

**Promotion on international money transfers for
Kompanion Bank clients**

“ Transfers without borders — win a million with Kompanion ”

English translation: Terms and Conditions of the Promotion		
1	Promotion Organizer	CJSC “Kompanion Bank” (hereinafter referred to as the Bank)
2	Период действия Акции	<p>English translation: Start date of the promotion: March 20, 2026. End date of the promotion: June 30, 2026.</p> <p>Interim stages:</p> <ul style="list-style-type: none"> • Stage 1: from March 20, 2026 to April 30, 2026 • Stage 2: from May 1, 2026 to May 31, 2026 • Stage 3: from June 1, 2026 to June 30, 2026 <p>Final stage of the promotion:</p> <ul style="list-style-type: none"> • The results are summarized for the entire promotion period from March 20, 2026 to June 30, 2026

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Prize places and prize fund

For each of the 3 interim stages of the Promotion, **10 (ten) winners** are determined — clients with the highest (maximum) volume (amount) of received and/or sent transfers in each group of the Bank’s branches (**Appendix 1**).

Three final winners are determined based on the highest (maximum) total volume (amount) of sent and/or received international money transfers **in the Bank’s branches for the entire Promotion period**, with one winner in each group of branches (**Appendix 1**).

For the purpose of determining winners by branch groups during the interim and final periods, transfers via the following systems are taken into account, including those made through the mobile application:

Zolotaya Korona, Astrasend, Western Union, Sendy, RIA, Kwikpay, Ria, BEST, MoneyGram (and other systems upon integration).

The fourth final winner is determined based on the highest (maximum) total volume (amount) of sent and/or received international money transfers for the entire Promotion period through the Bank’s offices, the “Kompanion” mobile application, and to Elkart and VISA Kompanion cards.

For determining the fourth final winner, **all online/offline money transfer systems of the Bank are taken into account:**

Zolotaya Korona, Astrasend, Western Union, Sendy, RIA, Kwikpay, Ria, TransferGo, BEST, Granat, MoneyGram, Omnipay, Kaspi.kz (and other systems upon integration).

Winners of Stages 1, 2, and 3 will receive the following prizes:

Place	Prize	Value (KGS)
1	Refrigerator	50 000
2	Television	40 000
3	Robot vacuum cleaner	30 000
4	Tablet	20 000
5-10	Air fryer	15 000

Winners of the fourth final stage:

Category	Prize (KGS)
Highest transfer volume in Branch Group No. 1	100 000
Highest transfer volume in Branch Group No. 2	100 000
Highest transfer volume in Branch Group No. 3	100 000 c

		Highest transfer volume across all Bank branches, including the mobile application and Kompanion Bank cards.	1 000 000	
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4	Type of Promotion	The Promotion is not a promotional lottery; the element of randomness is excluded in determining the winner (no algorithm for random selection of a winner is applied).
5	Участники акции	<p>Eligible participants of the Promotion: All individuals — citizens of the Kyrgyz Republic and non-residents who have reached the age of 18 and are clients of the Bank.</p> <p>Not eligible to participate in the Promotion: Agents of the Bank, employees of the Bank, as well as their spouses and close relatives (parents, children, adoptive parents, adopted children, full and half siblings, grandparents, grandchildren) of the Bank's employees.</p>
6	Commission for monitoring the conduct of the Promotion	For the purpose of monitoring the conduct of the Promotion and determining its results, the Bank establishes a Commission, which must include one or more members of the Bank's Management Board.
Terms of Participation and Determination of Winners		
7	Types of transfers participating in the Promotion	<p>During the Promotion period, participants must receive and/or send international money transfers through the Bank's branches, the mobile application, and to Elkart and VISA Kompanion Bank cards via the following systems: Золотая Корона, Астрасенд, Western Union, Sendy, RIA, Квикпей, Ria, TransferGo, БЭСТ, Granat, MoneyGram, Омнипэй, Kaspi.kz (and other systems upon integration).</p> <p><u>Important! The minimum total amount of transfers for the entire Promotion period must be at least 100,000 KGS (or the equivalent in foreign currency).</u></p> <ul style="list-style-type: none"> • Transfers carried out within the Kyrgyz Republic do not participate in and are not counted in the Promotion. • In case the Bank connects to new international money transfer systems, as well as new partners for receiving and sending transfers via the mobile application and the Bank's cards (VISA, Elkart), they are automatically included in the list of systems participating in the Promotion. • Transfers that have been refunded are excluded from participation in the Promotion.
8	Promotion Terms	<ul style="list-style-type: none"> • To participate in the Promotion, it is required to send and/or receive international money transfers at Kompanion Bank branches via international money transfer systems without opening an account, as well as to receive and/or send money transfers from abroad to cards issued by Kompanion Bank and to the "Kompanion" mobile application. • When determining the winner, all sent/received transfers within the same branch of CJSC "Kompanion Bank" are summed up. • Transfers may be made in all currencies. The calculation for determining the winner will be carried out based on the NBKR exchange rate on the date of receipt/sending of the transfer. • Winners are determined based on the highest (maximum) volume (amount) of transfers. • A client who ranks among prize winners in several branches is recognized as a winner in the branch with the higher position, and in case of equal

		<p>positions — in the branch with the larger volume of transactions.</p> <ul style="list-style-type: none"> • A client who ranks among prize winners in two nominations is recognized as a winner in the nomination with the higher position, and in case of equal positions — with the larger volume of transactions. • In case winners have equal volumes of received/sent transfers, the Participant with the greater number of transfers during the period wins. • The total volume of transfers of a Promotion participant is determined in the national currency of the Kyrgyz Republic (KGS) by converting amounts in foreign currencies at the NBKR exchange rate on the date of receipt/sending of the transfer. • In case of identification of speculative, fraudulent, or other illegal transactions, the Bank reserves the right to exclude such transfers and/or the Participant from the Promotion.
9	Procedure for determining winners and criteria	<ul style="list-style-type: none"> • Winners are determined based on the highest (maximum) volume (amount) of transfers. A client who ranks among prize winners in several branches is recognized as a winner in the branch with the higher position, and in case of equal positions — in the branch with the larger volume of transactions. • A client who ranks among prize winners in two nominations is recognized as a winner in the nomination with the higher position, and in case of equal positions — with the larger volume of transactions. • In case winners have equal volumes of received/sent transfers, the Participant with the greater number of transfers during the period wins. The total volume of transfers of a Promotion participant is determined in the national currency of the Kyrgyz Republic (KGS) by converting amounts in foreign currencies at the NBKR exchange rate on the date of receipt/sending of the transfer. • In case of identification of speculative, fraudulent, or other illegal transactions, the Bank reserves the right to exclude such transfers and/or the Participant from the Promotion.
Procedure for Informing and Awarding Promotion Winners		
10	Awarding of Promotion Winners	<ul style="list-style-type: none"> • Awarding of Promotion winners is carried out within 30 (thirty) calendar days from the date of announcement of the results on the Bank's official website www.kompanion.kg. • The monetary equivalent of prizes under the Promotion may be paid to the winner. Prizes cannot be exchanged for other goods or services. • If a Promotion winner is unable to attend the award ceremony, they may receive the prize by contacting a branch or savings office of the Bank within 30 (thirty) calendar days from the date the results are announced. • If a Promotion winner does not contact a branch or savings office of the Bank within 30 (thirty) calendar days from the date the results are announced, they are excluded from the Promotion, and a new winner is determined as the next in line. • All prizes are issued upon presentation of a valid passport of the Kyrgyz Republic.
11	Informing participants about the results of the Promotion	<ul style="list-style-type: none"> • The list of Promotion winners is published on the Bank's official website (CJSC "Kompanion Bank") www.kompanion.kg within 10 (ten) working days after the Promotion results are finalized. • The Bank notifies winners of the Promotion results, as well as the date and location of the award ceremony, directly via the contact phone number provided by the client to the Bank when sending/receiving the transfer, within 5 (five) working days after the official publication of the results.

Dissemination of Information about the Promotion		
12	Channels	<p>Conditions, results of the Promotion, announcements, and promotional materials are published through the following channels:</p> <ul style="list-style-type: none"> • The Bank’s official website: www.kompanion.kg; • The Bank’s official social media accounts (Facebook, Instagram); • Information and entertainment websites, as well as the Bank’s partners’ websites and their social media accounts; • Any other mass media channels. <p>For any questions regarding the Promotion, please contact the Bank’s Customer Support Service at: 0312 33 88 00, mobile: 88 00.</p>
13	Publications about the Promotion	<p>Participants of the Promotion, in case of winning, give their consent and grant the Bank the right to publish the following information on the Bank’s official website, on social media, other internet sources, and in mass media: the participant’s full name, prize position, amount and/or type of prize, and photograph.</p>

Appendix 1 to the Promotion Terms
“Transfers without borders — win prizes with Kompanion”

Branch Group No. 1:

- *Jalal-Abad Branch*
- *Kadamjay Branch*
- *Bishkek Branch*
- *Uzgen Branch*
- *Osh-Datka Branch*
- *Osh Branch*

Branch Group No. 2:

- *Central Branch*
- *Nooken Branch*
- *Kerben Branch*
- *Chui Branch*
- *Razzakov Branch*
- *Karakol Branch*

Branch Group No. 3:

- *Tokmok Branch*
- *Toktogul Branch*
- *Talas Branch*
- *Bishkek-South Branch*
- *Balykchy Branch*
- *Naryn Branch*

The full list of branches and all savings offices is available on the official website: www.kompanion.kg