

PROMOTIONAL PROGRAM PASSPORT “BUILD YOUR BUSINESS WITH US”

This Program Passport defines the procedures, terms, and conditions for conducting the “Build Your Business with us” promotional campaign, intended exclusively for new corporate clients and small business entities engaged in commercial (trade) activities, opening an account with JSC “Garant bank” for the purpose of replenishing working capital to expand product assortment and increase turnover (hereinafter, the “Promotion”).

1. PURPOSE OF THE PROMOTION

The purpose of the Promotion is to expand the client base and attract new potential customers.

2. DESCRIPTION OF THE PROMOTION

Under this Promotion, new clients — legal entities and small business entities engaged in trade — who open a checking account between December 1, 2025, and March 1, 2026, will receive the following benefits:

- **0% commission** on outgoing payments (debit turnover);
- **0 fees** for remote banking services (“Internet Banking,” “Mobile Banking,” and “SMS Banking”);
- **0 cost** for POS terminal rental;

Additionally, these clients will be eligible to obtain a **“Business Hamkor” loan** under the following terms:

- **Interest rate:** 25.9%
- **Loan term:** 12 months (a master agreement for an open credit line will be executed, allowing the client to receive a loan once per year for up to 12 months within a 5-year period)
- **Loan purpose:** replenishment of working capital to expand product assortment and increase trade turnover
- **Loan amount:** up to UZS 5.0 billion

Upon expiration of the promotional period, the client will transition to the Bank’s standard service terms in accordance with the approved tariffs.

3. PARTICIPANTS OF THE PROMOTION

All new clients — legal entities and small business entities engaged in trade — onboarded through the OBU (Banking Service Offices) and CBU (Customer Service Centers) of JSC “Garant bank.”

4. PROMOTION PERIOD

The Promotion is valid from December 1, 2025, through March 1, 2026.

5. MARKETING ACTIVITIES

To attract the attention of potential or existing clients, marketing activities shall be carried out, and information about the Promotion shall be disseminated across OBU and CBU locations of JSC “Garant bank,” as well as on the Bank’s website, Telegram channel, media outlets, and other platforms.