

PUBLIC OFFER

for the Contest “*When Learning Brings More than Knowledge*” (hereinafter — the “Rules”)
Tashkent, September 03, 2025

1. General Provisions

1.1. These Rules govern the organization and conduct of the promotional contest “*When Learning Brings More than Knowledge*” (hereinafter — the “Contest”) on the educational service “Bilimxona,” available at the URL: <https://osnovaedu.uz/otp-bilimxona/uz> with subsequent distribution of valuable prizes.

1.2. The Contest is held among social media users and is aimed at supporting and promoting education and educational projects.

1.3. The Contest is not a lottery, gambling, or a game of chance. Participation is free of charge and does not require any payment.

2. Organizer of the Contest

2.1. The Organizer of the Contest (hereinafter — the “Organizer”):

Joint-Stock Commercial Mortgage Bank “Ipoteka-bank”, a legal entity established in accordance with the legislation of the Republic of Uzbekistan, located at:

2 Shakhrisabz Street, Mirzo-Ulugbek District, Tashkent, Republic of Uzbekistan, Reg. No. 55/25, TIN: 202858483.

Tel.: +998 (78) 150-11-22,

Email: info@ipotekabank.uz

3. Contest Period

3.1. Contest dates: from September 03, 2025, to September 29, 2025, inclusive.

3.2. Winner determination period: no later than September 30, 2025.

3.3. Winner announcement date: September 30, 2025. Winners will be announced live on the Organizer’s official Instagram page: <https://www.instagram.com/ipotekabank.uz/> followed by publication of results on Telegram: <https://t.me/ipotekabankofficial>

3.4. Prize distribution period: until December 31, 2025. Prizes will be handed over at the Organizer’s address specified in Section 2.1. If a Winner resides in remote regions of the Republic of Uzbekistan, upon request, the Organizer may deliver the prize through delivery/postal, logistics, or courier service providers. Failure to collect the prize within the prescribed period shall be considered by the Organizer as refusal to accept the prize.

3.5. All dates are stated in Tashkent local time (Republic of Uzbekistan).

4. Platforms and Information Channels

4.1. The Contest is conducted within the Republic of Uzbekistan (hereinafter — the “RUz”) on the Organizer’s official platforms:

— Telegram: <https://t.me/ipotekabankofficial>

— Instagram: <https://www.instagram.com/ipotekabank.uz/>

— Facebook: <https://www.facebook.com/ipotekabankofficial>

4.2. The Organizer reserves the right to amend and/or supplement the Contest terms at any time, terminate it early, or publish additional information about the Contest. Any changes or additions shall be valid once published on the Organizer’s official platforms.

4.3. The Organizer may amend/supplement the Rules and terminate the Contest early with due publication on the official platforms.

5. Participants

5.1. Eligible Participants (hereinafter jointly — the “Participants,” individually — a “Participant”) are legally capable individuals, citizens of the Republic of Uzbekistan, permanently residing within its territory, aged 18 years or older, who fulfill these Rules and are not restricted from participation under applicable legislation.

5.2. The following persons are not eligible:

— employees of the Organizer;

— persons affiliated with the Organizer;

— employees or representatives of third parties with civil law or other contractual relations with the Organizer related to the Contest’s organization or execution;

- immediate family members (siblings, parents, children) of the above-mentioned persons;
- persons failing to comply with these Rules.

5.3. If ineligible persons are found to have participated, the Organizer may deny them participation and/or prize receipt.

5.4. Participants' social media accounts must remain public for the Contest duration and winner selection.

6. Prize Fund

6.1. Prizes are provided at the expense of the Organizer and/or partners.

6.2. Prize list:

- 1 × Yandex Station Light smart speaker with “Alice” voice assistant (Mint);
- 2 × desktop wireless charging stations (3 devices);
- 2 × branded thermos bottles (0.5 L).

6.3. Actual appearance/characteristics of prizes may differ from images. No cash equivalent or substitution is provided.

7. Terms and Participation Procedure

7.1. To participate, during the Contest Period (03.09.2025–29.09.2025), a Participant must:

- register on the Bilimxona platform at <https://osnovaedu.uz/otp-bilimxona/uz> and complete at least one online course.

7.2. Prize draw procedure:

- Smart speaker (1 unit) and charging stations (2 units) — randomly drawn among all Participants who complete at least one course.
- Thermos bottles (2 units) — awarded to Participants who complete the highest number of courses (2 most active Participants).

7.3. In case of a tie, the Organizer may apply additional criteria (e.g., completion time, platform activity) or conduct an extra draw.

7.4. A course is deemed completed if all modules are passed and a completion certificate is issued in the Bilimxona system.

7.5. Participants engaging in dishonest practices (fake accounts, manipulation, artificial result inflation) are not allowed.

8. Determination of Winners

8.1. Winners are selected randomly during a live broadcast among valid entries, using a randomization service with screen recording.

8.2. Winners' list is published in Instagram stories (<https://www.instagram.com/ipotekabank.uz/>) no later than September 30, 2025.

8.3. Reserve winners may be selected in case of disqualification or communication issues.

8.4. Winners will be notified via direct message on the relevant platform within 48 hours. Failure to respond or provide consent for data processing within this timeframe results in loss of prize rights; the prize passes to a reserve winner.

8.5. Winners must provide: passport/residence permit, TIN, PINFL, and bank details (if required).

9. Prize Delivery and Taxation

9.1. Prizes are delivered within the Republic of Uzbekistan.

9.2. Ownership rights transfer upon prize handover. Transfer to third parties requires notarized power of attorney.

9.3. The Organizer, acting as a tax agent, shall pay personal income tax and VAT (if applicable) on the prize value in accordance with Articles 365, 368, 370, 377 of the Tax Code of the Republic of Uzbekistan.

10. Limitation of Liability

10.1. The Organizer is not liable for technical failures of social networks, telecom operators, or internet providers, or for participants' content deletion.

10.2. The number of prizes is limited. No monetary compensation is provided.

10.3. The Organizer may refuse participation/prize if Rules are violated or artificial boosting/automated services are used.

10.4. In force majeure circumstances, the Contest may be changed, suspended, or terminated.

11. Personal Data

11.1. By participating, Participants consent to the processing of personal data under the Law of the Republic of Uzbekistan “On Personal Data.”

11.2. Participants consent to the use of their names, photos, and reviews for the Organizer’s marketing purposes without territorial/time limitations and without compensation.

11.3. Consent may be withdrawn by submitting a request via the support platform <https://otp.osnovaedu.uz/> If withdrawn during the Contest, participation and prize eligibility may be revoked. Upon withdrawal, the Organizer ceases processing the Participant’s personal data.

12. Final Provisions

12.1. Participation constitutes full acceptance of these Rules.

12.2. The Organizer may amend Rules/dates by publishing changes on the Platforms; changes take effect upon publication.

12.3. Disputes are resolved under the legislation of the Republic of Uzbekistan.

12.4. This Public Offer remains valid until the Contest ends.