

Promotion on Cashless Payments for Bank Kompanion Clients

**“Pay at Optovik stores and get
cashback with Bank Kompanion”**

TERMS AND CONDITIONS OF THE PROMOTION		
1	Organizer of the Promotion	CJSC Bank Kompanion (hereinafter referred to as "the Bank").
2	Promotion Period and Stages	Start date: August 25, 2025. End date: September 25, 2025 (inclusive). The promotion may end earlier if the total cashback payout limit of 500,000 KGS is reached.
3	Type of Promotion	This promotion is not a lottery. The principle of randomness is excluded when determining participants, i.e. no algorithm for random selection is applied.
4	Eligible Participants	All individuals — citizens of the Kyrgyz Republic and non-residents, aged 16 and above, who are clients of the Bank.
TERMS OF PARTICIPATION AND CASHBACK PROVISION		
6	Promotion Terms	<ul style="list-style-type: none"> • Payment methods covered by the promotion: • Payments for goods and services via the Kompanion mobile application; • Payments made with Bank Kompanion cards. • Cashback terms: • The client receives 5% cashback from the total amount of each purchase made using the Kompanion mobile app or Bank Kompanion cards. • Cashback is accrued in the national currency (KGS) and credited to the client's account immediately after payment. • The maximum cumulative cashback fund is limited to 500,000 KGS. • Once this limit is reached, the promotion will end, even if the official end date has not yet expired. •
PROMOTION INFORMATION DISTRIBUTION		

11	Channels	<p>The conditions, updates, and results of the promotion will be published via the following channels:</p> <p>The official website of the Bank: www.kompanion.kg</p> <p>Official social media accounts of the Bank (Facebook, Instagram)</p> <p>Partner websites and their social media accounts</p> <p>Other mass media outlets</p> <p>For inquiries regarding the promotion, please contact the Bank's Customer Support Service:</p> <p> (0312) 33 88 00 or  88 00 (toll-free from mobile).</p>
12	Publications regarding the Promotion	<p>By participating, clients agree to grant the Bank the right to publish the following information on the official Bank website, in social networks, and in other media: the client's full name, prize details (amount or type of prize), and photograph</p>