

**KOMPANION BANK CJSC
OFF WE FLY TO DUBAI!**

a mind-blowing campaign on international remittances without a bank account.

1. TERMS & CONDITIONS		
1.1.	Organizer	Kompanion Bank CJSC (the Bank)
1.2.	Period	<p>From March 1, 2019 through November 30, 2019.</p> <p>Rounds:</p> <ul style="list-style-type: none"> • Round 1 (interim): March 1 through May 31, 2019; • Round 2 (interim): June 1 through August 31, 2019; • Round 3 (final): March 1 through November 30, 2019 – summarizing the results of the Campaign for the entire period based on all operations transacted from March 1 thru November 30, 2019, and selecting the winners.
1.3.	Type	The campaign is not a promo lottery. The winners will not be selected randomly (using a random selection algorithm).
1.4.	Location	The campaign is available in all current and new offices of the Bank.
1.5.	Eligibility	<ul style="list-style-type: none"> • Legally capable individuals aged 18 (eighteen) and above, sending/receiving international remittances without a bank account. • Kompanion Bank's employees and their close relatives (father, mother, siblings, children, spouse) cannot participate.
1.6.	Control committee	The Bank will establish a committee to oversee the campaign. The composition of the committee will be approved by the Bank's Executive Management Team. The committee will consist of at least 5 members from among the Bank's employees.
2. HOW TO PARTICIPATE & SELECTION OF WINNERS		
2.1.	How to participate?	<p>2.1.1. To participate, you need to send and receive money at Kompanion Bank via Zolotaya Korona, Contact, Western Union, Unistream or other international money transfer systems (without a bank account) during the campaign period.</p> <p>2.1.2. You can send/receive money in all currencies available in the said money transfer systems.</p> <p>2.1.3. Cancelled transfers will be excluded from the counting.</p>
2.2.	Winning criteria	<p>2.2.1. Participants with the largest volume of transfers will be the winners. The total amount of transfers will be calculated in the NCY of the Kyrgyz Republic (KGS) by converting the amount of FCY transfers to KGS at the NBKR exchange rate as of the transaction date.</p> <p>2.2.2. Should there be two or more winners that will rank the same (i.e. will have equal volume of transfers) at the end of the campaign/round, the winner will be the one who has sent and received more transfers during the campaign period/round. The candidate with fewer transfers will be eligible for a prize in</p>

		the next prize category.												
2.3.	Selecting the winners	<div>2.3.1. Based on the results of the <u>interim rounds</u> 1 and 2, we will select <u>10 winners</u> in <u>each of the three Groups of participants</u> as provided in paragraph 2.3.3.</div> <div>2.3.2. Based on the results of the final round 3, we will select three winners among all the three Groups of participants.</div> <div>2.3.3. The Groups of participants are divided by the Bank's branches where participants send and receive money transfers.</div> <div><table><tr><th>GROUP I</th></tr><tr><td>Jalal-Abad Branch (Jalal-Abad Branch; Alga, Arstanbap , Bazar-Korgon, Kanykei, Kench , Kok-Jangak , Oktyabrskoe, Oogantalaa, Suzak outlets);</td></tr><tr><td>Kadamjay Branch (Kadamjay Branch; Kyzyl-Kiya off-site cash office; Kyzyl-Kiya, Batken, Burgondu, Aidarken, Khalmion outlets);</td></tr><tr><td>Osh Branch (Osh Branch; Aravan, Zhany-Bazar, Kok-Zhar, Kurmanzhan Datka, Papan, Nookat, Tepe-Korgon outlets);</td></tr><tr><td>Osh-Datka Branch (Osh-Datka Branch; Daaroot-Korgon, Gulcha, Karatay, Kelechek, Sary-Mogol, Sopus-Korgon outlets);</td></tr><tr><td>Bishkek Branch (Bishkek Branch; Dordoi, Zapad, Alamedin, Orto-Sai outlets).</td></tr></table> <table><tr><th>GROUP II</th></tr><tr><td>Isfana Branch (Isfana Branch; Kulunda, Sulyukta, Arka, Andarak outlets);</td></tr><tr><td>Uzgen Branch (Uzgen Branch; Uzgen – 2, Kurshab, Myrzake, Karakulja, Alaikuu, Otuz-Adyr, Karasuu outlets);</td></tr><tr><td>Nookan Branch (Nookan Branch; Masy, Maily-Suu, Shamaldysai, Kyzyl-Jar, Ak-Bata outlets);</td></tr><tr><td>Kerben Branch (Kerben Branch; Shekaftar off-site cash office; Ala-Buka, Tash-Kumyr, Kara-Djygach, Chatkal outlets);</td></tr><tr><td>Chui Branch (Sokuluk, Belovodskoe, Kaindy, Suusamyr, Jaiyl outlets).</td></tr></table></div>	GROUP I	Jalal-Abad Branch (Jalal-Abad Branch; Alga, Arstanbap , Bazar-Korgon, Kanykei, Kench , Kok-Jangak , Oktyabrskoe, Oogantalaa, Suzak outlets);	Kadamjay Branch (Kadamjay Branch; Kyzyl-Kiya off-site cash office; Kyzyl-Kiya, Batken, Burgondu, Aidarken, Khalmion outlets);	Osh Branch (Osh Branch; Aravan, Zhany-Bazar, Kok-Zhar, Kurmanzhan Datka, Papan, Nookat, Tepe-Korgon outlets);	Osh-Datka Branch (Osh-Datka Branch; Daaroot-Korgon, Gulcha, Karatay, Kelechek, Sary-Mogol, Sopus-Korgon outlets);	Bishkek Branch (Bishkek Branch; Dordoi, Zapad, Alamedin, Orto-Sai outlets).	GROUP II	Isfana Branch (Isfana Branch; Kulunda, Sulyukta, Arka, Andarak outlets);	Uzgen Branch (Uzgen Branch; Uzgen – 2, Kurshab, Myrzake, Karakulja, Alaikuu, Otuz-Adyr, Karasuu outlets);	Nookan Branch (Nookan Branch; Masy, Maily-Suu, Shamaldysai, Kyzyl-Jar, Ak-Bata outlets);	Kerben Branch (Kerben Branch; Shekaftar off-site cash office; Ala-Buka, Tash-Kumyr, Kara-Djygach, Chatkal outlets);	Chui Branch (Sokuluk, Belovodskoe, Kaindy, Suusamyr, Jaiyl outlets).
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2.4.	Prizes	<p>2.4.1. The winners of the interim rounds 1 and 2 in each Group of participants will get the following prizes*:</p> <table><tr><th>Rank</th><th>Name</th></tr><tr><td>1</td><td>Fridge</td></tr><tr><td>2</td><td>Laptop</td></tr><tr><td>3</td><td>Tablet</td></tr><tr><td>4</td><td>Smartphone</td></tr><tr><td>5</td><td>Vacuum cleaner</td></tr><tr><td>6</td><td>Oven</td></tr><tr><td>7</td><td>Juicer</td></tr><tr><td>8</td><td>Iron</td></tr><tr><td>9</td><td>Coffee maker</td></tr><tr><td>10</td><td>Blender</td></tr></table> <p>*If the winner ranks the same in the round 2 as he or she has in the round 1, he or she may change his or her prize for another one of equal value.</p>	Rank	Name	1	Fridge	2	Laptop	3	Tablet	4	Smartphone	5	Vacuum cleaner	6	Oven	7	Juicer	8	Iron	9	Coffee maker	10	Blender
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		<p>2.4.2. The winners of results of the final round 3 among all Groups of participants will get the following Grand Prizes:</p> <table><tr><th>Rank</th><th>Name</th></tr><tr><td>1</td><td>Trip for two to Dubai</td></tr><tr><td>2</td><td>iPhone Xs</td></tr><tr><td>3</td><td>Laptop</td></tr></table> <p>2.4.3. Any taxes payable for the prizes as required by the KR law will be paid by the Organizer.</p>	Rank	Name	1	Trip for two to Dubai	2	iPhone Xs	3	Laptop
Rank	Name									
1	Trip for two to Dubai									
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3	Laptop									
2.5.	Summarizing the results of the campaign	<p>Round 1 – June 1-7, 2019.</p> <p>Round 2 – September 1-6, 2019.</p> <p>Round 3 (final) – December 1-10 2019.</p>								
3. AWARDING & COMMUNICATION										
3.1.	Awarding	<p>3.1.1. Awarding of the winners will be conducted within 10 calendar days from the date of selecting and announcing the winners.</p> <p>3.1.2. If the winner cannot attend the award ceremony, he or she can get his/her prize at the Bank’s branch or outlet within 30 calendar days from the date of summarizing the results of the campaign/rounds. The winner of the grand prize (the winner ranking first) can go for a trip within three months from the date of summarizing the results of the campaign.</p> <p>3.1.3. To get their prizes, the winners should present their valid passports.</p> <p>3.1.4. The winner of the Grand Prize—a paid trip to Dubai—can go on the trip during the period from January to April, 2020. The exact dates of the trip should be discussed and agreed with the Bank.</p> <ul style="list-style-type: none">• The Bank will organize and purchase only one trip for two persons.• The location of the trip CANNOT be changed; the Bank will organize the trip to the announced location (Dubai) only.• The trip will be organized for the winner of the campaign and his or her accompanying person with valid (at the time of booking and during the trip) foreign passports expiring at least six months after the end of the trip.• The tour includes: accommodation, catering (breakfast included), basic travel insurance, visa fees.• The prize CANNOT be paid out in cash or changed for other prizes.								
3.2.	Communication	<p>3.2.1. The Bank will communicate to the winners the results of the campaign and the date/venue of the award ceremony by phone numbers provided in their remittance slips within 5 business days after summarizing the results of the campaign/rounds;</p> <p>3.2.2. The winners of the campaign/rounds will be published on Kompanion Bank’s official website (www.kompanion.kg) within 5 business days after summarizing the results of the campaign/rounds.</p> <p>3.2.3. The responsibility for providing correct valid contact details (name, phone numbers, addresses, etc.) rests with the participants of the campaign.</p>								

		3.2.4. If the Bank cannot contact a participant by his/her contact details within 10 calendar days from the date of summarizing the results of the campaign/rounds, a participant will be excluded from the winners list.
4. PUBLICITY		
4.1.	Channels	<p>The terms and conditions, the results of the campaign/rounds, as well as campaign adverts and promos will be publicized via the following channels:</p> <ul style="list-style-type: none"> • Kompanion Bank's official website (www.kompanion.kg); • Kompanion Bank's official social media accounts (Facebook, Instagram, Twitter); • Entertainment and news resources, as well as websites and social media accounts of the Bank's partners; • Any media outlets. <p>For any other questions, please contact Kompanion Bank's call center: 0312 33 88 00 or 88 00 (mobile).</p>
4.2.	Disclosure	The Organizer can publish the winners' lists with their names, ranks and prizes, as well as use their photos in any media outlets.