

Promotion for Kompanion Bank Agents
“Sell More — Earn More”

TERMS AND CONDITIONS OF THE PROMOTION										
1	PROMOTION ORGANIZER	CJSC Bank Kompanion (hereinafter — the Bank)								
2	Promotion Period	Promotion start date: 1 November 2025 Promotion end date: 31 December 2025 (inclusive).								
3	Type of Promotion	The Promotion is not a sweepstake; no element of randomness is used in determining the winners (no algorithm for random winner selection is applied).								
4	Participants of the Promotion	All individual entrepreneurs who are registered as Bank Agents (except agents located in Bishkek) are eligible to participate in the Promotion. Employees of Bank Kompanion — specifically, agent network managers — are not eligible to participate.								
Participation Terms and Winner Selection										
5	Eligible Transactions Under the Promotion	1. All online loans issued by Agents by scanning the Agent’s QR code during the Promotion Period. All online deposits opened by scanning the Agent’s QR code, as well as all top-ups of online deposits previously opened via the Agent’s QR code during the Promotion Period.								
6	Promotion Terms	<ul style="list-style-type: none">To participate in the Promotion, an Agent must issue the highest number of online loans and generate the largest volume of online deposits by having clients scan the Agent’s QR code during the Promotion Period.All active online loans and online deposits opened via the Agent’s QR code during the Promotion Period will be counted at the time of determining the results.								
7	Winner Determination Procedure and Criteria	7.1. Winners are determined in the following categories: <ul style="list-style-type: none">At the end of the Promotion, each of the 15 (fifteen) Bank branches (excluding Bishkek branches) will identify 3 (three) winners — the Agents who issued the highest number of online loans via their Agent QR code.If two or more Agents have issued the same number of online loans, the winner will be the Agent with the largest volume of online deposits opened and topped up via their QR code during the Promotion Period. 7.2. Online loans and online deposits opened during the Promotion Period but closed before the final results are calculated will be excluded from the final count. <ul style="list-style-type: none">In cases of speculative or fraudulent activity, the Bank reserves the right to exclude the Agent from the Promotion.								
8	Prize Fund and Award Categories	The winners of the Promotion in each of the fifteen (15) branches are the three (3) Agents who issued the highest number of online loans. They will receive the following prizes: <table><tr><td>Place</td><td>Prize</td></tr><tr><td>1</td><td>Smart TV</td></tr><tr><td>2</td><td>Vertical vacuum cleaner</td></tr><tr><td>3</td><td>Microwave</td></tr></table>	Place	Prize	1	Smart TV	2	Vertical vacuum cleaner	3	Microwave
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1	Smart TV									
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		<ul style="list-style-type: none"> • All tax obligations related to the receipt of prizes under the Promotion are borne by the Organizer of the Promotion.
9	Timeline for Determining the Promotion Results	Promotion Timeline <ul style="list-style-type: none"> • Promotion start date: November 1, 2025 • Promotion end date: December 31, 2025 (inclusive) • Date of results announcement: by January 15, 2026 • Date of awarding winners: by January 31, 2026
Procedure for Notifying and Awarding Promotion Winners		
10	Awarding of Promotion Winners	<p>10.1. Winners of the Promotion will be awarded within 15 (fifteen) calendar days from the date the results are finalized and announced.</p> <p>If a winner is unable to attend the official award ceremony, they may receive their prize by visiting any branch or savings office of the Bank within 30 (thirty) calendar days from the date the results are announced.</p> <p>If the winner does not collect the prize within the specified period, the prize will be transferred to the next participant in the ranking.</p> <p>10.2. Prizes will be awarded during an official ceremony. No cash equivalent of the prizes will be provided.</p>
11	Notification of Participants About the Promotion Results	<p>11.1. The Bank shall inform the winners about the results of the Promotion, as well as the date and venue of the award ceremony, directly to the Agent within fifteen (15) business days after the Promotion results are finalized.</p> <p>11.2. The list of Promotion winners shall be published on the official website of the Bank (CJSC <i>Bank Kompanion</i>) www.kompanion.kg within fifteen (15) business days after the results are finalized.</p> <p>11.3. Participants of the Promotion are responsible for providing the Bank with accurate and up-to-date contact information (full name, phone numbers, residential address, etc.) and for the reliability of the data submitted.</p> <p>11.4. If it is not possible to notify or contact a participant of the Promotion using the provided contact details within fifteen (15) calendar days from the date the results are announced, the participant shall be excluded from the list of winners. In this case, the winner shall be the participant who holds the next position in the ranking of prize places.</p> <p>Prizes are issued upon presentation of an identity document (ID-card or passport).</p>
Distribution of Information About the Promotion		
12	Channels	<p>The terms, results, announcements, and promotional materials of the Promotion are distributed 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, Twitter, etc.) • Information and entertainment websites, as well as websites of the Bank's partners and their social media accounts • Any other mass media channels • For questions regarding the Promotion, participants may contact the Bank's Customer Support Service at: 0312 33 88 00, mobile: 88 00

13	Publications About the Promotion	Participating Agents, in the event of winning, give their consent and grant the Bank the right to publish the following information on the Bank’s official website, social media accounts, and other online or mass media sources: the Agent’s full name, prize ranking, type of prize, and photograph.
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