

Rules and terms of referral marketing “Link to success”

1. General Provisions

- 1.1 These Rules regulate the conduct of the referral marketing campaign “Link to Success” (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.
- 2.9 **Bank’s affiliates** – are persons directly or indirectly associated with the organization and conduct of the Promotion, who have access to information about its implementation or have the ability to influence the course and results 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 (hereinafter referred to as the “Website”).
- 3.2 The Promotion period: from September 1, 2025 to November 30, 2025 inclusive, excluding the timing of the issuance of cash rewards to the winners.
- 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 promotion consists of the following stages:
 - Intermediate stage №1: from September 1 to September 30, 2025 inclusive;
 - Intermediate stage №2: from October 1 to October 31, 2025 inclusive;
 - Main stage: from September 1, 2025 to November 30, 2025 inclusive.
- 3.5 The following types of rewards are provided within the framework of the Promotion:
 - Referrer's reward;

- Referral reward;
 - Interim rewards;
 - Reward for the main stage.
- 3.6 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.
- 3.7 Legal entities, Bank employees and persons affiliated with the Bank are not allowed to participate in the Promotion.
- 3.8 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.
- 3.9 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 from **September 1st to September 30th, 2025 (inclusive)**:
- 4.1.1. The referrer shall receive a reward of KGS 500 (five hundred) for every 10 (ten) new referrals registered via his/her referral link. The referrer's reward is credited to his/her main account (settlement/card account by default) as he/she reaches 10 (ten) new referrals. Referrals that successfully completed remote registration in KICB MA via the referrer's referral link during the Promotion period are taken into account.
 - 4.1.2. The referral shall receive a reward of KGS 50 (fifty), 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).
 - 4.1.3. If, by the end of September, the number of referrals attracted by the referrer in an incomplete set of 10 (ten) reaches 5 (five) or more, the Bank shall additionally pay a reward of KGS 50 (fifty) for each such referral. If the number of referrals attracted by the referrer is less than 5 (five), no additional reward shall be paid.
 - 4.1.4. Any remainder consisting of fewer than 5 (five) referrals shall be reset as of October 1st, 2025.
- 4.2. Reward Mechanics from **October 1st, 2025 to November 30th, 2025 (inclusive)**:
- 4.2.1. 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).
 - 4.2.2. 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).

- 4.3. 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.
- 4.4. 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 conditions specified in paragraphs 4.1 and 4.2, depending on the period.
- 4.5. All taxes associated with receiving rewards under this Promotion will be paid by the Bank.

5. Rewards for the main and intermediate stages

- 5.1. Based on the results of each intermediate stage of the Promotion, 10 (ten) participants who attracted the largest number of users to the KICB MA via a referral link during the corresponding reporting month are determined. In this case, the participants must meet the established minimum requirements for the number of attracted users.
- 5.2. If more than one participant who has attracted the same number of users is competing for one prize place, the winner of the corresponding prize place is the participant who has made the largest total volume of transactions in the KICB MA (QR purchases) and/or by card (POS, e-com) in accordance with ii. 5.5.3.
- 5.3. The amount of the reward and minimum criteria for the winners of the intermediate stage:

Number of winners	Amount of reward (per 1 winner)	Minimum number of attracted users for the reporting month (per 1 participant)
10	KGS 50 000	250 users

- 5.4. A participant who becomes the winner of one intermediate stage is excluded from the number of winners of another intermediate stage.
- 5.5. Based on the results of the entire period of the Promotion, 2 (two) main rewards in the amount of **KGS 1 000 000 (one million)** each are provided, awarded in the following categories:

5.5.1. For the largest number of attracted users

Awarded to the participant who has attracted the largest total number of new users to the KICB MA via an individual referral link for the entire period of the Promotion. The participant must meet the minimum criterion: **at least 1 000 attracted users**. This category includes all individuals who have registered remotely in the KICB MA or registered in the Bank's offices before the start date of the Promotion or during its period.

5.5.2. For the largest volume of transactions

Awarded to the participant who has made the largest total volume of transactions in the KICB MA (QR purchases) and/or by card (POS, e-com) in accordance with ii. 5.5.3 for the entire period of the Promotion. The participant must meet the minimum criterion: **at least KGS 300 000 by transaction volume and at least 100 payments in quantity**. Only individuals who have issued a bank card and/or registered remotely in the KICB MA or registered at the Bank's offices during the Promotion period participate in this category.

- 5.5.3. Payments participating/not participating in the category "**Largest transaction volume**":

Name	Payments participating in the Promotion	Payments not participating in the Promotion
Cards	Ecom – Internet payments	Cash withdrawal at ATMs/POS terminals and branches via the

	Cashless payment for goods and services using a POS terminal	Bank's CPO (cash payment order), and other payments.
QR	Payment for goods and services via any QR codes of the ELQR standard	Replenishment and/or transfer to an individual via KICB QR, including ELQR of other Banks.
	Payment for public services via QR codes of the ELQR standard	

5.5.4. The “**Largest transaction volume**” category does not include: payments made after 23:59 on November 30, 2025; payments made at the same point of sale throughout the entire Promotion period; payments for which a refund was issued.

- 5.6. In addition to the main reward, in the categories “**Largest Number of Attracted Users**” and “**Largest Transaction Volume**” there are **5 (five) additional rewards of KGS 50 000 (fifty thousand) each**, awarded to participants who are next in the corresponding rating after the winners of the main rewards and who meet the established minimum criteria.
- 5.7. One participant cannot be declared the winner of the main rewards in both categories. In case the same participant simultaneously meets the conditions of both categories, the main reward shall be awarded **for the largest number of attracted users**, and in the category **for the largest transaction volume** the main reward shall be assigned to the next participant in the list who meets the established minimum criteria.
- 5.8. A participant recognized as the winner of an intermediate stage may be recognized as the winner of one of the main rewards based on the results of the entire Promotion period.
- 5.9. At the time of crediting the rewards, the participants of the Promotion must be users of the KICB MA.
- 5.10. All taxes associated with receiving rewards under this Promotion will be paid by the Bank.

6. Procedure for determination the winners and receiving rewards

- 6.1. The results of the intermediate and main stages of the Promotion shall be summed up no later than the 10 (ten) day after the relevant stage ends.
- 6.2. The winners of the Promotion who have become the owners of a cash reward for the main and/or intermediate stages will be notified via the Bank’s official telephone number +996 (312) 62 01 01 or +996 (553/ 774) 62 01 01 within 5 (five) working days after the results are announced.
- 6.3. The winner will be called at least 3 (three) times within 3 (three) calendar days from the date of the first call. If the winner does not answer the call, the winner's unavailability on the subscriber number (the winner's mobile phone is switched off, is outside the network coverage area, etc.) it is not a reason for the Bank to make additional voice calls.
- 6.4. If it is impossible to contact the winner of the Promotion due to failure to provide or provision of incorrect contact information, or for other reasons in accordance with paragraph 6.3, the right to receive the prize will be granted to the Participant following the winner.
- 6.5. The cash reward shall be credited to the winner by transferring funds to a current and/or card account in the KICB MA within 3 (three) business days from the moment the Winner presents to the Bank a valid identity document - a passport, as well as confirmation of the fact that the person applying for the reward is the owner of the cash reward.
- 6.6. The monetary reward will not be credited to the person who applied for it if the full name and date of birth indicated in the identity document - passport, do not match the identification data indicated in the KICB MA.

- 6.7. The winner shall independently pay the cashing fee, as well as any other fees and deductions provided for by the Bank's tariffs and fees.
- 6.8. The fact of receiving funds will be considered the debiting of funds from the Bank account and transfer to the winner's account.

7. Reporting and publications

- 7.1. 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:
 - 7.1.1. The amount of rewards received at the time of viewing;
 - 7.1.2. The number of referrals successfully identified in the KICB MA via the referrer's referral link at the time of viewing;
 - 7.1.3. List of referrals successfully identified in the KICB MA by the referrer's referral link at the time of viewing;
 - 7.1.4. Rules and terms of the Promotion;
 - 7.1.5. Referral link.
- 7.2. Information about the winners of the intermediate stages, the holders of the main and additional rewards is published on the official website of the bank.

8. Rights and responsibilities

- 8.1. The participant has the right:
 - 8.1.1. To receive information about the Promotion in the volume and manner specified in these Rules;
 - 8.1.2. To receive remuneration in accordance with these Rules;
- 8.2. The fact of participation in the Promotion confirms that the participant is familiar with these Rules and Terms and fully agrees with them.
- 8.3. The fact of participation in the Promotion is considered as the participant's consent to the processing and use of his/her personal data, including the last name, first name, patronymic, prize place, name of the prize and photographs from the award ceremony for the purpose of promoting and informing about the results of the Promotion.
- 8.4. The Bank shall undertake to conduct the Promotion and provide the participant with a reward in accordance with these Rules and Terms.
- 8.5. 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 3.8.
- 8.6. 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.
- 8.7. Disputes related to the conduct of the Promotion shall be resolved in accordance with the procedure established by the legislation of the Kyrgyz Republic.