

“Key to a Million” Promotion
For users of the “Kompanion” mobile app

1. Terms and Conditions of the Promotion		
1.1.	Organizer of the Promotion	CJSC Bank Kompanion (hereinafter referred to as the “Bank”)
1.2.	Promotion Period and Stages	<p>Start date: November 13, 2025 End date: February 13, 2026</p> <p>The Promotion consists of three stages:</p> <p>Stage 1: November 13, 2025 – December 13, 2025</p> <p>Stage 2: December 14, 2025 – January 13, 2026</p> <p>Stage 3: January 14, 2026 – February 13, 2026</p>
1.3.	Type of Promotion	<p>The Promotion is not a lottery or a game of chance.</p> <p>The process of determining the winners of the Promotion does not involve any element of randomness (no algorithm or mechanism of arbitrary selection is applied).</p>
1.4.	Participants of the Promotion	<ul style="list-style-type: none"> • All individuals, both citizens and non-residents of the Kyrgyz Republic, aged 16 years and older, are eligible to participate in the Promotion. • Employees of Bank Kompanion, as well as their spouses and immediate family members (parents, children, adoptive parents, adopted children, full and half siblings, grandparents, and grandchildren), are not eligible to participate in the Promotion. • In the event that the winner of the Promotion is a minor participant aged between 16 and 18 years, the prize shall be awarded to the winner’s legal representative (parent or guardian). • The legal representative must provide documents confirming kinship or guardianship and must sign the necessary agreements to receive the prize on behalf of the minor participant.
1.5.	Commission for Monitoring the Promotion	The Bank forms a Promotion Control Committee, which includes a representative of the Bank’s Management Board.
2. Terms of Participation and Determination of Winners		
2.1.	Procedure and Criteria for Determining Winners	<p>2.1.1. Promotion Prizes</p> <p>KGS 100,000 — for opening a Silver Chest.</p> <p>Winners are selected every two weeks — 5 winners per period.</p> <p>KGS 1,000,000 — for opening a Golden Chest.</p> <p>Winners are selected monthly — 3 winners per month.</p> <p>All main prizes are awarded throughout the 3-month Promotion period.</p>

• How to Participate and Earn Keys

Make payments through the Kompanion mobile

app. Each payment of KGS 200 or more = 1 key.

Keys come with letters:

A, J, T, Ы, H for the Golden

Chest **K, Y, M, Y, III** for the

Silver Chest (letters may repeat).

Once you collect all 4 unique keys, you have a chance to get the 5th key:

- **Silver Chest:** The 5th key is awarded to the participant who makes every 200,000th payment from the total number of payments in the Kompanion app during the promotion period, each payment being at least 200 soms.
- **Golden Chest:** The 5th key is awarded to the participant who makes every 555,555th payment from the total number of payments in the Kompanion app during the promotion period, with each payment being at least 200 soms.

If the winning payment is made by a participant without a complete set (1–4), the right to the 5th key passes to the next participant who has completed the set.

If a participant's payment corresponds to two winning numbers, they will unlock the golden chest, and the silver chest will pass to the next participant in line.

Only one key can be awarded per minute.

• Eligible Transactions

Payment for services (utilities, mobile operators, schools, etc.)

Loan repayments at Bank Kompanion and other banks of the Kyrgyz Republic.

Top-ups of Bank Kompanion deposits.

QR payments to legal entities (from card, account, or wallet).

Sending international money transfers via the Kompanion mobile app.

2.1.4. Ineligible Transactions

		<ul style="list-style-type: none"> - Domestic transfers within the Kyrgyz Republic — between banks via account number, card number, phone number, or QR code. - Intra-bank transfers within Bank Kompanion — between own accounts, cards, and wallets. - P2P transfers — between individuals within Bank Kompanion and across other banks in the Kyrgyz Republic. - QR code transfers — instant payments to individuals by scanning a QR code. - Direct debit (automatic funds withdrawal) — for regular payments and settlements. - Incoming international money transfer — receiving funds from abroad to an account or card. <p>2.1.5. Stages and Numbering</p> <p>The numbering of all payments starts from the first day of the Promotion.</p> <p>After each stage ends, the numbering is reset and starts again.</p> <p>Key collection and chest openings are valid only within the current stage. In the new stage, the collection starts from zero.</p> <p>2.1.6. Limitations</p> <p>Each participant can win only one main prize during the entire Promotion period. If suspicious transactions, misuse, or artificial key accumulation are detected, the Bank reserves the right to recalculate the results or disqualify such operations or participants.</p>									
2.2.	Prizes of the Promotion	<p>2.3.1. Winners of Stages 1, 2 and 3 of the Promotion</p> <table border="1"> <thead> <tr> <th>Payment Number</th><th>Prize</th><th>Number of Winners</th></tr> </thead> <tbody> <tr> <td>Every 555 555 payment</td><td>1 000 000 soms</td><td>9</td></tr> <tr> <td>Every 200 000 payment</td><td>100 000 soms</td><td>30</td></tr> </tbody> </table>	Payment Number	Prize	Number of Winners	Every 555 555 payment	1 000 000 soms	9	Every 200 000 payment	100 000 soms	30
Payment Number	Prize	Number of Winners									
Every 555 555 payment	1 000 000 soms	9									
Every 200 000 payment	100 000 soms	30									
2.3.	Modification of Promotion Terms and Timing	<p>The Bank reserves the right to make changes to the Promotion period (including its termination or extension) and to the Terms and Conditions of the Promotion. In the event of any changes, the Bank shall inform customers via the Bank's official website.</p>									
3. Procedure for Notifying and Awarding the Winners of the Promotion											
3.1.	Notification of Winners about the Promotion Results	<ul style="list-style-type: none"> • The list of winners of the Promotion and its stages shall be published on the official website of the Bank (CJSC Bank Kompanion) — www.kompanion.kg • If it is not possible to notify or contact a Promotion participant using the contact details provided within 15 (fifteen) calendar days from the date of the announcement of the Promotion results, such participant shall be 									

		excluded from the list of winners.
3.2	Awarding of the Promotion Winners	<p>3.2.1. Awarding of the Promotion winners shall be carried out within 15 (fifteen) working days from the date of the announcement of the results on the official website of the Bank.</p> <p>3.2.2. The awarding of winners will take place during an official award ceremony. The place and time of the ceremony will be communicated to the winners individually.</p> <p>3.2.3. Following the official award ceremony, cash prizes will be transferred to the winners' bank accounts. The transfer commission is covered by the Bank. Winners must provide their bank details, passport, and a Consent for the Collection and Processing of Personal Data when submitting their identification information.</p> <p>3.2.8. All prizes are awarded upon presentation of a valid passport of the Kyrgyz Republic.</p>
4. Information Coverage of the Promotion		
4.1.	Channels	<p>The terms, results, announcements, and promotional materials of the Promotion are published through the following channels: The Bank's official website — www.kompanion.kg ;</p>
		<p>The Bank's official social media accounts (Facebook, Instagram); Information and entertainment websites, as well as websites and social media accounts of the Bank's partners; Any other mass media channels. For additional information or inquiries regarding the Promotion, please contact the Bank's Customer Support Service: 0 312 33 88 00 or mobile 88 00 (toll-free for mobile operators of the Kyrgyz Republic).</p>
4.2.	Articles and Announcements about the Promotion	<p>Participation in the Promotion implies that the participant gives consent to the Organizer for the publication of the list of winners of the Promotion, including their full name, prize place, and prize received, as well as for the use of the winners' photographs by the Organizer in any mass media or communication channels.</p>