

Deputy Head of Retail Business Division



Appendix No. ____

to the Rules for Loyalty Programs for Visa

Bank Cards in National Currency of JSICB "Ipak Yuli"

PUBLIC OFFER

for Accession to the Rules of the Promotional Campaign

"Split the Bill with Friends in MONIX and Receive 50% Cashback"

These Rules set forth all material terms and conditions of the promotional campaign "Split the Bill with Friends in MONIX and Receive 50% Cashback" and constitute a public offer pursuant to Articles 367 and 369 of the Civil Code of the Republic of Uzbekistan (hereinafter referred to as the "Offer").

This Offer establishes the procedure for participation in the Campaign, the eligibility criteria for participants, the procedure for the accrual and payment of Cashback, the term of the Campaign, applicable limitations, and other material terms and conditions of the Campaign.

The agreement shall be deemed concluded upon an individual's performance of the actions stipulated in this Public Offer, which shall constitute the individual's full and unconditional acceptance of all terms and conditions of this Public Offer, without any exceptions or limitations, by way of accession.

1. Terms and Definitions

1.1. Campaign – a special offer of the Bank conducted during the Campaign Period, under which Clients shall be entitled to receive Cashback in the amount of 50% of the relevant transaction amount, subject to compliance with the terms and conditions set forth in this Offer.

1.2. Bank – Joint-Stock Innovative Commercial Bank "Ipak Yuli", acting as the organizer of the Campaign.

1.3. Cashback – a monetary reward granted by the Bank to a Campaign Participant in the amount determined in accordance with the terms of the Campaign, by crediting funds to the Participant's Bonus Account in accordance with the terms and conditions of this Offer.

1.4. Bonus Account – an account of the Participant intended for recording funds accrued as Cashback under the Bank's loyalty programs.

1.5. MONIX Mobile Application – the MONIX mobile application intended for performing banking transactions, obtaining information on account status, and using MONIX services on a remote (online) basis.

1.6. MONIX Bank Card – a bank payment card issued by the Bank within the framework of the MONIX product and used by the Client to make non-cash payments for goods and services.

1.7. Purchase Transaction – a non-cash transaction for payment for goods, works and/or services made using a MONIX Bank Card via a POS terminal, in compliance with the terms and conditions of this Offer.

1.8. Participating POS Terminal – a POS terminal designated by the Bank prior to the commencement of the Campaign, transactions through which shall be taken into account in determining the Client's entitlement to Cashback under this Offer.

1.9. "Split Bill" – a functionality of the MONIX Mobile Application enabling the Client to allocate the amount of a payment made by the Client between two (including the Initiator) or more participants and to determine the amount payable by each participant.

1.10. Split Bill Initiator (the "Initiator") – a Client who has independently made the initial payment for goods and/or services using the Client's own MONIX Bank Card and, following such payment, has initiated the allocation of the payment amount by means of the "Split Bill" functionality.

1.11. Split Bill Participant – a MONIX Client to whom the Initiator has sent a request for payment of a specified portion of the initial payment.

1.12. Completed Split Bill – a "Split Bill" in respect of which all Split Bill Participants have paid in full the amounts determined by the Initiator, as a result of which such "Split Bill" is assigned, in the Bank's information systems, a status confirming its full completion.

1.13. Incomplete Split Bill – a "Split Bill" in respect of which not all Split Bill Participants have paid in full the amounts due from them, and which retains an active status in the Bank's information systems.

1.14. Campaign Period – the period during which the actions stipulated in this Offer are carried out. The Campaign Period is set forth in Clause 4.2 of this Offer.

1.15. Campaign Participant – an individual who is a client of the Bank and a holder of a MONIX Bank Card, who has made, during the Campaign Period, an initial Purchase Transaction via a Participating POS Terminal, has initiated a "Split Bill", and has fulfilled all terms and conditions set forth in this Offer.

2. Acceptance of the Offer

2.1. Acceptance of this Offer shall mean the Client's performance, during the Campaign Period, of a Purchase Transaction using a MONIX Bank Card via a Participating POS Terminal, followed by the initiation of a "Split Bill" and fulfilment of the other terms and conditions set forth in this Offer.

2.2. Acceptance of this Offer shall constitute the Participant's full and unconditional acceptance of all terms and conditions hereof without any exceptions, reservations and/or limitations, and shall have the same legal force as the conclusion of an agreement in writing.

By accepting this Offer, the Participant confirms that the Participant:

- has read the terms and conditions of this Offer in full, understands their content, agrees therewith and undertakes to comply therewith;
- has the requisite legal capacity and capacity to act for participation in the Campaign;
- understands the content of this Offer, the procedure for conducting the Campaign, and the legal consequences of accepting this Offer and participating in the Campaign.

3. Campaign Participants

3.1. Campaign Participants shall be individuals who are clients of the Bank and holders of a MONIX Bank Card.

3.2. Participation in the Campaign shall not require the submission of documents confirming the Client's enrolment, employment or any other affiliation with a particular institution.

3.3. Any Client who has fulfilled the terms and conditions of this Offer when performing a transaction via a Participating POS Terminal shall be recognized as a Campaign Participant.

3.4. Participation in the Campaign shall not be restricted by the Client's affiliation with any particular institution, educational institution or other organization, unless otherwise provided by the terms and conditions of a specific Campaign Period.

4. Terms and Conditions of the Campaign

4.1. The organizer of the Campaign is Joint-Stock Innovative Commercial Bank "Ipak Yuli" (hereinafter referred to as the "Bank").

4.2. Campaign Period: from 20 September 2026 to 20 October 2026 inclusive.

4.3. The aggregate funding limit allocated by the Bank for Cashback payments under the Campaign is UZS 50,000,000 (fifty million Uzbek soums). The Bank may terminate the Campaign early upon reaching the said limit.

4.4. In order to participate in the Campaign, the Client shall, during the Campaign Period, perform a Purchase Transaction for goods and/or services using a MONIX Bank Card via a Participating POS Terminal.

4.5. Following the initial Purchase Transaction, the Client shall use the "Split Bill" functionality in the MONIX Mobile Application.

4.6. The initial Purchase Transaction shall be allocated by means of "Split Bill" between no fewer than two participants. The maximum number of Split Bill Participants shall not be limited.

4.7. In order to satisfy the terms and conditions of the Campaign, the initial Purchase Transaction and the "Split Bill" shall comply with the requirements of this Offer, and the "Split Bill" shall be completed within the Campaign Period.

4.8. A "Split Bill" shall be deemed completed only if all Split Bill Participants have paid in full the amounts determined by the Initiator, whereupon such "Split Bill" is assigned the corresponding completed status in the Bank's information systems.

4.9. If at least one Split Bill Participant has failed to pay the amount due in full, the relevant "Split Bill" shall be deemed incomplete and shall not be taken into account in determining the Client's entitlement to Cashback under the Campaign.

4.10. An Incomplete Split Bill shall not be deemed participation of the Client in the Campaign and shall not preclude the Client's subsequent participation in the Campaign, subject to fulfilment of all terms and conditions of this Offer.

4.11. The number of simultaneously active and incomplete "Split Bill"s held by one Client during the Campaign Period shall not be limited.

4.12. For the purposes of participation in the Campaign, the amount of the initial Purchase Transaction made by the Initiator prior to the allocation of the payment between participants shall be taken into account.

4.13. Cashback under the Campaign shall be granted exclusively to the Initiator.

4.14. Split Bill Participants paying their respective portions of the initial payment shall not be entitled to Cashback for participation in such "Split Bill".

4.15. A Split Bill Participant shall be entitled to participate in the Campaign independently thereafter, provided that such Participant performs a Purchase Transaction using the Participant's own MONIX Bank Card, initiates the Participant's own "Split Bill", and fulfils all other terms and conditions of this Offer.

4.16. Each Client shall be entitled to receive Cashback more than once under the Campaign; however, the aggregate amount thereof shall not exceed UZS 100,000 (one hundred thousand Uzbek soums) for the entire Campaign Period.

4.17. Where a Client has several Completed Split Bills meeting the terms and conditions of the Campaign, all "Split Bill"s completed within the Campaign Period and meeting all terms and conditions of this Offer shall be taken into account for the purpose of Cashback accrual.

4.18. The existence of several Incomplete Split Bills shall not affect the Client's eligibility to receive Cashback for a Completed Split Bill meeting the terms and conditions of the Campaign.

4.19. The Participating POS Terminal shall be designated by the Bank prior to the commencement of the Campaign Period. For the purpose of determining whether a transaction complies with the terms and conditions of the Campaign, the Bank shall be entitled to use the identifiers of the merchant and of the POS terminal, including the Merchant Name, MCC and other data contained in the Bank's information systems.

4.20. Transactions other than payments for goods and/or services via a POS terminal, including fund transfers, P2P transactions, cash withdrawals and any other transactions that do not constitute payment for goods and/or services, shall not be taken into account for the purposes of the Campaign.

4.21. The initial Purchase Transaction and the completion of the corresponding "Split Bill" shall take place within the Campaign Period. Any "Split Bill" initiated or completed outside the Campaign Period shall not be taken into account in determining the Client's entitlement to Cashback.

5. Procedure for Cashback Accrual

5.1. Cashback shall be granted in the amount of 50% (fifty percent) of the amount of the Purchase Transaction selected by the Initiator and meeting the terms and conditions of this Offer.

5.2. The maximum amount of Cashback granted to one Participant under the Campaign shall be UZS 100,000 (one hundred thousand Uzbek soums).

5.3. Where the cumulative amount of Cashback for all completed "Split Bill" transactions exceeds UZS 100,000 (one hundred thousand Uzbek soums) over the entire term of the Campaign, the Participant shall be credited with the maximum Cashback amount of UZS 100,000 (one hundred thousand Uzbek soums).

5.4. Cashback shall be accrued solely to the Initiator of a Completed Split Bill that meets all terms and conditions of this Offer.

5.5. Cashback shall be accrued to Initiators on a weekly basis (from Monday 00:00 to Sunday 23:59:59) throughout the Campaign Period and shall be granted by increasing the balance of the Initiator's MONIX Bonus Account.

5.6. Cashback shall be accrued upon completion of the Bank's verification of the Participant's compliance with the terms and conditions of the Campaign and receipt by the Bank of all data necessary to confirm that the transaction and the "Split Bill" comply with the terms and conditions of this Offer, but no later than the end of the 3rd (third) business day following the end of the relevant week.

5.7. Where the initial Purchase Transaction has been reversed, declared invalid, or refunded prior to the Bank's calculation of the Campaign results, such transaction shall not be taken into account for the purpose of Cashback accrual.

5.8. Upon completion of a "Split Bill", any subsequent changes relating to the relationship between the Initiator and the Split Bill Participants shall not affect the Initiator's entitlement to Cashback, provided that, as at the date of determination of the Campaign results, the relevant "Split

Bill” had a completed status and the initial Purchase Transaction complied with the terms and conditions of this Offer.

5.9. Cashback accrued under this Campaign shall be granted in addition to any other rewards, unless expressly provided otherwise by the terms and conditions of the relevant loyalty program of the Bank.

6. Final Provisions

6.1. The Bank shall be entitled to unilaterally amend the terms and conditions of the Campaign, extend its term or terminate the Campaign early by publishing the relevant information or a revised version of this Offer on the Bank’s official website at <https://monix.uz>. Such amendments shall enter into force on the date of their publication on the Bank’s official website, unless another date is specified by the Bank.

6.2. The Bank shall be entitled at any time to verify the Participant’s compliance with the terms and conditions of participation in the Campaign and to unilaterally, without prior notice, terminate the participation of any Participant (Client) in the Campaign where there are reasonable indications of abuse of the Campaign terms and conditions. The Bank shall be entitled to refuse to accrue Cashback or to cancel previously accrued Cashback upon detection of a breach of the terms and conditions of this Offer, fraudulent or other actions aimed at obtaining undue benefit from participation in the Campaign, as well as in other cases provided for by the legislation of the Republic of Uzbekistan and the Bank’s internal regulations. Upon detection of artificially generated transaction turnover, sham use of the “Split Bill” functionality, or any other actions aimed at obtaining undue benefit from participation in the Campaign, the Bank shall be entitled to refuse to accrue Cashback or to cancel previously accrued Cashback.

6.3. The Bank shall terminate the Campaign early upon reaching the aggregate funding limit of UZS 50,000,000 (fifty million Uzbek soums) allocated for Cashback payments. Information on the early termination of the Campaign shall be published in the manner set forth in this Offer.

6.4. Irrespective of the Participant’s fulfilment of the terms and conditions of the Campaign, the last day on which the initial Purchase Transaction and the corresponding “Split Bill” may be performed and completed for the purpose of receiving Cashback shall be the last day of the Campaign Period specified in Clause 4.2 of this Offer.

6.5. Any relations not governed by this Offer shall be regulated in accordance with the applicable legislation of the Republic of Uzbekistan.

6.6. The liability of the parties and the procedure for dispute resolution shall be determined in accordance with the requirements of the applicable legislation of the Republic of Uzbekistan. All disputes arising in connection with the Campaign shall be resolved through negotiations. Should the parties fail to reach an amicable settlement, the dispute shall be referred to the competent court of the Republic of Uzbekistan in accordance with the applicable legislation.

6.7. This Offer shall enter into force on the commencement date of the Campaign Period specified in Clause 4.2 of this Offer and shall remain in effect until the expiry of the Campaign Period, unless otherwise determined by the Bank.