

PROMOTION ON INTERNATIONAL MONEY TRANSFERS FOR BANK KOMPANION CLIENTS

"Bank Kompanion and Kwikpay"

TERMS AND CONDITIONS OF THE PROMOTION																	
1	Organizer of the Promotion	"Bank Kompanion" CJSC (hereinafter – the Bank)															
2	Promotion period	Start date of the promotion: September 1, 2025. End date of the promotion: October 31, 2025.															
3	Prize fund and prize places	<p><u>Only an individual client of the Bank may participate in the promotion.</u></p> <ol style="list-style-type: none"> The participant must receive Kwikpay money transfers in USD. The participant must send Kwikpay transfers in RUB or USD. <table border="1"> <thead> <tr> <th>Place</th><th>Prize</th><th>Budget</th></tr> </thead> <tbody> <tr> <td>1</td><td>Electric scooter</td><td>35 000 som</td></tr> <tr> <td>2</td><td>Laptop</td><td>35 000 som</td></tr> <tr> <td>3</td><td>Xiaomi E10 robot vacuum cleaner</td><td>13 600 som</td></tr> <tr> <td colspan="2">Total budget:</td><td>83 600 som</td></tr> </tbody> </table> <p><u>Winners are determined by the largest (maximum) volume (amount) of transfers (incoming and outgoing) made during the Promotion period.</u></p> <p><i>All tax payments related to receiving prizes under the Promotion are borne by the Organizer of the Promotion.</i></p>	Place	Prize	Budget	1	Electric scooter	35 000 som	2	Laptop	35 000 som	3	Xiaomi E10 robot vacuum cleaner	13 600 som	Total budget:		83 600 som
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4	Type of the Promotion	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 winner of the Promotion.															
5	Participants of the Promotion	<p>Eligible to participate in the Promotion:</p> <ul style="list-style-type: none"> All individuals — citizens of the Kyrgyz Republic and non-residents aged 16 and above who are clients of the Bank. <p>Not eligible to participate in the Promotion:</p> <ul style="list-style-type: none"> 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). 															
6	Commission for monitoring the Promotion	For the purpose of monitoring the Promotion and determining its results, the Bank establishes a Commission, which shall obligatorily include one or more members of the Bank's Management Board.															
Conditions of participation and determination of winners																	
7	Types of transfers participating in the Promotion	<p>Participants of the Promotion must, during the Promotion period:</p> <ol style="list-style-type: none"> Receive money transfers through the Kwikpay international money transfer system in USD. 															

		<p>2. Send money transfers through the Kwikpay international money transfer system in USD or RUB.</p> <p>The Promotion includes both offline transfers and online transfers to the <i>Kompanion</i> app and to Elkart and Visa cards issued by Bank Kompanion.</p> <p>Important! The minimum total amount of transfers for the entire Promotion period must be at least 40,000 RUB / 500 USD / 50,000 KGS.</p> <ul style="list-style-type: none"> • Transfers made within the Kyrgyz Republic do not participate and are not counted 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 necessary to send and/or receive money transfers through the international money transfer system without opening an account. • When determining the winner, all sent/received transfers are summed up. • The calculation to determine the winner will be made at the NBKR exchange rate on the day the transfer is received/sent.
9	Procedure for determining winners and criteria	<ul style="list-style-type: none"> • Winners are determined by the largest (maximum) volume (amount) of transfers. • If participants have the same volume of received/sent transfers, the winner will be the participant with the highest number of transfers during the period. • The total volume of a participant's transfers is calculated 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. • In case 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 the Promotion winners		
10	Awarding of the Promotion winners	<ul style="list-style-type: none"> • 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 www.kompanion.kg. • The monetary equivalent of the Promotion prizes cannot be given to the winners. Prizes cannot be exchanged for other goods or services. • If a Promotion winner cannot attend the award ceremony, he/she may claim the prize by visiting a branch or savings office of the Bank within 30 (thirty) calendar days from the date of the Promotion results announcement. • If the winner does not contact a branch or savings office of the Bank within 30 (thirty) calendar days from the date of the Promotion results announcement, he/she will be excluded from the Promotion and a new winner, next in line, will be determined. • All prizes are awarded upon presentation of a valid passport of the Kyrgyz Republic or a foreign citizen.

11	Informing participants about the Promotion results	<ul style="list-style-type: none"> • The list of Promotion winners will be published on the official website of the Bank (CJSC Bank Kompanion) www.kompanion.kg within 5 (five) working days after the Promotion results are announced. • The Bank informs 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 at the time of receiving/sending the transfer, within 5 (five) working days after the official publication of the results.
Dissemination of information about the Promotion		
12	Channels	<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"> • The official website of the Bank www.kompanion.kg; • The official online accounts of the Bank on social media (Facebook, Instagram); • Information and entertainment websites, as well as the websites of the Bank's partners and their social media accounts; • Any other mass media outlets. <p>For questions regarding the Promotion, please contact the Bank's Customer Support Service at: +996 (312) 33 88 00 or mobile 88 00.</p>
13	Publications about the Promotion	<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>