

CAMPAIGN RULES

“Lucky Transfer”

1.GENERAL PROVISIONS

1.1. These Rules are a public offer and have been developed in accordance with the Civil Code of the Republic of Uzbekistan, the Law of the Republic of Uzbekistan “On Advertising”, and define the terms and conditions of the “Lucky Transfer” campaign (hereinafter referred to as the Campaign), the procedure for determining its participants, the rights and obligations of the organizer and participants of the Campaign, as well as other conditions specified in these Rules.

1.2. The Campaign is not a lottery or other game of chance.

1.3. Participation in the Campaign is not mandatory.

1.4. The Campaign is aimed at developing cross-border P2P transfer services between UZCARD and Elcard bank cards (Kyrgyzstan), increasing the convenience and activity of users of the UZCARD payment system (hereinafter referred to as the “UZCARD” payment system) with a prize draw, in accordance with the terms and conditions specified in these Rules.

1.5. The Campaign is organized by “Common Republican Processing Centre” JSC (hereinafter referred to as the Organizer).

1.6. Contact details of the Organizer:

1.7. Telephone number: +998 (71) 200-28-28;

1.8. Legal address: 100011, Republic of Uzbekistan, Tashkent, Shayhontohur District, 78 Abdulla Kadiriy Street;

e-mail: help@uzcard.uz;

website: www.uzcard.uz.

1.9. The Campaign is conducted by the Organizer on the territory of the Republic of Uzbekistan.

1.10. The Campaign is open to individuals who are holders of UZCARD payment system bank cards (hereinafter referred to as Participants), including holders of UZCARD payment system co-branded bank cards (6262****, 5440****), new-style UZCARD bank cards with the index 5614*** with NFC support, classic UZCARD payment system cards with the index 8600****, virtual UZCARD payment system cards (hereinafter referred to as UZCARD payment system bank cards) that meet the conditions of these Rules.

1.10.1. Holders of UZCARD bank cards who are legal entities, individual entrepreneurs operating without forming a legal entity, and foreign citizens are not eligible to participate in the Campaign and cannot be Participants in the Campaign.

1.11. Employees of the Organizer and their close relatives (spouses, children, parents, brothers and sisters) are also not eligible to participate in the Campaign.

1.12. Only citizens of the Republic of Uzbekistan with legal capacity may participate in the Campaign.

1.13. The Campaign runs from 00:00:00 on 15 December 2025 to 23:59:59 on 31 January 2026 (hereinafter referred to as the Campaign Period).

1.14. The Campaign Period may be extended at the initiative of the Organizer. If the Campaign Period is extended, Participants will be notified by the Organizer by posting the relevant information on the Organizer's public resources on the Internet and on the website www.uzcard.uz.

2. PRIZE FUND OF THE CAMPAIGN

2.1. The prize fund of the Campaign is formed from the Organizer's funds in the amount of 140 000 000 (one hundred and forty million) sums and includes:

2.1.1. Ten (10) cash certificates worth 5 000 000 (five million) sum;

2.1.2. Three (3) iPhone 17 Pro 256 Gb phones with a nominal value of 80 000 000 (eighty million) sum;

2.2. The Organizer reserves the right to change the Prize Fund of the Campaign, including changing the number, configuration, type and other characteristics of the Prizes, as well as to include other Prizes in the Campaign that are not provided for in these Campaign Rules.

2.3. The appearance of the Campaign Prizes, their size, design, packaging color and other characteristics not expressly specified in these Rules may differ from the images presented in advertising materials and from the personal expectations of the Participants. The manufacturer/supplier of the goods provided as Campaign Prizes is responsible for the quality, performance and other characteristics of the goods.

2.4. The Organizer shall not consider or carry out any replacement of the Prize Fund in kind with a cash equivalent and/or other prizes in kind at the request of participants/winners/certificate holders.

3. PROCEDURE FOR CONDUCTING THE CAMPAIGN

3.1. Conditions for obtaining the status of a Campaign participant (acceptance):

3.1.1. Holders of UZCARD bank cards become Participants:

– when making a one-time transfer during the Campaign Period in the amount of 500 000 (five hundred thousand) sums or more from their bank card using the following payment applications of payment service providers: Xazna (JSC "Xalq banki"), Mavrid (JSCB "Microcreditbank"), Unired (JSCB "Universalbank");

– complying with the conditions set forth in these Rules.

3.1.2. The Campaign includes payments for cross-border transfers of funds from UZCARD bank cards to Elcard bank cards (P2P).

3.1.3. For each one-time transfer made in accordance with the terms and conditions of these Rules, the Participant is awarded 1 (one) chance. The size (amount) of the payment does not affect the number of chances awarded.

3.1.4. The number of chances awarded can be checked in the bot https://t.me/p2p_uzcard_bot in Telegram.

3.1.5. Within 5 (five) days after the end of the Campaign, the accumulated chances are assigned unique ID codes, among which the Prize Fund is drawn.

3.2. Determination of the winners of the Campaign:

3.2.1. All unique ID codes will participate in the prize draw.

3.2.2. The prize draw for the Campaign will be carried out in the order specified in clause 2.1 of these Rules.

3.2.3. The unique ID code of the Participant who wins the Campaign is determined by running a random selection of all unique participant ID codes in a randomizer on the website www.random.org, which is carried out by one of the members of the Commission.

3.2.4. After determining the unique ID codes that won the Campaign, the Organizer shall announce the results within 5 (five) days by publishing them on the Organizer's social media pages and official website.

3.2.5. The prize shall be registered and awarded directly to the holder (owner) of the UZCARD bank card, in accordance with the terms and conditions set forth in these Rules.

3.3. Commission:

3.3.1. In order to ensure compliance with the order, impartiality and transparency of the prize draw procedure, the Organizer shall establish a commission consisting of at least 3 (three) members.

3.3.2. The commission may include both employees of the Organizer and third parties. The same person may be included in the Organizer's commission more than once.

3.4. Broadcast:

3.4.1. The draw will be broadcast on the Organizer's Instagram page.

3.4.2. The exact time of the broadcast will be published on the Organizer's social media pages and on the Organizer's official website specified in clause 1.6 of these Rules at least 3 (three) working days before the prize draw for the Campaign.

4.TERMS AND CONDITIONS FOR RECEIVING PRIZES

4.1. Each Participant in the Campaign is responsible for reviewing the list of winners on the website www.uzcard.uz.

4.2. Prizes will be awarded to Campaign winners within 10 (ten) business days of the announcement of the Campaign results.

4.3. Campaign winners will be contacted by representatives of the Organizer via the phone numbers linked to their UZCARD bank cards.

4.4. If, for any reason, the Organizer's representatives are unable to contact the winner of the Campaign, the winner of the Campaign undertakes to contact the Organizer's representatives via the Call Center to provide information and a contact telephone number for feedback by 27 February 2026 (inclusive). If the Participant fails to appear to receive the prize within the specified period, the winner's result will be nullified and they will be deprived of the right to receive the prize.

4.5. The winner who has won the prize is obliged to provide the Organizer with all the requested documents listed in clause 4.13 of these Rules.

4.6. The prize is awarded only to the owners of bank cards who have won the Campaign, as well as their legal representatives. The Organizer has the right to refuse to award the prize to a person who is not the owner or legal representative of the bank card owner. The prize cannot be claimed again, the winner's result will be reset to zero, and they will be deprived of the right to receive the prize. No changes to the registration details of either the Participant or the bank card are permitted. In such cases, the Participant will be disqualified from participating in the Campaign, and if they have been declared the winner of the Campaign, they will be deprived of the right to receive the prize.

4.7. Failure of the winner of the Campaign to appear to receive the prize within the period specified in clause 4.4 of these Rules shall be considered a refusal by the winner to receive the prize. In this case, the winner's result shall be reset to zero, and they shall be deprived of the right to receive the prize.

4.8. If the Organizer does not receive from the winner within the period specified in clause 4.4 of these Rules the information specified in clause 4.13 of these Rules and necessary to receive the prize under the Campaign, the prize shall be deemed unclaimed by the winner, and the Organizer shall have the right to refuse to award it. The prize cannot be claimed again.

4.9. If, for any reason, the winners of the Campaign do not claim or refuse to receive their prizes, the Organizer reserves the right to reduce the total number of prize winners in the Campaign accordingly. In this case, the specified prizes of the Campaign will not be awarded and will be used by the Organizer at its discretion.

4.10. The Organizer has the right to refuse to award a prize to a winner of the Campaign if the winner fails to comply with the conditions set forth in these Rules.

4.11. Prizes are awarded in kind and may only be compensated in cash in exceptional cases at the discretion of the Organizer. Replacement of one prize with another or selection of one of the announced prizes is not permitted.

4.12. When awarding prizes, personal income tax will be paid by the Organizer.

4.13. To receive the prize, the winner must provide the Organizer's representative with the following documents:

- original passport or ID card;
- PINFL;
- duly executed Prize Acceptance and Transfer Certificate;
- bank card number;
- a signed receipt for the prize and consent to pay personal income tax at the Organizer's expense;
- a bank statement indicating the MFO, transit account, and user card number.

4.14. The winner of the Campaign is obliged to provide the Organizer with all the documents specified in clause 4.13 of these Rules within the time limits specified in clause 4.2 of these Rules, as well as other documents that the Organizer may deem necessary to request for the proper fulfillment of the terms of the Campaign and applicable law.

4.15. Prizes are awarded at the Organizer's office at the following address: Tashkent city, Shayhontohur District, Abdulla Kadiriy Street, 78.

4.16. The transfer of rights to prizes and all risks of liability for them to the prize recipient shall take place upon signing the acceptance and transfer act between the Organizer and the winners of the Campaign, including in terms of the fulfillment of warranty obligations and compliance with warranty terms, based on the accompanying technical documentation for the material values transferred as prizes.

4.17. Cash prizes will be awarded to the winners of the Campaign by crediting funds to the UZCARD bank cards that won in the draw.

5.ADDITIONAL TERMS AND CONDITIONS OF THE CAMPAIGN

5.1. All information about the Campaign will be posted on the website www.uzcard.uz before the start of the Campaign, in Uzbek and Russian, with additional information in other languages.

Access to information about the Campaign will remain available for 6 (six) months after the end of the Campaign on the website www.uzcard.uz.

5.2. The Campaign Organizer shall not be liable for:

5.2.1. The inability of Campaign Participants to familiarize themselves with the terms and conditions of the Campaign or with the list of Campaign winners posted by the Organizer on the website www.uzcard.uz;

5.2.2. The late receipt/non-receipt of information/documents necessary to receive prizes under the Campaign, through the fault of the Campaign Participants themselves or for other reasons beyond the Organizer's control;

5.2.3. Untimely fulfillment/non-fulfillment by the Campaign Participants of the obligations provided for in these Rules;

5.2.4. Untimely fulfillment by the Campaign winners of their obligations to receive the Prizes or refusal to receive them.

5.3. By participating in the Campaign, the Participant confirms that they have fully read and agree to these Rules and gives their consent to:

5.3.1. The determination of the winners of the Campaign in the manner provided for in these Rules;

5.3.2. In the event of any claims against the Organizer by third parties in connection with the violation of the rights of third parties by the Participant during the Campaign, the Participant assumes responsibility for independently resolving such disputes and releasing the Organizer from complaints and claims of third parties;

5.3.3. Placement of information about the Campaign Participant on the website www.uzcard.uz in the event of winning the Campaign;

5.3.4. Processing of personal data, including special and biometric data, by the Organizer, provision of personal data to third parties for the purpose of fulfilling the Organizer's obligations under the Campaign;

5.3.5. Participation in promotional interviews about participation in the Campaign, including for radio and television, other media, as well as for the Organizer and/or third parties, at the Organizer's request, to take photos and videos of Participants. In addition, for the use of photos and videos created with the Participant, without obtaining additional consent for such use from the Participant and without paying any remuneration for such use, the emergence of copyright or related rights (even if the material is of an advertising nature).

5.4. The Organizer reserves the right not to enter into written negotiations or other contacts with Participants in the Campaign, except as provided for in these Rules.

5.5. In the event of fraudulent actions, collusion, data falsification, the existence of direct or indirect agreements with the Organizer or its representatives, as well as with other persons directly or indirectly interested in receiving the prize, or any other actions, both with an individual Participant and in the event of joint participation by a group of Participants, the Organizer has the right to unilaterally reset the results of the draw and announce a repeat selection of the winner of the Campaign.

5.6. The Organizer of the Campaign has the right to change the Rules of the Campaign at any time by posting the relevant information on the Organizer's website (www.uzcard.uz). Participants in the Campaign are obliged to independently monitor updates to the Campaign Rules by checking the

relevant changes on the above website. Such amendments shall come into force from the moment of publication, unless otherwise specifically determined by the amendments/additions to these Rules.

5.7. The Organizer of the Campaign guarantees that during the collection and subsequent use of the information received, it will comply with all provisions of the current legislation of the Republic of Uzbekistan regarding the protection of personal data and banking secrecy. The provision of information to other persons is possible only on the grounds and in the manner determined by the current legislation of the Republic of Uzbekistan. The fact of performing the actions provided for in these Rules implies the consent of the Campaign Participant to the processing of personal data.

5.8. The Organizer is not responsible for any consequences of errors made by the Campaign Participant, including (among other things) losses incurred.

5.9. The Organizer, at its sole 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 falsifies or benefits from falsifying documents for participation in the Campaign, or acts in violation of these Rules, performing actions with the intention of violating the requirements of the current legislation of the Republic of Uzbekistan.

5.10. The Organizer reserves the right to introduce additional technical restrictions at any time to prevent fraud in the Campaign. If any attempt at dishonest behavior by any Participant is detected, their results will be cancelled and the Participant will be removed from further participation in the Campaign.

5.11. The Organizer shall independently assess the integrity of participation in the Campaign based on the technical capabilities available to the Organizer and taking into account the provisions of the current legislation of the Republic of Uzbekistan and these Rules.

5.12. The Organizer shall not be liable in the event of force majeure circumstances, such as natural disasters, fire, flood, military actions of any nature, blockades, quarantine measures related to a pandemic, significant changes in the legislation in force in the territory where the Campaign is held, or other circumstances beyond the Organizer's control, in accordance with the procedure provided for by the current legislation of the Republic of Uzbekistan.

5.13. Relationships not covered by these Rules shall be governed by the applicable laws of the Republic of Uzbekistan.

5.14. The liability of the parties and the procedure for resolving disputes shall be established in accordance with the requirements of the applicable laws of the Republic of Uzbekistan. All disputes related to the Campaign shall be resolved through negotiations. If it is impossible to reach an agreement amicably, the dispute shall be considered in the relevant court of the Republic of Uzbekistan, in accordance with the current legislation of the Republic of Uzbekistan. Compliance with the claims procedure is mandatory.