

## Promotion for Elkart+ Cardholders of Kompanion Bank

“Elkart + Kompanion = Gifts!”

TERMS AND CONDITIONS OF THE PROMOTION		
1	Organizer of the Promotion	Kompanion Bank CJSC (hereinafter referred to as the Bank)
2	Promotion Period and Stages	<p>Promotion start date: <b>October 1, 2025</b></p> <p>Promotion end date: <b>December 31, 2025 (inclusive)</b></p> <p>Stages:</p> <p><b>Intermediate:</b></p> <p>Stage 1: October 1, 2025 – October 31, 2025</p> <p>Stage 2: November 1, 2025 – November 30, 2025</p> <p>Stage 3: December 1, 2025 – December 31, 2025</p> <p><b>Final stage:</b></p> <p>Results will be summarized for the entire promotion period from October 1, 2025 to December 31, 2025.</p>
3	Type of Promotion	The promotion is not a prize lottery. In determining the winners at the intermediate stages, no element of chance is used (no algorithm for random selection of winners is applied).
4	Participants of the Promotion	<p>All individuals — citizens of the Kyrgyz Republic and non-residents — aged 16 and above, who are clients of the Bank and holders of Elkart+ cards opened during the Promotion period, are eligible to participate.</p> <p>Bank agents, Bank employees, their spouses (current or former), and close relatives (parents, children, adoptive parents, adopted children, full and half-siblings, grandparents, and grandchildren) are not eligible to participate in the Promotion.</p>
CONDITIONS OF PARTICIPATION AND DETERMINATION OF WINNERS		
5	Types of Cards Participating in the Promotion	<p>All Elkart+ cards issued by the Bank during the Promotion period, either physical or virtual:</p> <ol style="list-style-type: none"> <li>1. Personalized;</li> <li>2. Instant non-personalized;</li> <li>3. Virtual.</li> </ol>
6	Promotion Conditions	<ul style="list-style-type: none"> <li>• To take part in the Promotion, you must be a holder of an <b>Elkart+ card</b> issued by Bank Kompanion and make payments using this card or a <b>QR code</b> from the Elkart+ card balance through the <b>Kompanion mobile application</b> — in retail and service outlets and/or online, and/or via the Elkart Pay function within the Kompanion app during the Promotion period.</li> <li>• The Promotion is open to <b>Elkart+ cardholders</b> who make payments of <b>at least 200 KGS per transaction</b> using the Elkart+ card or via a <b>QR code</b> from the Elkart+ card balance through the Kompanion mobile application.</li> </ul> <p><b>Note:</b></p> <p>A client who meets all the conditions of the Promotion may become a winner of an <b>intermediate stage</b> only once but may also become a winner of the <b>final stage</b>.</p> <p>Only payments made with the <b>Elkart+ card</b> or via <b>QR code</b> from the Elkart+ balance are eligible for participation, including <b>online purchases</b> and <b>payments made through Elkart Pay</b>.</p> <p><b>IMPORTANT:</b></p> <p>Money transfers (when individual sends funds to another individual via a QR code or from one personal card to another) are <b>not counted</b> and <b>do not participate</b> in the Promotion.</p>

		Purchases of goods or services made with an <b>Elkart+ card</b> or via <b>QR code</b> from the Elkart+ balance through the <b>Kompanion mobile app</b> during the Promotion must be credited to the account of a <b>legal entity or individual entrepreneur</b> , in accordance with the <b>Tax Code of the Kyrgyz Republic</b> .																
7	Procedure for Determining Winners and Criteria	<p>7.1. Winners are determined at the end of each stage. Prize places are awarded according to the following main categories:</p> <ul style="list-style-type: none"><li>During the Promotion period, <b>every one-thousandth payment</b> made with an Elkart+ card receives a prize of 1,000 (one thousand) KGS.</li></ul>																
		<ul style="list-style-type: none"><li>At the end of each of the three intermediate stages, 3 (three) winners will be determined — clients who made the <b>highest number of payments</b> with an Elkart+ card from Kompanion Bank.</li><li>At the conclusion of the final stage, another 3 (three) winners will be determined — clients who made the <b>highest total payment</b> amount during the entire Promotion period.</li></ul> <p>7.2. In cases where speculative transactions are detected, the Bank reserves the right to exclude such transactions from participation in the Promotion.</p>																
8	Prize Fund and Awards	<p>The winners of the intermediate stages of the Promotion are 3 (three) clients who, by the end of each stage, have made the highest number of payments (transactions). They receive the following prizes:</p> <table><tr><th>Place</th><th>Prize</th></tr><tr><td>1</td><td>Xiaomi Mi Pad tablet</td></tr><tr><td>2</td><td>Redmi Note 14 smartphone</td></tr><tr><td>3</td><td>Fitness bracelet</td></tr></table> <p><b>The winners of the final stage of the Promotion</b> are the clients who made the highest total payment amount during the entire Promotion period. They receive the following prizes:</p> <table><tr><th>Place</th><th>Prize</th></tr><tr><td>1</td><td>Trip for two to Phu Quoc</td></tr><tr><td>2</td><td>Apple 16 PRO Max</td></tr><tr><td>3</td><td>Gaming station</td></tr></table> <p>During the Promotion period, <b>every 1,000th payment</b> made with an Elkart+ card awards the client a prize of 1,000 (one thousand) KGS.</p> <p>All tax obligations related to receiving prizes under the Promotion are borne by the Organizer of the Promotion.</p>	Place	Prize	1	Xiaomi Mi Pad tablet	2	Redmi Note 14 smartphone	3	Fitness bracelet	Place	Prize	1	Trip for two to Phu Quoc	2	Apple 16 PRO Max	3	Gaming station
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9	<b>Promotion Results Timeline</b>	<p>Promotion start date: October 1, 2025  Promotion end date: December 31, 2025 (inclusive)</p> <p><b>Stages:</b></p> <p><b>Intermediate:</b></p> <ul style="list-style-type: none"> <li>• Stage 1: October 1, 2025 – October 31, 2025</li> <li>• Stage 2: November 1, 2025 – November 30, 2025</li> <li>• Stage 3: December 1, 2025 – December 31, 2025</li> </ul> <p><b>Final stage:</b></p> <p>Results will be summarized for the entire Promotion period from October 1, 2025 to December 31, 2025.</p>
<b>PROCEDURE FOR INFORMING AND AWARDING THE WINNERS OF THE PROMOTION</b>		
10	<b>Awarding the Winners of the Promotion</b>	<p>10.1. The awarding of the winners of the Promotion shall take place within 10 (ten) calendar days from the date the results are finalized and announced. If a winner cannot attend the award ceremony, they may claim their prize by visiting a branch or savings office of the Bank within 30 (thirty) calendar days from the date the Promotion results/stage results are announced. If the winner does not collect the prize within the specified time, the prize will be awarded to the next participant in line according to the winners' list.</p> <p>10.2. Cash prizes will be credited to the winners' cards within 5 (five) business days after the official award ceremony following the results of the Promotion. The winners' Elkart+ payment cards must be active on the day the funds are credited. If a winner's card is inactive, they must</p>

		<p>contact the Bank to receive their monetary reward within 30 (thirty) business days from the date the Promotion results/stage results are announced.</p> <p>Prizes will be presented at the official award ceremony. A cash equivalent of the final stage prizes under the Promotion will not be provided.</p>
<b>11</b>	<b>Informing Participants About the Promotion Results</b>	<p>11.1. The Bank shall inform the winners of the Promotion about the results, as well as the date and place of the award ceremony, directly by contacting the client via the phone number provided to the Bank when obtaining the card, within 5 (five) business days after the Promotion/stage results are finalized.</p> <p>11.2. The list of Promotion/stage winners will be published on the official website of the Bank (Kompanion Bank CJSC) <a href="http://www.kompanion.kg">www.kompanion.kg</a> within 5 (five) business days after the Promotion/stage results are finalized.</p> <p>11.3. Responsibility for providing accurate contact information (full name, phone numbers, residential address, etc.) to the Bank, as well as for the authenticity of the information provided, rests with the Promotion Participant.</p> <p>11.4. If it is impossible to notify or contact a Promotion participant using the provided contact information within 10 (ten) calendar days from the date the Promotion/stage results are announced, the participant will be excluded from the list of winners. In such a case, the prize will be awarded to the next participant in line on the winners' list.</p> <p>11.5. Prizes will be issued upon presentation of a valid identity document (ID card or passport).</p>
<b>DISSEMINATION OF INFORMATION ABOUT THE PROMOTION</b>		
<b>12</b>	<b>Channels</b>	<p>The terms, results of the Promotion/stages, announcements, and promotional materials will be published through the following channels:</p> <ul style="list-style-type: none"> <li>• The Bank's official website: <a href="http://www.kompanion.kg">www.kompanion.kg</a>;</li> <li>• The Bank's official social media accounts (Facebook, Instagram, Twitter, etc.);</li> <li>• Information and entertainment websites, partner websites, and their social media accounts;</li> <li>• Any other mass media outlets.</li> </ul> <p>For inquiries regarding the Promotion, please contact the Bank's Customer Support Service at: +996 (312) 33 88 00 or mobile 88 00.</p>
<b>13</b>	<b>Publications about the Promotion</b>	<p>Clients participating in the Promotion, in the event of winning, provide their consent and grant the Bank the right to publish the following information on the Bank's official website, social media accounts, other online sources, and in mass media: the client's full name, prize place, the amount and/or type of prize, and photograph.</p>

