

PUBLIC OFFER

for the “Free Kids Card Issuance” Promotion

This Public Offer (the “Offer”) sets forth the terms and conditions for participation in the “Free Kids Card Issuance” promotion (the “Promotion”) organized by Joint-Stock Company “Garant bank” (the “Bank”).

This Offer constitutes an official proposal of the Bank addressed to an indefinite number of persons and shall be deemed accepted once a participant fulfills the conditions set forth herein, in accordance with Articles 367–369 of the Civil Code of the Republic of Uzbekistan.

1. General Provisions

1.1. The Promotion is conducted to promote banking products for children and teenagers, as well as to encourage the use of cashless payments.

1.2. Under the Promotion, clients may issue a Kids Card free of charge, with no card issuance fee applied.

1.3. Participation in the Promotion constitutes the participant’s full and unconditional acceptance of the terms of this Offer.

1.4. The Promotion is not a lottery or a game of chance and is conducted solely for advertising and marketing purposes.

1.5. Acceptance of this Offer constitutes the participant’s full and unconditional agreement to all terms and conditions herein without any limitations or exceptions.

1.6. The Promotion is not considered a lottery under the legislation of the Republic of Uzbekistan and is intended solely to stimulate customer activity.

1.7. Acceptance of this Offer shall be deemed equivalent to entering into a written agreement.

1.8. By accepting this Offer, the participant confirms that they:

- have fully read, understood, and agreed to comply with the terms of this Offer;
- understand the contents and possible legal consequences associated with acceptance of this Offer;
- possess full legal capacity and the lawful right to enter into contractual relations with the Organizer.

2. Promotion Organizer

The organizer of the Promotion is:

Joint-Stock Company “Garant bank” License of the Central Bank of the Republic of Uzbekistan No. 42 dated July 16, 2022.

3. Promotion Period

3.1. The Promotion shall be held **from August 25, 2026 through October 25, 2026**, inclusive.

3.2. The Bank reserves the right to extend the Promotion period or terminate the Promotion early by publishing the relevant information on the Bank’s official website.

4. Promotion Participants

4.1. Eligible participants are legally capable individuals aged 18 and older who are residents of the Republic of Uzbekistan and are parents, legal representatives, or guardians of the child for whom the card is issued.

4.2. To participate in the Promotion, the participant must apply for a Kids Card at a Bank branch or through the Bank’s available remote service channels during the Promotion period.

5. Promotion Terms

- 5.1. During the Promotion period, the Kids Card issuance fee shall be waived.
- 5.2. Any other services related to card maintenance and servicing shall be provided in accordance with the Bank's current tariffs unless otherwise specified.
- 5.3. The Promotion applies only to Kids Cards issued during the Promotion period.
- 5.4. The Bank reserves the right to deny participation in the Promotion in the event of a violation of the terms of this Offer or the legislation of the Republic of Uzbekistan.

6. Rights and Obligations of the Parties

- 6.1. The Bank reserves the right to:
- amend the terms of the Promotion;
 - suspend or terminate the Promotion;
 - deny participation in cases of abuse or violation of the Promotion terms.
- 6.2. The participant agrees to:
- provide accurate and truthful information;
 - comply with the terms of this Offer and the Bank's internal policies.

7. Personal Data

- 7.1. Participation in the Promotion constitutes the participant's consent to the processing of personal data in accordance with the legislation of the Republic of Uzbekistan.
- 7.2. The Bank reserves the right to amend the Promotion terms (including the Promotion period) provided that updated information is published through the Bank's official channels and/or on the Bank's website.
- Such amendments shall not affect obligations toward already determined winners, unless otherwise required by law.

8. Final Provisions

- 8.1. This Offer becomes effective upon publication on the Bank's official website.
- 8.2. Acceptance of this Offer shall be deemed completed upon issuance of a Kids Card during the Promotion period.
- 8.3. Any matters not governed by this Offer shall be regulated in accordance with the legislation of the Republic of Uzbekistan.