomly selects one random UZCARD Kids card number from the specified list.

1.2.3. **Payment** – an action initiated by the UZCARD Kids cardholder, which results in the fulfillment of a monetary obligation using the UZCARD Kids card.

1.2.4. **Prize fund** – a set of money, property or services (including in monetary equivalent), intended to be awarded to the participants of the Campaign in the manner and on the terms established by the Rules of the Campaign.

2. GENERAL PROVISIONS

2.1. These Rules are developed in accordance with the Civil Code of the Republic of Uzbekistan and the Law of the Republic of Uzbekistan “On Advertising” and define the terms and conditions of the promotion “Travel for a Card” (hereinafter - the Promotion), the procedure for determining its participants, rights and obligations, as well as other conditions specified in these Rules.

2.2. The Campaign is not a lottery or any other game based on risk.

2.3. Participation in the Campaign is not obligatory.

2.4. This Campaign is conducted jointly by the Organizer and Partners and is a stimulating campaign, which is a complex of events, the purpose of which is to increase the volume of UZCARD Kids cards in the issue of the Organizer, to increase recognition and loyalty, to maintain and increase the interest of Participants to trademarks, products and services of the Organizer and Partners of the Campaign in order to further promote them in the financial market.

2.5. The campaign is organized by “Garant bank” JSC (hereinafter referred to as the Organizer) together with “Common Republican Processing Center” JSC (hereinafter referred to as the Partner №1) and “MY FREIGHTER” LLC (hereinafter referred to as the Partner №2).

2.6. Contact details of the Organizer: Phone number: +998 71 200 27 00 Legal address: 78 Said Barak Street, Mirabad district, Tashkent city, Republic of Uzbekistan web-site: www.garantbank.uz.

2.7. Contact details of Partner №1: Telephone number: +998 71 200 28 28; Legal address: 78 Abdulla Kadyri str., Shaykhantakhur district, Tashkent city, Republic of Uzbekistan, 100011; e-mail: help@uzcard.uz; web-site: www.uzcard.uz.

2.8. Contact details of the Partner №2: Phone number: +998 55 518 88 88 Legal address: 262 Buyuk Ipak Yuli street, Mirzo-Ulugbek district, Tashkent city, Republic of Uzbekistan web-site: www.centrum-air.com.

2.9. The campaign is held on the territory of the Republic of Uzbekistan.

2.10. Individuals (residents and non-residents of the Republic of Uzbekistan) - parents and/or legal representatives of the child in whose name the Organizer issues UZCARD Kids card during the campaign (hereinafter - Participants) take part in the Campaign.

2.11. Participants of the Campaign cannot be persons who have employment relations with the Organizer and Partners and/or perform official duties, their close relatives (spouse, children, parents, brothers and sisters).

2.12. Payments under the Campaign are not payment (remuneration) for delivered goods (performed works, rendered services) and/or material assistance to the Participant.

2.13. The Campaign shall be held from July 17, 2025 at 10:00:00 a.m. to September 30, 2025 at 11:59:59 p.m. (hereinafter referred to as the Campaign Period).

2.14. The Campaign Period may be extended at the initiative of the Organizer and Partners. When extending the Campaign period, the Participants will be additionally notified by the Organizer and Partners by placing the relevant information on public resources in the Internet on the websites of the Organizer and Partners. The Campaign period may be shortened after at least thirty (30) calendar days from the date of its beginning.

3. CAMPAIGN PRIZE FUND

3.1. The campaign prize fund is formed at the expense of Partner №2's own funds and resources and includes:

3.1.1. One personalized certificate for 3 (three) air tickets to any direction of Partner №2 from Tashkent city and back on "Optimal" tariff with validity period of 90 (ninety) calendar days from the moment of certificate delivery (hereinafter - "Prize"). Air tickets under the certificate can be issued to the winner of the Campaign (parent and/or legal representative of the child), and close relatives of the parent of the child (spouse, children, parents, brothers and sisters).

3.1.2. The prize is not exchangeable for monetary compensation or other types of reimbursement.

3.1.3. Replacement of the Prize, its transfer to third parties, as well as changes in the conditions of use of air tickets are not allowed, except for cases expressly provided by the airline. All additional services related to the use of the Prize (including, but not limited to, payment for additional baggage, seat selection, change of flight departure date, and other additional services) shall be paid by the winner of the campaign on his/her own. Partner No. 2 reserves the right to set additional conditions for the use of the Prize in accordance with the terms and conditions of the contract of carriage, including the dates and directions of flights, as well as to change or cancel the flight in case of force majeure and other legal and documented reasons.

3.2. The prize will be handed over to the winner of the Campaign by the representative of the Partner №2 in the place of drawing, in the office of the Organizer, located at the address specified in clause 2.6. of these Rules.

3.3. The Organizer and Partners reserve the right to change the Prize fund of the Campaign, including, as well as to include in the Campaign other Prizes not provided for by these Rules of the Campaign.

4. CONDITIONS OF PARTICIPATION IN THE CAMPAIGN

4.1. Conditions for obtaining the status of a Participant of the Campaign (Acceptance):

4.1.1. Participants wishing to participate in the Campaign shall perform the following actions during the Campaign Period:

- Open an UZCARD Kids card in the name of a child at the Organizer and make at least 1 (one) expenditure transaction for the amount from 100 000 (one hundred thousand) soums and above;
- At the moment of card opening present the boarding pass issued by Partner No. 2 for the same child and dated not earlier than 90 (ninety) calendar days before the beginning of the Campaign Period.

4.2. The parent and/or legal representative of the child - UZCARD Kids card holder, gets the right to participate in the Campaign after performing the actions specified in clause 4.1.1. of these Rules, without any restrictions and exceptions. The acceptance is full and unconditional.

4.3. The Participant has the right to terminate his participation in the Campaign by writing to the Organizer.

4.4. Within 5 (five) working days from the date of the end of the Campaign Period, the Organizer determines the participants who have fulfilled all conditions of these Rules and publishes their identification numbers corresponding to the UZCARD Kids card number on its official website within the specified period of time.

5. DETERMINATION OF THE WINNER OF THE CAMPAIGN

5.1. The winner of the Campaign is determined by means of drawing of the Prize Fund, conducted by the Organizer together with the Partners.

5.2. All Participants who have fulfilled the mandatory conditions of the Campaign in accordance with clause 4.1.1. of these Rules take part in the drawing of the Prize.

5.3. To conduct the drawing the identification numbers of the Participants who have fulfilled the conditions specified in clause 4.1.1. of these Rules are uploaded to the Randomizer. The winner is determined randomly using the algorithm of the Randomizer posted at the following Internet address: www.random.org.

5.4. The winner shall be determined within 10 (ten) business days after the end of the Campaign Period. Drawing results, including the Winner's identification number, are published on the official websites of the Organizer and Partners within the specified period of time.

6. CONDITIONS AND PROCEDURE FOR RECEIVING THE PRIZES OF THE CAMPAIGN

6.1. Each Participant of the Campaign shall be obliged to familiarize himself/herself with the results of the drawing of the Prize on the websites of the Organizer and Partners.

6.2. The awarding ceremony of the winner of the Campaign will be held within 10 (ten) working days from the date of publication of the results of the drawing for the Campaign on the websites.

6.3. The winner of the Campaign will be contacted by the Organizer's representatives at the subscriber number linked to the UZCARD Kids card to receive information.

6.4. In case the Organizer's representatives could not contact the winner of the Campaign for any reason, the winner of the Campaign undertakes to contact the Organizer's representatives via Call-center to provide information and contact phone number for feedback within the period established by clause 6.2. of these Rules.

6.5. The Winner, who has won the Prize, is obliged to provide the Organizer with the following documents before receiving the prize

- copy of passport or ID card;
- a duly executed Acceptance Report of the Prize;
- a photo of the UZCARD Kids card with mandatory details;
- an executed receipt on receipt of the Prize and consent to pay personal income tax at the expense of Partner №2.
- as well as other documents that the Organizer may deem necessary to request for proper execution of the terms and conditions of the Campaign and the current legislation.

6.6. The Prize is issued only to the parent and/or legal representative of the UZCARD Kids cardholder who won the Campaign. The Organizer has the right to refuse to give the Prize to a person who is not a parent and/or legal representative of the UZCARD Kids cardholder.

6.7. The Prize cannot be claimed again, the winner's result is reset and he/she loses the right to receive the Prize. Any changes in the registration data of both the Participant and UZCARD Kids are not allowed. In such cases, the Participant is disqualified from participation in the Campaign, and if he/she was recognized as the winner of the Campaign, he/she forfeits loses the right to receive the Prize.

6.8. The failure of the winner of the Campaign to attend the Award Ceremony to receive the Prize, as well as failure to provide the Organizer with all requested documents specified in paragraph 6.5. of these Rules, is the winner's refusal to receive the Prize. In this case, the winner's result is reset and he/she loses the right to receive the Prize.

6.9. In case of non-claiming or refusal, for any reason, of the winner of the Campaign from receiving the Prize, the Prize of the Campaign is not given out and is used by Partner №2 at its own discretion.

6.10. The Organizer has the right to refuse to provide the winner of the campaign with the Prize in case the winner of the campaign fails to fulfill the conditions stipulated in these Rules.

6.11. Tax liabilities in accordance with the current legislation of the Republic of Uzbekistan, arising in connection with the delivery of the Prize will be fulfilled by Partner №2 and at his expense.

6.12. Transfer of ownership of the Prize and all risks of accidental loss to the winner will take place from the moment of signing the acceptance report between Partner №2 and the winner of the campaign.

7. ADDITIONAL CONDITIONS OF THE CAMPAIGN

7.1. All information about the Campaign shall be placed on the websites of the Organizer and Partners before the start of the Campaign, in Uzbek and Russian languages. The information may be placed using an additional language. Access to information about the Campaign shall be maintained for 6 (six) months after the end of the Campaign.

7.2. The Organizer and Partners of the Campaign are not responsible for:

7.2.1. Failure of the Participants of the Campaign to familiarize themselves with the terms and conditions of the Campaign posted by the Organizer and Partners on their official websites;

7.2.2. Failure to timely fulfillment/fulfillment by the Participants of the Campaign of their obligations stipulated by these Rules.

7.3. By taking part in the Campaign, the Participant confirms that he/she is fully familiarized and agrees with these Rules and gives his/her consent to:

- 7.3.1. The conditions and procedure for receiving the Prize provided by these Rules;
- 7.3.2. In case of any claims to the Organizer and Partners from third parties, in connection with the violation by the Participant of the rights of third parties, during the campaign, the Participant assumes the responsibility to independently resolve such disputes and release the Organizer and Partners from complaints and claims of third parties.
- 7.4. In case of detection of fraudulent actions, collusion, data falsification, the presence of both direct and indirect agreements with the Organizer, Partners or their representatives, as well as with other persons directly or indirectly interested in receiving the reward, any other actions, both with a single Participant and in case of detection of joint participation of a group of Participants, the Organizer and Partners have the right to unilaterally suspend participation and reduce/cancel the Prize received.
- 7.5. The Organizer and Partners of the Campaign have the right to change the Rules of the Campaign at any time by placing the relevant information on their official websites. Participants of the Campaign are obliged to independently control the updating of the Campaign Rules by checking the corresponding amendments on the above-mentioned sites (by the above-mentioned links in Section №2 “General Provisions”). Such amendments shall come into force from the moment of publication, unless otherwise specifically defined directly by the amendments/additions to these Rules.
- 7.6. The Organizer and Partners of the campaign guarantee that during the collection and subsequent use of the received information, they will adhere to all provisions of the current legislation of the Republic of Uzbekistan regarding the protection of personal data and bank secrecy. Provision of information to other persons is possible only on the grounds and in the manner prescribed by the current legislation of the Republic of Uzbekistan. The fact of performing the actions stipulated in these Rules implies the consent of the Participant of the Campaign to the processing of personal data.
- 7.7. The Organizer and Partners are not responsible for any consequences of any mistakes of the Participant of the Campaign, including (among other things) incurred losses.
- 7.8. The Organizer and Partners at their own discretion, taking into account the provisions of the current legislation of the Republic of Uzbekistan and these Rules may prohibit further participation in this Campaign to any Participant who forges or benefits from forgery of documents for participation in the Campaign, or acts in violation of these Rules, carrying out actions with the intention to violate the requirements of the current legislation of the Republic of Uzbekistan.
- 7.9. The Organizer and Partners reserve the right to introduce additional technical restrictions to prevent fraud in the Campaign at any time. If any attempt of dishonest behavior of any Participant is detected, the Participant will be disqualified from further participation in the Campaign, and the previously received reward may be canceled.
- 7.10. The Organizer and Partners shall independently assess the integrity of participation in the Campaign on the basis of the technical capabilities of the Organizer and Partners and taking into account the provisions of the current legislation of the Republic of Uzbekistan and these Rules.
- 7.11. The Organizer and Partners are not responsible in case of force majeure circumstances, such as natural disasters, fire, flood, military actions of any nature, blockades, quarantine measures related to the pandemic, significant changes in the legislation in force in the territory of the campaign, other circumstances beyond the control of the Organizer and Partners, in the manner prescribed by the current legislation of the Republic of Uzbekistan.
- 7.12. Relationships not provided for in these Rules shall be regulated in accordance with the current legislation of the Republic of Uzbekistan.
- 7.13. Measures of responsibility of the parties, as well as the procedure of dispute resolution, shall be established in accordance with the requirements of the current legislation of the Republic of Uzbekistan. All disputes related to the campaign shall be resolved through negotiations. In case of impossibility to come to an agreement by peaceful way, the dispute shall be considered in the appropriate court of the Republic of Uzbekistan, according to the current legislation of the Republic of Uzbekistan, at the place of execution of these Rules. The place of execution of these Rules is the location of the Organizer. Compliance with the claim procedure is mandatory.

8. ADDRESSES, DETAILS OF THE ORGANIZER AND PARTNERS

“Garant bank” JSC	“Common Republican Processing Center” JSC	«MY FREIGHTER» LLC
Legal address:	Legal address: 78, Abdulla Kodiriy Street, Shaykhantakhur district,	Legal address: 262, Buyuk Ipak Yuli str., Tashkent city, Mirzo-Ulugbek

78 Said Barak Street, Mirabad district, Tashkent city, Republic of Uzbekistan Purchaser Identification Number (TIN): 201053901 VAT payer registration code: 326010005501 (certificate active) A/C: 19931000700000439015 Bank code: 00439	Tashkent city, Republic of Uzbekistan, 100011 A/c soum 2020 8000 2006 0030 2001 in OPERATIONAL ADMINISTRATION of "Kapitalbank" JSCB, MFO 00974; TIN 202042939; CCEA: 63110 Tel:(+998) 71-202-11-18	district, Tashkent city, Republic of Uzbekistan, 100187 Postal address: 38, Oybek str., Mirabad district, Tashkent city, Republic of Uzbekistan, 100015 TIN: 306985993 VAT payer code: 326030101967 Full name of the bank: KDB BANK UZBEKISTAN H.O OPERATION Address of the Bank: 3 Bukhara str., Tashkent city, Republic of Uzbekistan, 100047 Bank code: 00842 Bank account: 20208000205182960002 UZS
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