

Campaign Terms: “INVITE FRIENDS – GET REWARDS”

Referral program for Kompanion mobile app users

1. Campaign Terms		
1.1.	Campaign Organizer:	CJSC “Bank Kompanion” (hereinafter referred to as the Bank)
1.2.	Campaign Period and Stages:	<p>Start date: April 1, 2026 End date: June 30, 2026</p> <p>The Campaign is valid until the specified end date or until the prize fund of 18,000,000 KGS is fully exhausted, whichever comes first.</p> <p>The Organizer is responsible for calculating and paying any taxes related to the income received in the form of rewards.</p>
1.3.	Type of Campaign:	The Campaign is not a promotional lottery. The determination of winners excludes any element of chance (no use of algorithms or mechanisms involving random selection).
1.4.	Campaign Participants:	<p>All individuals aged 16 and above, including citizens of the Kyrgyz Republic and non-residents, are eligible to participate in the Campaign.</p> <ul style="list-style-type: none"> • Bank employees, including promoters, interns, and employees on maternity leave who are employed by the Bank as of the Campaign start date, as well as their first-line relatives (spouses, children, parents, siblings), may participate in the Campaign and receive one-time rewards, but are not eligible to win monthly or final prizes. • Bank agents may participate in the Campaign using the Kompanion mobile application for individuals. • Bank officials, including key persons and employees of the Board of Directors’ divisions, are not eligible to participate in the Campaign. Their first-line relatives are allowed to participate.
2. TERMS OF PARTICIPATION AND WINNER SELECTION		
2.1.	Campaign Terms and Reward Accrual Procedure	<ul style="list-style-type: none"> • Campaign Terms: • To participate in the Campaign, the referrer must be an identified user of the Kompanion mobile application at the time of inviting a new user. • The referrer sends a unique referral link to a potential user via available communication channels (messengers, social media, or other methods). • The referred user must: <ul style="list-style-type: none"> • download the Kompanion mobile application via the referral link; • successfully complete identification during the Campaign period. • Reward Accrual Procedure: • The referrer receives 50 (fifty) KGS to their Kompanion app balance for each new user who registers via their referral link and successfully completes identification during the Campaign period.

		<ul style="list-style-type: none"> • The referred user receives 50 (fifty) KGS to their Kompanion app balance for downloading the application via the referral link and successfully completing identification during the Campaign period. • Rewards: • are credited automatically; • are granted after the referred user successfully completes identification; • are paid only if all Campaign conditions are met; • each referred user can receive the reward only once; • at the time of reward accrual, the participant must be an active user of the Kompanion mobile application; • in case of a phone number change in the Kompanion app, accrued rewards remain assigned to the user. •
2.2.	Campaign Rewards:	Rewards: 50 KGS to the referrer and 50 KGS to the referred user
2.3.	Amendments to the Campaign Terms and Duration	The Bank reserves the right to amend the Campaign period (including early termination or extension) and its terms. In case of any changes, the Bank will inform clients via its official website.

TERMS AND DEFINITIONS

Referrer — a user of the Kompanion mobile application (hereinafter — the Kompanion App) who has completed identification and invites new users via a referral link.

Referred User — an individual who downloads the Kompanion App for the first time via a referral link and successfully completes identification during the Campaign period.

Referral Link — a unique link for downloading the Kompanion App, assigned to each user of the application.

New User — an individual who has not been previously registered in the Kompanion App and completes identification during the Campaign period.