

## **Rules and terms of referral marketing**

### **1. General Provisions**

- 1.1 These Rules regulate the conduct of the referral marketing (hereinafter referred to as the Promotion) 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 the internal regulatory documents of the Bank.
- 1.3 The action is marketing event held under the terms of a public offer contained in these rules.

### **2. Terms and definitions**

- 2.1 **Referral marketing** – is a marketing strategy based on recommendations from existing Bank clients. As part of referral marketing, users of the KICB mobile application (hereinafter referred to as KICB MA) can invite potential new users of KICB MA, for a reward for both themselves and the invited persons.
- 2.2 **KICB MA** – is a system of software and hardware tools and organizational measures designed to provide the Client with banking services for managing funds in bank accounts via a mobile device.
- 2.3 **A referral link** – is a personal link of a client registered in the KICB MA, through which potential new users of the KICB MA are invited within the framework of this Promotion.
- 2.4 **Current user of KICB MA**– is an individual or individual entrepreneur who is a client of the Bank and a user of the KICB MA prior to the start date of the Promotion.
- 2.5 **New user KICB MA** – is an individual or individual entrepreneur with access to the KICB MA, who has successfully completed remote registration in the KICB MA or registered at the Bank’s office during the Promotion period.
- 2.6 **Referrer** – is a current/ new user of the KICB MA who attracts potential new users using a referral link.
- 2.7 **A referral** – is a new user of the KICB MA who has registered in it via the referrer’s referral link.
- 2.8 **Bank** - Closed Joint-Stock Company "Kyrgyz Investment and Credit Bank", NBKR license № 046, registered address: 720040, Erkindik ave. 21, Bishkek, Kyrgyz Republic, Organizer of the Promotion.

### **3. Terms of the Promotion**

- 3.1 The source of complete information about the Promotion and all rules of participation is the official website of the Bank [www.kicb.net](http://www.kicb.net) (hereinafter referred to as the “Website”).
- 3.2 The Promotion period: from December 1, 2025 to December 31, 2025 inclusive.
- 3.3 In accordance with these Rules KICB MA users can share a referral link with potential new users through various messengers, social networks and other communication channels.
- 3.4 The participants of the Promotion are all individuals who have reached the age of 16, citizens of the Kyrgyz Republic who have successfully completed remote registration in the KICB MA/ Bank’s offices and non-residents registered in the Bank's offices before the start date of the Promotion or during its period.
- 3.5 Legal entities are not allowed to participate in the Promotion.
- 3.6 Participants of the Promotion who have completed remote registration in KICB MA have a monthly limit on incoming payments in the amount of KGS 200 000 (two hundred thousand). Upon reaching the specified limit, the accrual of rewards will be suspended until the limit is updated or increased. The limit is updated automatically on the first working day of the next calendar month. To increase the limit, you must contact any branch of the Bank in order to undergo full identification. The accrual of rewards is resumed within 24 hours from the moment of updating/increasing the limit.

- 3.7 If customers have application blockers (for example Adblock Plus, uBlock Origin, AdGuard, etc.), installed on their phones (iOS, Android), VPN is connected, and the 'Block all cookies' function is enabled in the phone settings (iOS) (path: Settings – Applications – Safari – Extensions – Block All Cookies):

- the reward for the new user (Referral) will not be credited
- the person who sent the link (Referrer) will not be credited with this customer and, therefore, the referral will not be reflected in the list of invitees.

#### **4. Referrer and referral rewards**

4.1. Reward Mechanics:

- 4.1.1. The referrer shall receive a reward of KGS 100 (one hundred) for each new referral who successfully completed remote registration in KICB MA via his/her referral link during the Promotion period. The referrer's reward is credited immediately to his/her main account (default account).
- 4.1.2. The referral shall receive a reward of KGS 100 (one hundred), subject to successful remote identification via the referrer's referral link during the Promotion period. The referral's reward is credited immediately to his/her main account (default account).
- 4.2. If the invited user has passed identification before the start of the Promotion or after the its end, the reward will not be credited to the referrer and the invited user.
- 4.3. If a referral attracts new clients to the KICB MA using his/her referral link, he becomes a referrer and receives a reward according to the condition specified in paragraph 4.1.1.
- 4.4. All taxes associated with receiving rewards under this Promotion will be paid by the Bank.

#### **5. Reporting**

- 5.1. Display of statistics and terms of the Promotions is available to each user of the KICB MA in the Profile in the tab "Invite friends via link" and through the advertising banner for the Promotion on the main page in the form of:
- 5.1.1. The amount of rewards received at the time of viewing;
- 5.1.2. The number of referrals successfully identified in the KICB MA via the referrer's referral link at the time of viewing;
- 5.1.3. List of referrals successfully identified in the KICB MA by the referrer's referral link at the time of viewing;
- 5.1.4. Rules and terms of the Promotion;
- 5.1.5. Referral link.

#### **6. Rights and responsibilities**

- 6.1. The participant has the right:
- 6.1.1. To receive information about the Promotion in the volume and manner specified in these Rules;
- 6.1.2. To receive remuneration in accordance with these Rules;
- 6.2. The fact of participation in the Promotion confirms that the participant is familiar with these Rules and Terms and fully agrees with them.
- 6.3. The fact of participation in the Promotion is considered as the participant's consent to the processing and use of his/her personal data.
- 6.4. The Bank shall undertake to conduct the Promotion and provide the participant with a reward in accordance with these Rules and Terms.

- 6.5. The Bank shall not be liable for the impossibility or untimely accrual of remuneration in the event that the limits on incoming payments are reached by the participants of the Promotion who have completed remote registration in the KICB MA in accordance with paragraph 3.6.
- 6.6. The Bank shall reserve the right to amend the Rules and Terms of the Promotion at any time at its own discretion. Information on the extension, termination of the Promotion, as well as on amendments to its Rules and Terms is posted on the Bank's Website.
- 6.7. Disputes related to the conduct of the Promotion shall be resolved in accordance with the procedure established by the legislation of the Kyrgyz Republic.