

**“SO EASY” Special
on international money transfers
(without having a bank account with KOMPANION BANK)**

TERMS AND CONDITIONS

1. GENERAL PROVISIONS		
1.1.	Organizer	Kompanion Bank CJSC
1.2.	Special period	From August 1 through December 31, 2018. The results will be summarized in three phases. Phases: <ul style="list-style-type: none"> • Phase 1 (interim): August 1 through September 30, 2018; • Phase 2 (interim): October 1 through November 30, 2018; • Phase 3 (final): August 1 through December 31, 2018.
1.3.	Locations	The Special is available in all current and new (opened during the Special) offices (branches and outlets) of the Bank.
1.4.	Participants	Legally capable individuals aged 18 (eighteen) and above. Kompanion Bank’s employees cannot participate in the Special.
1.5.	Type	This Special is not a promo lottery. The winner is not to be selected randomly (using a random selection algorithm).
1.6.	Committee	The Organizer will establish a Committee to ensure control over the Special. The Committee composition shall be approved by the Bank’s Order. The Committee shall consist of at least 5 members from among the Bank’s employees.
2. CONDITIONS FOR PARTICIPATION AND SELECTION OF WINNERS		
2.1.	How to participate?	2.1.1. To participate in the Special, you need to send and receive money in Kompanion Bank via Zolotaya Korona, Contact, Western Union or other international money transfer systems (available without bank account) during the Special period. 2.1.2. You can send in all currencies available in the said money transfer systems. 2.1.3. Cancelled transfers will be excluded from the Special.
2.2.	Winning criteria	2.2.1. Participants with the largest volume of transfers will be the winners. The total amount of transfers will be calculated in the national currency of the Kyrgyz Republic (KGS) by converting the amount of FCY transfers to KGS at the NBKR exchange rate as of the transaction date. 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 Special period or a Phase, the winner will be the one who has sent and received more transfers during the Special period/Phase. The candidate with fewer transfers will be eligible for a prize in the next prize category.
2.3.	Selecting the winners	2.3.1. Based on the results of the interim Phases 1 and 2, we will select 10 winners in each of the three Groups of participants. The Groups of participants are determined by Kompanion Bank’s branches where participants send and receive money transfers. 2.3.2. Based on the results of the final Phase 3, we will select two winners among all the three Groups of participants. Groups*: GROUP I Osh Branch Osh Branch outlets: Kurmanzhan Datka, Zhany-Bazar, Papan, Nookat, Aravan, Karatay,



		<p>Karavan-Saray, Kok-Zhar, Tepe-Korgon (Aravan region), Daaroot-Korgon, Gulcha, Sary-Mogol, Sopu-Korgon, Kelechek.</p> <p>GROUP II</p> <p>Kadamjay Branch Kadamjay Branch outlets: Alga, Kyzyl-Kiya, Batken, Burgondu, Aidarken.</p> <p>Jalal-Abad Branch Jalal-Abad Branch outlets: Kench, Suzak, Oktyabrskoe, Bazar-Korgon, Oogantalaa, Arstanbap, Kok-Jangak, Alga.</p> <p>Uzgen Branch Uzgen Branch outlets: Uzgen – 2, Kurshab, Myrza-Ake, Kara-Kulja, Alaiku, Otuz-Adyr, Kara-Suu.</p> <p>Isfana Branch Isfana Branch outlets: Kulunda, Sulyukta, Korgon, Arka, Andarek.</p> <p>Kerben Branch Kerben Branch outlets: Ala-Buka, Tash-Kumyr, Kara-Djygach, Shekaftar, Chatkal.</p> <p>Toktogul Branch Toktogul Branch outlets: Kara-Kul, Uch-Terek, Ozgorush, Terek-Suu.</p> <p>Nooken Branch Nooken Branch outlets: Masy, Maily-Suu, Shamaldy-Sai, Kyzyl-Jar, Ak-Bata.</p> <p>GROUP III</p> <p>Bishkek Branch Bishkek Branch outlets: Dordoi, Zapad, Alamedin, Orto-Sai, Bereket.</p> <p>Central Branch Operations Hall HQ</p> <p>Chui Branch Chui Branch outlets: Sokuluk, Belovodskoe, Kaindy, Suusamy, Jaiyl.</p> <p>Tokmok Branch Tokmok Branch outlets: Kant, Kemin, Orlovka, Shabdan, Ivanovka.</p> <p>Kochkor Branch Kochkor Branch outlets: Chaek, Tugol-Sai, Mantysh.</p> <p>Talas Branch Talas Branch outlets: Amanbaeva, Kyzyl-Adyr, Talas, Pokrovka, Bakai-Ata.</p> <p>Balykchy Branch Balykchy Branch outlets: Balykchy, Ananyevo, Bokonbaevo, Grigoryevka, Kara-Koo, Tamchy, Cholpon-Ata.</p> <p>Karakol Branch Kara-Kol Branch outlets: Ak-Suu, Novovoznesenovka, Jeti-Oguz, Kyzyl-Suu, Barskoon, Tyup, Taldy-Suu, Cholpon, Ak-Tilek, Darhan.</p> <p>Naryn Branch Naryn Branch outlets: At-Bashy, Bayetovo, Kazarman.</p> <p>*Branch and outlet addresses are published on Kompanion Bank’s official website www.kompanion.kg.</p>			
2.4.	Prizes	<p>2.4.1. Winners of the interim Phases 1 and 2 in each Group of participants will get the following prizes*:</p> <table border="1" data-bbox="507 1883 1461 1915"> <thead> <tr> <th data-bbox="507 1883 715 1915">Rank</th> <th data-bbox="715 1883 1086 1915">Prize</th> <th data-bbox="1086 1883 1461 1915">Qty</th> </tr> </thead> </table>	Rank	Prize	Qty
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		<table border="1"> <tr><td>1</td><td>TV set</td><td>6</td></tr> <tr><td>2</td><td>Laptop</td><td>6</td></tr> <tr><td>3</td><td>Tablet</td><td>6</td></tr> <tr><td>4</td><td>Smartphone</td><td>6</td></tr> <tr><td>5</td><td>Vacuum cleaner</td><td>6</td></tr> <tr><td>6</td><td>Microwave</td><td>6</td></tr> <tr><td>7</td><td>Multicooker</td><td>6</td></tr> <tr><td>8</td><td>Iron</td><td>6</td></tr> <tr><td>9</td><td>Blender</td><td>6</td></tr> <tr><td>10</td><td>Blow dryer</td><td>6</td></tr> </table> <p>*If the winning client ranks the same in the Phase 2 as he or she has ranked in the Phase 1, he or she may change the prize for another one of equal value.</p> <p>2.4.2. Winners of the final Phase 3 among all Groups of participants will get the Top Prizes:</p> <table border="1"> <thead> <tr> <th>Rank</th> <th>Prize</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Trip for two to Turkey</td> </tr> <tr> <td>2</td> <td>iPhone X</td> </tr> </tbody> </table> <p>2.4.3. Any taxes payable for the prizes as required by KR law shall be paid by the Organizer.</p>	1	TV set	6	2	Laptop	6	3	Tablet	6	4	Smartphone	6	5	Vacuum cleaner	6	6	Microwave	6	7	Multicooker	6	8	Iron	6	9	Blender	6	10	Blow dryer	6	Rank	Prize	1	Trip for two to Turkey	2	iPhone X
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2.5.	Results summing-up dates	<p>Phase 1 – October 1-5, 2018 Phase 2 – December 1-7, 2018 Phase 3 – January 1-10, 2019</p>																																				
3. NOTICES AND AWARDING																																						
3.1.	Awarding	<p>3.1.1. Awarding of the winners will be conducted within 10 calendar days from the date of naming the winners. The Organizer will set the award ceremony date on: October 5-15, 2018 for Phase 1; December 7-17, 2018 for Phase 2; January 10-20, 2019 for Phase 3.</p> <p>3.1.2. If the winner cannot attend the award ceremony, he or she can get his/her prize at the Organizer’s branch or outlet within 30 calendar days from the date of summing up the results of the Special/Phases. The top prize winner can go for a trip within three months from the date of summing up the results of the Special.</p> <p>3.1.3. To get the prizes, the winners should present their passports.</p>																																				
3.2.	Notices	<p>3.2.1. The Organizer will inform the winners about the results of the Special and the date/venue of the award ceremony by a phone number provided in their remittance slips within 5 business days after summing up the results of the Special/Phases;</p> <p>3.2.2. The winners of the Special/Phases will be published on Kompanion Bank’s official website (www.kompanion.kg) within 5 business days after summing up the results of the Special/Phases.</p> <p>3.2.3. The responsibility for providing correct contact details (phone numbers, addresses) and accurate data shall rest with the Special Participant.</p> <p>3.2.4. If the Organizer cannot contact a participant by his/her contact details within 10 calendar days from the date of summing up the results of the Special/Phases, the</p>																																				



		participant will be excluded from the winners.
4. PUBLICITY		
4.1.	Channels	<p>The terms and conditions, the results of the Special/Phases, adverts and promos will be distributed via:</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);• Information and entertainment websites, websites of the Organizer’s partners and their social media accounts;• Any mass media. <p>For any questions, please contact Kompanion Bank's call center: 0312 33 88 00 or 8800 (mobile).</p>
4.2.	Disclosure	<p>The Organizer can publish the winners lists with names, ranks and prizes, as well as use their photos in any mass media.</p>