

## The rules for a promotion “Elcart Pay with KICB – borderless payments!”

### 1. General provisions

- 1.1 These rules regulate the conduction of promotion “Elcart Pay with KICB – borderless payments” by the Closed Joint Stock Company “Kyrgyz Investment and Credit Bank!”.
- 1.2 These rules have been developed in accordance with the requirements of the legislation of the Kyrgyz Republic and internal regulatory documents of the Bank.
- 1.3 The promotion is a marketing event held under the terms of the public offer contained in these rules. The promotion is held on the territory of the Kyrgyz Republic.

### 2. Terms and Definitions

**Promotion** – the promotion “Elcart Pay with KICB – borderless payments!”, conducted by the Bank for Clients in the manner and under the conditions established by these Rules.

**Bank** (KICB) - Closed Joint Stock Company "Kyrgyz Investment and Credit Bank", of the NBKR license №046, legal address: 720040, Erkindik ave. 21, Bishkek, Kyrgyz Republic, Organizer of the Promotion.

**Card** – a banking card of the Elcart payment system, issued by the Bank.

**Participant of the Promotion** is an individual who meets the requirements listed in Section 5 of these Rules.

**Winner** - a Promotion Participant who has fully complied with the Promotion Rules sufficient to be recognized as a winner in the manner specified in Section 7 of these Rules.

**Transaction** is an operation to pay for goods, works and services through the electronic contactless payment service Elcart Pay on POS terminals of the Bank and third-party banks.

### 3. The Promotion total period, taking into consideration all stages

- 3.1. Promotion period: from December 1, 2023 to February 29, 2024 inclusive, excluding the deadlines for issuing prizes to the winners.

### 4. Prize fund and drawing stages within the Promotion

- 4.1 The promotion shall be carried out in 3 (three) intermediate stages and 1 (one) main stage, each of which is considered separately.
- 4.2 Promotion Prize Fund:

Winners announcement date	Place	Prize
<b>Intermediate stage №1 (from 01.12.2023 to 31.12.2023)</b>		
<b>December 15, 2023</b>	1 <sup>st</sup> place	Microwave
	2 <sup>nd</sup> place	Multicooker
	3 <sup>rd</sup> place	Iron
<b>Intermediate stage №2 (from 01.01.2024 to 31 .01.2024)</b>		

<b>January 15, 2024</b>	1 <sup>st</sup> place	Microwave
	2 <sup>nd</sup> place	Multicooker
	3 <sup>rd</sup> place	Iron
<b>Intermediate stage №3 (from 01.02.2024 – 29.02.2024)</b>		
<b>February 15, 2024</b>	1 <sup>st</sup> place	Microwave
	2 <sup>nd</sup> place	Multicooker
	3 <sup>rd</sup> place	Iron
<b>Main stage (from 01.12.2023 to 29.02.2024)</b>		
<b>February 15, 2024</b>	1 <sup>st</sup> place	Plasma TV
	2 <sup>nd</sup> place	Fridge
	3 <sup>rd</sup> place	Washing machine

\*The cost of prizes shall include all taxes and fees in accordance with the legislation of the Kyrgyz Republic.

### **5. Requirements for Participants**

- 5.1 Participants of the Promotion shall be all individuals at the age of 16 and above, who are holders of payment cards, who have citizenship of the Kyrgyz Republic and have fulfilled the necessary conditions for participation in the Promotion.
- 5.2 Employees of the Organizer, employees of persons affiliated with them, employees of organizations involved in the preparation and conduct of the Promotion, directly involved in organizing the Promotion or the procedure for determining the winners, as well as family members of all mentioned persons shall not be allowed to participate in the Promotion. Also, legal entities and winners of other Promotions held by the Bank in 2023 shall not be allowed to participate in the Promotion.

### **6. Conditions of participation in the Promotion**

- 6.1 The source of complete information about the Promotion, the Organizer and all rules of participation is the Internet site [www.kicb.net](http://www.kicb.net) and [www.ipc.kg](http://www.ipc.kg) (hereinafter referred to as the "Website").
- 6.2 The Promotion participant must be Elcart Bank Card holder.
- 6.3 To make transactions on payments for the goods, works and services through the electronic contactless payment service Elcart Pay on the Bank's POS terminal devices and POS terminal devices of the third-party banks.
- 6.4 To complete at least 15 (fifteen) transactions during the intermediate stages of the Promotion, in the amount of at least KGS 200 (two hundred) each for one card.
- 6.5 Make at least 45 (forty-five) transactions for the entire Promotion period, in the amount of at least KGS 200 (two hundred) each by one card.

- 6.6 Transactions made before 00:00 on December 1, 2023 and after 11:59 on February 29, 2024 shall not be taken into account.
- 6.7 Split amounts at one retail outlet shall not be taken into account. Two or more Transactions carried out at one point of sale within 120 (one hundred and twenty) minutes will be considered as one Transaction.
- 6.8 Transactions made only at the same point throughout the entire promotion period shall not be taken into account.
- 6.9 Purchases that have been returned shall not be taken into account.
- 6.10 Transactions shall be completed within the time frame of one milestone do not carry over to the next milestone, but are taken into account to determine the winners of the main stage.
- 6.11 A Promotion participant can only be a winner in one of three intermediate stages.
- 6.12 The winner of the main stage may be the winner of the intermediate stage.

### **7. Procedure for determining the Winners**

- 7.1 The winners shall be determined by the Organizer based on the results of the Promotion in the following order:
  - 7.1.1 Intermediate stages. The total number of Winners receiving prizes during the interim period - 9 participants. The winners entitled to prizes are the participants of the promotion who completed the largest number of accounted Transactions during the interim period.
  - 7.1.2 At the end of each of the Intermediate Stages of the Promotion, the Organizer shall create lists with information on the considered Transactions of the Promotion Participants. After 15 calendar days from the end of the Intermediate Stage, the results shall be summed up and the Winners of the corresponding Intermediate Stage shall be announced in accordance with Section 8 of these Rules.
  - 7.1.3 Main stage. A total number of winners receiving prizes during the main period is 3 participants. The winners entitled to prizes are the participants of the promotion who completed the largest volume of accounted Transactions during the main period.
  - 7.1.4 Upon completion of the Main stage of the ongoing Promotion, the Organizer shall create lists with information on the taken into account transactions of the Promotion Participants. After 15 calendar days from the end of the Main Stage, the results shall be summed up and the winners shall be announced in accordance with Section 8 of these Rules.
  - 7.1.5 In case of an identical number of transactions, the winner shall be determined by the largest volume of Transactions carried out.
  - 7.1.6 In case of identical volume of Transactions, the winner shall be determined by the largest number of Transactions completed.
  - 7.1.7 In case of identical volume and number of Transactions, the winner shall be determined according to an earlier date of opening a banking card of Elcart Bank.
- 7.2 The results of the Promotion shall be final and not subject to revision, except in cases where the Organizer identifies violations of the procedure and Rules of participation in the Promotion.

### **8. The procedure for the Winners to receive Prizes**

- 8.1. The Organizer shall inform the Winners by phone or other contact information within 5 working days from the date of announcement of the results of the Promotion. If it is impossible to contact the Promotion Winner due to failure to provide or provision of incorrect contact information, or for other reasons during the Promotion Period, the Participant next to the Winner shall be entitled to receive the prize.
- 8.2. The presentation of Prizes shall take place on the territory of the Organizer's Office after the Winners of the Promotion have been identified. The Organizer will inform the Winner by phone of the exact address and date of the prize delivery.

- 8.3. The winner shall fully assume all costs of paying for their own travel to and from the place where the Prize is received, as well as for delivering the Prize to their place of residence. These costs, under no circumstances, can be born by the Organizer.
- 8.4. Prizes will be awarded no later than 30 days from the date of announcement of the results of the Promotion.
- 8.5. The winner of the Promotion must personally provide the Organizer prior to award of prizes, with the data necessary to receive the Prize for the Organizer to submit information to the tax authorities (payment of personal income tax), namely:
- passport data (series, number, date of issue, name of issuing authority);
  - address of actual residence with postal code;
  - contact telephone number(s) with city code;
  - date of birth;
  - registration address at the place of residence with postal code;
  - personal identification number.
- Data shall be provided by filling out the appropriate form and providing copies of documents containing the necessary information, or in another way that allows you to verify the accuracy of the data provided. In case of failure to provide the Organizer with Data in the specified amount and on time (up to 20 days from the date of announcement of the results of the Promotion), the Winner shall be deprived of the right to receive the Prize.
- 8.6. The winner must fill out and sign a document provided by the Organizer at the time of delivery of the Prize, confirming its receipt (Prize Acceptance Certificate). The Winner's refusal to fill out a document confirming receipt of the Prize, as well as the indication of incomplete/inaccurate information, and/or failure to provide or untimely provision of all the information necessary to fill out the specified document, means the winner's refusal of the Prize.
- 8.7. After signing the Certificate of receipt of the Prize, the Organizer shall hand over the Prize to the Winner personally.
- 8.8. Upon receipt of the Prize, the Participant recognized as having won the Prize, at the request of the Organizer, must present an identification document in accordance with the Legislation of the Kyrgyz Republic.
- 8.9. If the Winner refuses to receive the Prize, the Organizer shall not be responsible to the Participant for the consequences of such refusal and shall not pay the cash equivalent of the value of the relevant Prize or replace it with other Prizes. The prize to be transferred to such a Winner shall be considered unclaimed, and the Organizer has the right to dispose of it at its discretion.
- 8.10. The Organizer shall not be responsible if the Promotion Participant provides an incorrect last name, first name and patronymic or postal address, as well as in the event of non-delivery of the winnings to the Participant due to their failure to sign/provide the documents specified in clause 8.5. of these Rules.

## **9. Rights and obligations of the participants of the Promotion**

- 9.1. Participants of the Promotion shall have the rights and bear the obligations established by the current legislation of the Kyrgyz Republic.
- 9.2. The Promotion participant, among other things, shall have the right to receive information about the Promotion in accordance with the terms of the Promotion.
- 9.3. Each Promotion Participant shall have the right to refuse or refrain from participating in the Promotion.

- 9.4 By voluntarily providing personal data about themselves, the Promotion Participants confirm their consent to the collection, storage, use, processing and distribution of data for the purposes of this Promotion.
- 9.5 The fact of participation in the Promotion shall mean that all its Participants agree to these Rules, as well as to the fact that their names, surnames and photographs can be used by the Organizer for advertising purposes. The winners of the Promotion shall agree to give advertising interviews about Participation in the Promotion, including on radio and television, as well as in other media, or to be filmed for the production of graphic advertising materials without paying any remuneration for this. All copyrights for such interviews shall belong to the Organizer.
- 9.6 To receive the Prize, the Promotion Participant must perform all actions required from him/her in accordance with these Rules during the period of the Promotion. Failure to comply with the condition(s) of the Promotion means the Participant's refusal to participate in the Promotion and refusal of the Prize.
- 9.7 Suspension or early termination of the Promotion does not relieve the Organizer of the Promotion from the need to transfer or provide to the Participant in the Promotion the Prize, the right to which the Participant had acquired by the time of the Organizer's public notification of the suspension or early termination of the Promotion.
- 9.8 The Organizer shall have the right to use unclaimed Prizes at its discretion.
- 9.9 The Organizer shall pay all applicable taxes related to the receipt of a prize by the Promotion Winner, as established by the current Legislation of the Kyrgyz Republic.
- 9.10 The Organizer's obligations regarding the quality of the Prizes shall be limited to the guarantees provided by the persons directly providing the services. Claims by the Winners regarding the quality of the Promotion Prizes must be made directly to the persons providing the relevant services.
- 9.11 The Organizer shall not be responsible for any consequences of actions/inactions of the Promotion Participant recognized as erroneous, including (but not limited to) costs incurred by the latter.
- 9.12 The Organizer has the right to remove the Participant from participation in the Promotion at any time if the Organizer has suspicions that the Participant (or another person acting in his place) during the Promotion is trying to influence the voting results through technical, software or other means.
- 9.13 The Organizer has the right to refuse to provide the Participant with the Prize if the Participant provided incorrect information about himself, provided it untimely, or otherwise violated the Promotion Rules. In case of such refusal, the next Participant shall be entitled to receive the prize.
- 9.14 The Organizer shall reserve the right at any time to supplement and/or change the terms, prize fund and conditions of the Promotion, as well as to terminate, suspend, cancel the Promotion in whole or in part, at its discretion by notifying about it in a manner not prohibited by the current legislation of the Kyrgyz Republic. Information about significant changes shall be posted on the Site.

#### **10. The procedure for informing Participants about the terms of the Promotion and other conditions of the Promotion**

- 10.1 The Organizer shall not be responsible for failure to receive from the Promotion Participant the information/documents necessary to receive the Prize due to reasons beyond the Organizer's control, as well as for failure (untimely fulfillment) by Participants of their obligations under these Rules.
- 10.2 The Organizer shall reserve the right not to enter into correspondence or other contacts with the Promotion Participants, with the exceptions specified in these Rules.
- 10.3 By taking part in the Promotion, the Participant shall confirm his/her agreement with these Rules and all conditions of participation in the Promotion.
- 10.4 The Organizer shall not be responsible for any consequences of the Promotion Participant's errors, including (but not limited to) the costs incurred by the latter.

- 10.5 The organizer has the right to request supporting documents in the event of a large number of transactions in one trade and service enterprise, as well as confirmation/explanation of the trade and service enterprise about these purchases.
- 10.6 The Organizer shall have the right to publish lists of winners indicating the full name, prize place, prize and use photographs of the winners of the Promotion in any media.
- 10.7 In everything that is not provided for by these Rules, the Organizer and Participants of the Promotion shall be guided by the legislation of the Kyrgyz Republic.

### **11. Personal Information**

- 11.1 The information specified in section 8 shall be voluntarily transferred by the Winner to the Organizer for the purposes of the Promotion, including further declaration of income received by the Winner and/or withholding and payment of personal income tax to the budget of the Kyrgyz Republic.
- 11.2 At the same time, the Organizer shall undertake to comply with the following rules and provide the Participant with the following guarantees regarding the handling of data that is the Participant's personal data:
- ensure the processing of personal data in compliance with all applicable requirements of the legislation of the Kyrgyz Republic;
  - process personal data only to the extent and for the purposes of the Promotion;
  - if the Organizer, in order to fulfill its obligations to the Participants of the Promotion, must transfer or otherwise disclose the personal data of the subjects of personal data to third parties, carry out these actions in compliance with the requirements of the Legislation of the Kyrgyz Republic;
  - bear responsibility for protecting and ensuring the security and confidentiality of personal data during their processing in accordance with the requirements of the Legislation of the Kyrgyz Republic.
- 11.3 The fact of participation in the Promotion in accordance with these Rules confirms the Participant's agreement with these Terms, and also constitutes the Participant's specific, free and informed consent to the processing of his/her personal data by the Organizer of the Promotion in the ways necessary for the purposes of the Promotion. The processing of personal data in these Rules means the collection, systematization, accumulation, storage, use, distribution, clarification (updating, changing), blocking, destruction of personal data of the Participants of the Promotion for the purpose of carrying out the latter.
- 11.4 The consent to the processing of personal data specified in this paragraph shall be valid for the entire duration of the Promotion and 5 (five) years after its end. Written consent to the processing of personal data shall be given by the Participant personally upon receipt of the Prize.
- 11.5 Provision by the Participant of inaccurate/incorrect data shall release the Organizer from the obligation to transfer Prizes to Participants of the Promotion who did not indicate their personal data, or who indicated inaccurate/incorrect data, or who did not provide written consent to the processing of personal data, as specified in these Rules.

### **12. Final provisions**

- 12.1 These Rules shall be valid for the entire duration of the Promotion and the period for receiving Prizes.
- 12.2 The Organizer shall not be responsible for failure to comply with these Rules for reasons beyond its control.
- 12.3 Disputes related to the Promotion shall be resolved in the manner established by the legislation of the Kyrgyz Republic.