

Rules of the Promotion "Easy Transfers - Bright Vacation!"

1. General Provisions

1.1. These rules of the Promotion (hereinafter collectively referred to as the "Rules") shall determine the procedure, place and timing of the Promotion, the number of prizes of the Promotion, the timing, place and procedure for receiving them.

1.2. The Promotion is a marketing event conducted under the terms of the public offer contained in these Rules.

2. Name of the Share

2.1. Name of the Promotion: "Easy Transfers – Bright Vacation!"

2.2. Slogan of the Promotion: "The more transfers, the closer the victory!"

3. General concepts

3.1. **Promotion** – incentive event "Receive or send an international transfer to CJSC "Kyrgyz Investment and Credit Bank" and win a Certificate to Turkey".

3.2. **Participant of the Promotion** – a resident individual who received or sent a transfer in the period from August 1, 2025 to October 31, 2025, who corresponds to the Rules listed in paragraph 7.

3.3. **Winner** - a Participant of the Promotion who has fully fulfilled the conditions of the Promotion, sufficient to be recognized as the winner in the manner specified in paragraph 8 of these Rules.

4. Information about the Organizer of the Promotion

4.1. CJSC "Kyrgyz Investment and Credit Bank" is a commercial bank (hereinafter referred to as the "Organizer").

4.2. Abbreviated Name: KICB CJSC.

4.3. Address: 720040, Erkindik ave. 21 (crossing Moskovskaya str.), Bishkek, Kyrgyz Republic

5. Prize fund*

5.1. The prize fund for the intermediate results consists of the following prizes:

Location	Place	Prize
Bishkek	1 st place	Samsung Galaxy Watch
	2 nd place	Gift certificate for household appliances for amount of KGS 20 000
	3 rd place	Certificate to SPA/restaurant/health check-up for KGS 10 000
Regions of the Kyrgyz Republic	1 st place	Phone Samsung A55
	2 nd place	Gift certificate for household appliances for amount of KGS 20 000
	3 rd place	Certificate to SPA/restaurant/health check-up for amount of KGS 10 000

5.2. The prize fund in the final consists of the following prizes:

Location	Grand Prize
Bishkek	Certificate to Turkey for amount of KGS 100 000
Regions of the Kyrgyz Republic	Certificate to Turkey for amount of KGS 100 000

*prize value includes all taxes and fees in accordance with the legislation of the Kyrgyz Republic.

6. Participants of the Promotion

6.1. Participants of the Promotion are all resident individuals who have reached the age of 16 and who, during a calendar month, have sent or received at least 3 international money transfers through any money transfer system available at Kyrgyz Investment and Credit Bank CJSC, in the period from August 1, 2025 to October 31, 2025.

6.2. Employees of the Organizer, employees of persons affiliated with them, employees of organizations participating in the preparation and carrying out of the Promotion, directly involved in organizing the Promotion or the procedure for determining the winners, as well as family members of all the above-mentioned persons are not allowed to participate in the Promotion. Legal entities are also not allowed to participate in the Promotion.

7. Terms of the Promotion

7.1. The source of information about the Promotion, the Organizer and the full rules of participation is the Internet site www.kicb.net (hereinafter referred to as the "Site").

7.2. The Promotion is valid from August 1, 2025 to October 31, 2025 inclusive.

7.3. To participate in the Promotion, the client must send or receive an international transfer through the money transfer systems "Western Union", "Zolotaya Korona", "Astrasend", as well as "Ria" in the Bank's branches, or in the mobile application "KICB" - send a transfer through "Zolotaya Korona" or receive through "Astrasend" at least 3 (three) times a month.

7.4. All outgoing transfers made by the client within 1 (one) calendar day will be considered by the Bank as one transfer. In this case, the amounts of all transfers will be summed up and taken into account when summing up the results.

7.5. All incoming transfers received by the client within 1 (one) calendar day will be considered by the Bank as one transfer. In this case, the amounts of all transfers will be summed up and taken into account when summing up the results.

7.6. The promotion consists of the following stages:

7.6.1. Intermediate stage 1: from 1 to 31 August 2025 inclusive;

7.6.2. Intermediate stage 2: from 1 to 30 September 2025 inclusive;

7.6.3. Main stage: from August 1, 2025 to October 31, 2025 inclusive.

8. Procedure for determination of the Winners

8.1. The results of the intermediate and main stages will be summed up separately in the regions of the Kyrgyz Republic and in Bishkek.

8.2. Upon completion of the intermediate and main stages, the Organizer shall form lists with information on international transfers made through money transfer systems by Participants of the Promotion.

8.3. The results of the intermediate and main stages of the Promotion shall be summed up no later than the 10th (tenth) day of the month following the reporting months of August, September and October.

8.4. The winners shall be determined based on the following indicators:

1. the largest number of received/sent transfers;
2. the largest total amount of transfers.

8.5. One participant may receive no more than one prize during the entire Promotion. A participant who receives a prize in an intermediate stage does not automatically participate in the final of the Promotion and does not qualify for the main prize.

8.6. A participant who is recognized as the winner of an intermediate stage (who took any of the 3 places) has the right to refuse the prize in writing and retain the opportunity to claim the main prize at the end of the Promotion.

8.7. If the indicators are equal in quantity and amount, the advantage is given to the client who achieved the result first.

8.8. Prizes cannot be exchanged for cash equivalent, but can be issued to another person by proxy.

8.9. The results of the Promotion shall be final and not subject to revision, except in cases where the Organizer, after the announcement of the results, identifies violations of the procedure and Rules of participation in the Promotion committed by Participants during the Promotion.

9. Procedure for receiving Prizes by the Winners

9.1. The Organizer shall inform the Winners of the intermediate and main stages by telephone or other contact information within 5 working days from the moment of receiving the results of the Promotion.

9.2. If it is impossible to contact the Winner of the Promotion due to failure to provide contact information or for other reasons during the Promotion Period, the right to receive the prize will be awarded to the Participant following the Winner.

9.3. The Prizes will be presented at the Organizer's Office after the Winners of the Promotion have been identified. The Organizer will inform the Winner by telephone of the exact address and date of the prize awarding.

9.4. The Winner shall fully bear all costs of his/her own travel to the place of receiving the Prize and back, as well as delivery of the Prize to his/her place of residence. These costs, under no circumstances, may be imposed on the Organizer.

9.5. Prizes shall be awarded no later than 30 days from the date of receipt of the results of the Promotion.

9.6. The Winner must complete and sign the document provided by the Organizer at the time of delivery of the Prize, confirming its receipt (prize transfer and acceptance certificate). The Winner's refusal to complete the document confirming receipt of the Prize, as well as the indication of incomplete/inaccurate information, and/or in the event of failure to provide or untimely provision of all information necessary to complete the specified document, shall mean the Winner's refusal of the Prize.

9.7. After signing the prize receipt certificate, the Organizer shall hand over the Prize to the Winner personally.

9.8. When receiving the Prize, the Participant, recognized as the winner of the Prize, at the request of the Organizer, must present an identity document in accordance with the legislation of the Kyrgyz Republic.

10. Rights and obligations of the participants of the Promotion

10.1. Participants of the Promotion have the rights and bear the obligations established by the current legislation of the Kyrgyz Republic.

10.2. The Participant of the Promotion has the right to receive information about the Promotion in accordance with the terms of the Promotion.

10.3. Each Participant of the Promotion has the right to refuse or refrain from participating in the Promotion.

10.4. By participating in the Promotion its Participants confirm their consent to the collection, storage, use, processing and distribution of data for the purposes of this Promotion.

10.5. The fact of participation in the Promotion means that all its Participants agree with these Rules, as well as with the fact that their names, surnames and photographs may be used by the Organizer for advertising purposes.

10.6. In order to receive the Prize, the Participant of the Promotion must perform all actions required of him/her in accordance with these Rules during the Promotion period. Failure to comply

with the condition(s) of the Promotion shall mean the Participant's refusal to participate in the Promotion and refusal of the Prize.

10.7. The Organizer shall be obliged to conduct the Promotion, including the transfer or provision of Prizes, and perform other necessary actions in relation to the Participants of the Promotion.

10.8. The Organizer has the right to use unclaimed Prizes at its own discretion.

10.9. The Organizer's obligations regarding the quality of the Prizes shall be limited by the guarantees provided by the persons directly providing the services. Claims by the Winners regarding the quality of the Promotion Prizes must be submitted directly to the persons providing the relevant services.

10.10. The Organizer shall not be responsible for any consequences of the actions/inactions of the Participant of the Promotion that are recognized as erroneous, including (among other things) the costs incurred by the latter.

10.11. The Organizer has the right to disqualify a Participant from participating in the Promotion at any time if the Organizer has suspicions that the Participant (or another person acting in his/her place) is attempting to influence the voting results during the Promotion by means of technical, software or other means.

10.12. The Organizer has the right to refuse to provide the Participant with the Prize if the Participant has provided incorrect information about himself, has provided it untimely, or has otherwise violated the Rules of the Promotion.

10.13. The Organizer shall reserve the right to supplement and/or change the terms, prize fund and conditions of the Promotion at any time, as well as to terminate, suspend, cancel the Promotion in whole or in part, at its own discretion, notifying about it in a manner not prohibited by the current legislation of the Kyrgyz Republic. Information about all changes is posted 10 calendar days in advance on the website www.kicb.net.

10.14. In the event of situations that allow ambiguous interpretation of these Rules and/or issues not regulated by these Rules, the final decision on such interpretation and/or clarification shall be made directly and exclusively by the Organizer of the Promotion.