

**Promotion on international money transfers for Bank Kompanion clients**  
**"Winter holidays with Bank Kompanion"**

<b>TERMS AND CONDITIONS OF THE PROMOTION</b>		
<b>1</b>	<b>Organizer of the Promotion</b>	<b>CJSC "Bank Kompanion" (hereinafter – the Bank)</b>
<b>2</b>	<b>Promotion period</b>	<p>Start date of the Promotion: October 1, 2025.  End date of the Promotion: December 31, 2025.  Intermediate stages:</p> <p><b>Stage 1: October 1, 2025 – October 31, 2025</b>  <b>Stage 2: November 1, 2025 – November 30, 2025</b>  <b>Stage 3: December 1, 2025 – December 31, 2025</b></p> <p>Final stage of the Promotion:  Results are summarized for the entire Promotion <b>period from October 1, 2025 to December 31, 2025.</b></p>
<b>3</b>	<b>Prize fund and prize places</b>	<p>For each of the three intermediate stages of the Promotion, three (3) winners are determined — clients with the largest (maximum) volume (amount) of received and/or sent transfers in each branch of the Bank. Three final winners are determined by the largest (maximum) total volume (amount) of sent and/or received international money transfers during the entire Promotion period.</p> <p>The fourth final winner is determined by the largest (maximum) total volume (amount) of sent and/or received international money transfers during the entire Promotion period through the <i>Kompanion</i> mobile application.</p> <p><b>Winners of Stages 1, 2, and 3 will receive the following prizes:</b></p> <ul style="list-style-type: none"> <li>• <b>1st place – 40,000 (forty thousand) KGS;</b></li> <li>• <b>2nd place – 30,000 (thirty thousand) KGS;</b></li> <li>• <b>3rd place – 20,000 (twenty thousand) KGS.</b></li> <li>• </li> </ul> <p><b>Four final stage winners who have sent and/or received the largest volume of transfers will receive the grand prize — a trip for two to Thailand.</b></p> <p>All taxes related to prizes under the Promotion are covered by the Organizer.  A final winner may be determined in only one category — either through the <i>Kompanion</i> mobile application or through the Bank's branches.</p> <p>If a participant becomes a winner in the category of online transfers via the mobile application, they cannot also become a winner in the same category through the Bank's branch.  A client who has met all the conditions of the Promotion can become a winner of an intermediate stage only once.</p>

4	<b>Type of promotion</b>	The Promotion is not a promotional lottery; the principle of randomness (the use of an algorithm implementing the random selection of a winner) is excluded when determining the Promotion winner.
5	<b>Participants of the Promotion</b>	<p><b>Eligible to participate</b> in the Promotion:</p> <ul style="list-style-type: none"> <li>• All individuals — citizens of the Kyrgyz Republic and non-residents aged 16 and above who are clients of the Bank.</li> </ul> <p><b>Not eligible to participate</b> in the Promotion:</p> <ul style="list-style-type: none"> <li>• Bank agents, Bank employees, as well as spouses and close relatives of Bank employees (parents, children, adoptive parents, adopted children, full and half siblings, grandparents, grandchildren).</li> </ul>
6	<b>Commission for monitoring the Promotion</b>	<b>For the purpose of monitoring the Promotion and determining its results, the Bank establishes a Commission, which must include one or more members of the Bank's Management Board.</b>
<b>Conditions of participation and determination of winners</b>		
7	<b>Types of transfers participating in the Promotion</b>	<p>Participants of the Promotion must, during the Promotion period, receive and/or send transfers:</p> <ol style="list-style-type: none"> <li>1. through the following international money transfer systems: <ul style="list-style-type: none"> <li>✓ <u><b>Золотая Корона</b></u></li> <li>✓ <u><b>Астрасенд</b></u></li> <li>✓ <u><b>Western Union</b></u></li> <li>✓ <u><b>Sendy</b></u></li> <li>✓ <u><b>RIA</b></u></li> <li>✓ <u><b>Квикпей</b></u></li> <li>✓ <u><b>Ria Money Transfer</b></u></li> <li>✓ <u><b>transfer Go</b></u></li> <li>✓ <u><b>БЭСТ</b></u></li> <li>✓ <u><b>Granat</b></u></li> <li>✓ <u><b>Money Gram</b></u></li> <li>✓ <u><b>+Pay</b></u></li> <li>✓ <u><b>Kaspi.kz.</b></u></li> </ul> </li> <li>2. through any available money transfer systems to the <i>Kompanion</i> application and to Elkart and Visa cards issued by Bank Kompanion.</li> </ol> <p><b>Important!</b></p> <p>The minimum total amount of transfers for the entire Promotion period must be at least 100,000 KGS (or the equivalent in foreign currency).</p> <ul style="list-style-type: none"> <li>• Transfers made within the Kyrgyz Republic do not participate in and are not counted towards the Promotion.</li> <li>• If the Bank connects to a new international money transfer system (for receiving and sending transfers in Bank Kompanion branches), transfers through this new system are automatically included in the list of transfers participating in the Promotion.</li> </ul>

		<ul style="list-style-type: none"> <li>• Transfers that have been refunded are excluded from participation in the Promotion.</li> </ul>
8	<b>Promotion terms</b>	<ul style="list-style-type: none"> <li>• To participate in the Promotion, it is necessary to send and/or receive money transfers via international money transfer systems.</li> <li>• When determining the winner, all sent/received transfers in the same branch of CJSC Bank Kompanion* are summed up.</li> <li>• Transfers may be made in any currency. The calculation to determine the winner will be carried out at the NBKR exchange rate on the date the transfer is sent/received.</li> </ul>
9	<b>Procedure for determining winners and criteria</b>	<ul style="list-style-type: none"> <li>• • Winners are determined by the largest (maximum) volume (amount) of transfers.</li> <li>• • A client who has taken prize places in several branches is recognized as the winner in the branch with the higher place, and in the case of equal places — in the branch with the larger transaction volume.</li> <li>• • If a client has taken a prize place both for offline transfers in a branch and for online transfers in the <i>Kompanion</i> application, the client is recognized as the winner in the category where the place is higher.</li> <li>• • If two or more participants qualify for the same prize place, the winner is the one who has carried out the larger transaction volume.</li> <li>• • If participants have the same volume of received/sent transfers, the winner is the participant with the highest number of transfers during the period.</li> <li>• • The total volume of a participant's transfers is determined in the national currency of the Kyrgyz Republic (KGS) by converting foreign currency amounts at the NBKR exchange rate on the date the transfer is received/sent.</li> <li>• • In the event that speculative, fraudulent, or other illegal operations are identified, the Bank reserves the right to exclude such transfers and/or the participant from the Promotion.</li> </ul>
<b>Procedure for informing and awarding the Promotion winners</b>		
10	<b>Awarding of the Promotion winners</b>	<ul style="list-style-type: none"> <li>• • Awarding of the Promotion winners is carried out within 10 (ten) calendar days from the date of the announcement of the results on the official website of the Bank <a href="http://www.kompanion.kg">www.kompanion.kg</a>.</li> <li>• The monetary equivalent of the Promotion prizes may be given to the Promotion winner. Prizes cannot be exchanged for other goods or services.</li> <li>• If a Promotion winner cannot take part in the award ceremony, they may claim the prize by contacting a branch or savings office of the Bank within 30 (thirty) calendar days from the date the Promotion results are announced.</li> <li>• If the Promotion winner does not contact a branch or savings office of the Bank within 30 (thirty) calendar days from the date the Promotion results are announced, they are excluded from the Promotion and a new winner, next in line, is determined.</li> <li>• All prizes are awarded upon presentation of a valid passport of the Kyrgyz Republic or a passport of a foreign citizen.</li> </ul>

11	<b>Informing participants about the Promotion results</b>	<ul style="list-style-type: none"> <li>• The list of Promotion winners is published on the official website of the Bank (CJSC Bank Kompanion) <a href="http://www.kompanion.kg">www.kompanion.kg</a> within 10 (ten) working days after the Promotion results are finalized.</li> <li>• The Bank informs the winners about the Promotion results, as well as the date and place of the award ceremony, directly by contacting the client at the phone number provided to the Bank when receiving/sending the transfer, within 5 (five) working days after the official publication of the results.</li> </ul>
<b>Dissemination of information about the Promotion</b>		
12	<b>Channels</b>	<p>The terms and conditions of the Promotion, its results, announcements, and promotional materials are published through the following channels:</p> <ul style="list-style-type: none"> <li>• The official website of the Bank <a href="http://www.kompanion.kg">www.kompanion.kg</a>;</li> <li>• The official online accounts of the Bank on social media (Facebook, Instagram);</li> <li>• Information and entertainment websites, as well as the websites of the Bank's partners and their social media accounts;</li> <li>• Any other mass media outlets.</li> </ul> <p>For questions regarding the Promotion, please contact the Bank's Customer <b>Support Service at: +996 (312) 33 88 00 or mobile 88 00.</b></p>
13	<b>Publications about the Promotion</b>	<p>Clients participating in the Promotion, in the event of their winning, give their consent and grant the Bank the right to publish the following information on the Bank's official website, on social media, and other online sources, as well as in mass media: the client's full name, prize place, amount and/or type of prize, and photograph.</p>

#### List of 18 branches of CJSC "Bank Kompanion"

The full list of branches and all savings offices is also available on the official website [www.kompanion.kg](http://www.kompanion.kg).

№ n/n	Full name of the branch	Address
1	Naryn Branch	Naryn Branch Kyrgyz Republic, Naryn Region, Naryn city, 17A Kulumbaev Street
2	Jalal-Abad Branch	Jalal-Abad Branch Kyrgyz Republic, Jalal-Abad Region, Jalal-Abad city, 40 Toktogul Street
3	Karakol Branch	Karakol Branch Kyrgyz Republic, Issyk-Kul Region, Karakol city, 10 Orozov Street
4	Balykchy Branch	Balykchy Branch Kyrgyz Republic, Issyk-Kul Region, Balykchy city, 59/61 Kurmashev Street
5	Osh Branch	Osh Branch Kyrgyz Republic, Osh Region, 224 A/1 Kurmanjan Datka Street
6	Kadamdzhai Branch	Kadamdzhai Branch Kyrgyz Republic, Batken Region, Kadamdzhai District, Kadamdzhai city, 102B Orozbekov Street

7	Talas Branch	Talas Branch Kyrgyz Republic, Talas Region, Talas city, 2A Ch. Aitmatov Street
8	Chui Branch	Chui Branch Kyrgyz Republic, Kara-Balta city, 123A T. Kozhombardiev Street
9	Kerben Branch	Kerben Branch Kyrgyz Republic, Jalal-Abad Region, Aksy District, Kerben city, Umetaliev Street, no number
10	Uzgen Branch	Uzgen Branch Kyrgyz Republic, Osh Region, Uzgen city, 32A Manas Street, apt. 26A
11	Isfana Branch	Isfana Branch Kyrgyz Republic, Batken Region, Leilek District, Razzakov city, I. Razzakov Street, no number
12	Toktogul Branch	Toktogul Branch Kyrgyz Republic, Jalal-Abad Region, Toktogul District, Toktogul city, 1 Malgaraev Street
13	Tokmok Branch	Tokmok Branch Kyrgyz Republic, Chui Region, Tokmok city, 66 S. Ibraimov Street
14	Nookan Branch	Nookan Branch Kyrgyz Republic, Jalal-Abad Region, Nookan District, Kochkor-Ata city, Gagarin Street, no number
15	Bishkek Branch	Bishkek Branch Kyrgyz Republic, Bishkek city, 248A Kievskaya Street
16	Central Branch	Central Branch Kyrgyz Republic, Bishkek city, 170/1 Abdrahmanov Street
17	Osh-Datka Branch	Osh-Datka Branch Kyrgyz Republic, Osh Region, Osh city, Masaliev Avenue, no number
18	Bishkek-South Branch	Bishkek-South Branch SC "Kosmopark": Kyrgyz Republic, Bishkek city, 7/1 Yunusaliev Street