

Terms and conditions of the Promotion "25 years together - 5 million reasons to win!"

1. General Provisions

- 1.1. These rules shall govern the conduct by the Closed Joint Stock Company "Kyrgyz Investment and Credit Bank" (hereinafter referred to as the Bank) and a partner of the International Payment System Visa of the joint Promotion "25 Years Together – 5 Million Reasons to Win!" (hereinafter referred to as the Promotion).
- 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 promotion is a marketing event conducted under the terms of the public offer contained in these rules.

2. Terms and Definitions

- 2.1. **Promotion** – the "Visa from KICB" promotion, conducted by the Bank for the Clients in the manner and under the conditions established by these Rules.
- 2.2. **Bank (KICB)** - Closed Joint-Stock Company "Kyrgyz Investment and Credit Bank", NBKR license №046, legal address: 720040, Erkindik ave. 21., Bishkek, Kyrgyz Republic.
- 2.3. **Participant of the Promotion** – an individual who meets the requirements of the clause of these Rules.
- 2.4. **Winner** - a Participant of the Promotion who has fully complied with the Rules and Conditions of the Promotion, sufficient to be recognized as a winner in the manner specified in Section 3 of these Rules.
- 2.5. **Purchase** is a non-cash transaction for paying for goods, works and services using a payment card via E- com and POS terminals of the Bank and third-party banks, with the exception of payments by QR.
- 2.6. **KICB MA** is a system of software and hardware tools and organizational measures designed to provide the Client with banking services on managements of funds in bank accounts via mobile devices.

3. Terms of the Promotion

- 3.1. The source of complete information about the Promotion and all rules of participation is the Bank's official website www.kicb.net (hereinafter referred to as the "Web-Site").
- 3.2. The Promotion period: from April 20, 2026 to August 20, 2026 inclusive, excluding the timing of the issuance of cash rewards to the winners.
- 3.3. To participate in the Promotion, a participant must make purchases with a Visa card in the amount of at least 2 500 KGS during the Promotion period.
- 3.4. The promotion is carried out in 4 (four) intermediate stages and 4 (four) main stages, each of which is considered separately:
 - Intermediate stage №1: from April 20 to May 20, 2026 inclusive;
 - Intermediate stage №2: from May 21 to June 20, 2026 inclusive;
 - Intermediate stage №3: from June 21 to July 20, 2026 inclusive;
 - Intermediate stage №4: from July 21 to August 20, 2026 inclusive;
 - Main stage №1: from April 20 to May 20, 2026 inclusive;
 - Main stage №2: from May 21 to June 20, 2026 inclusive;
 - Main stage №3: from June 21 to July 20, 2026 inclusive;
 - Main stage №4: from July 21 to August 20, 2026 inclusive;

- 3.5. The following types of rewards are provided within the framework of the Promotion:
- Cash rewards for the Winners of the main and intermediate stages.
- 3.6. Participants of the Promotion are all individuals who have reached the age of 18, are citizens of the Kyrgyz Republic and have fulfilled the necessary conditions for participation in the Promotion.
- 3.7. Employees of the Bank and employees of the Visa International Payment System, as well as persons affiliated with them, shall be not allowed to participate in the Promotion.
- 3.8. To participate in the Promotion, Participants must make Purchases using their VISA card throughout the Promotion period. The minimum amount for one qualifying Purchase is 2 500 (two thousand five hundred) KGS.
- 3.9. Purchases made before 00:00 on April 20, 2026 and after 23:59 on August 20, 2026 will not be taken into account.
- 3.10. Purchases for which returns were issued shall be not taken into account.
- 3.11. Purchases made at one retail outlet within 120 (one hundred twenty) minutes shall be counted as one Purchase.
- 3.12. Purchases made at the same point throughout the entire Promotion period (in the absence of purchases at other retail outlets) shall not be counted.
- 3.13. Purchases made during one intermediate stage shall not be carried over to the next intermediate stage, but are taken into account when determining the Winners of the main stage.
- 3.14. All customers who hold Visa cards issued in KGS or USD are eligible to participate in the promotion, with the exception of Visa Business cardholders.
- 3.15. The results for cards denominated in USD are calculated by converting the amounts to the national currency of the Kyrgyz Republic at the official exchange rate of the National Bank of the Kyrgyz Republic as of the date of the final tally.

4. Rewards

- 4.1. The winners of the intermediate stages will be rewarded according to the following scheme:

Intermediate Stage №	Quantity	Amount of cash reward, KGS
1	25	10 000 (250 000) KGS
2	25	10 000 (250 000) KGS
3	25	10 000 (250 000) KGS
4	25	10 000 (250 000) KGS

Main Stage №	Quantity	Amount of cash reward, KGS
1	1	1 000 000 KGS
2	1	1 000 000 KGS
3	1	1 000 000 KGS
4	1	1 000 000 KGS

- 4.2. All taxes associated with the receipt of cash rewards for intermediate stages and the main prize within the framework of this Promotion shall be paid by the Bank.

5. Procedure for the Winners determination

- 5.1. The results of the intermediate and main stages of the Promotion shall be summed up no later than 20 (twenty) calendar days from the end of the relevant stage.

- 5.2. **Intermediate Stage:** The winners of each intermediate stage are 25 (twenty-five) Participants who make a purchase of at least 2 500 KGS. Every twenty-fifth Participant who fulfills this requirement becomes the winner of the corresponding intermediate stage.
- 5.3. **Main Stage:** The winner of the main stage of the Promotion is the Participant who is the fifth in terms of transaction time to reach the conditions: at least 25 purchases using a Visa card, each in the amount of 2 500 KGS, while the total volume of purchases during the main stage is at least 1 000 000 KGS.
- 5.4. A participant who becomes the winner of one intermediate stage is excluded from the number of winners of another intermediate stage, but can be a participant in the main stage.
- 5.5. A participant who becomes the winner of one main stage is excluded from the number of winners of the other main stage and cannot be a participant in the intermediate stage.
- 5.6. The awards ceremony for all winners will take place on the Bank's premises after the winner of the main stage of the Promotion has been determined. The Bank will inform the winners of the exact address, location, and date of the awards ceremony by telephone from the Bank's official phone number +996 (312) 62 01 01 or +996 (553/774) 62 01 01 within five (5) business days of the results being announced.
- 5.7. Winners shall be solely responsible for all travel expenses to and from the awards ceremony. Under no circumstances will the Bank be responsible for these expenses.
- 5.8. The winners of the Promotion will be contacted at least three times within three calendar days of the first call. If the winner fails to answer the call, or if his/her mobile phone is unavailable (the winner's mobile phone is switched off, is out of service, etc.), the Bank will not make additional calls.
- 5.9. If it is impossible to contact the winner of the main or intermediate stage of the Promotion due to failure to provide or provision of incorrect contact information, or for other reasons in accordance with paragraph 5.6., the Participant following the winner will have the right to receive the prize.
- 5.10. The main prizes will be awarded to the winners of the final stage of the Promotion at the official awards ceremony. To receive the prize, the winner must present a valid passport or other identification document to confirm the participant's identity.

6. Rights and responsibilities

- 6.1. The participant has the right:
 - 6.1.1. To receive information about the Promotion in the scope and manner specified in these Rules;
 - 6.1.2. To receive remuneration in accordance with these Rules;
- 6.2. By participating in the Promotion, the Participant confirms that he/she has read these Terms and Conditions and fully agrees with them.
- 6.3. Participation in the Promotion is considered as the participant's consent to the processing and use of his/her personal data, including his/her last name, first name, patronymic, prize place, name of the prize, and photographs from the awards ceremony for the purposes of promoting and informing about the results of the Promotion.
- 6.4. The Bank shall undertake to conduct the Promotion and provide the participant with a reward in accordance with these Terms and Conditions.
- 6.5. The Bank shall reserve the right to amend the Promotion's Terms and Conditions at any time at its sole discretion. Information about the extension or termination of the Promotion, as well as any changes to its Terms and Conditions, is posted on the Bank's website.

- 6.6. The Bank will accept inquiries and disputes related to the results of the Promotion within 5 (five) calendar days from the date of the results summary. Inquiries received after this period will not be considered. Information about the results of other Promotion participants is confidential and will not be disclosed to third parties.