

Rules and Terms of Promotion “Stay profitable with Elcart+ from KICB”

1. General Provisions

- 1.1 These rules shall regulate conduction “**Stay profitable with Elcart+ from KICB**” (hereinafter referred to as the Promotion) by the Kyrgyz Investment and Credit Bank CJSC (hereinafter referred to as the Bank) and the Interbank Processing Center CJSC (hereinafter referred to as the IPC).
- 1.2 These rules were 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 a marketing event held under the terms of a public offer contained in these rules.

2. Terms and Definitions

- 2.1 **Promotion** – the “**Stay profitable with Elcart+ from KICB**” Promotion, held by the Bank for the Clients in the manner and under the terms 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 **Card** – the Elcart+ bank card of the Elcart National Payment System, issued by the Bank during the Promotion.
- 2.4 **Promotion Participant** – an individual who meets the requirements of Section 3.6 of these Rules.
- 2.5 **Winner** – a Promotion Participant who has fully complied with the Rules and Terms of the Promotion, sufficient to be recognized as a winner in the manner specified in Section 3 of these Rules.
- 2.6 **A purchase** is a non-cash transaction for payment of 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 via ELQR.
- 2.7 **KICB Software** is a system of software, hardware, and organizational measures designed to provide the Client with banking services for managing funds in bank accounts via a mobile device.
- 2.8 **Affiliates of the Bank’s employees and IPC** shall include spouses and close first-degree relatives of employees (parents, children, brothers, sisters).

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 February 9, 2026 to May 10, 2026 inclusive, excluding the timing of the issuance of cash rewards to the winners.
- 3.3 To participate in the Promotion the Bank shall issue the Elcart+ card to a Participant, and the Participant shall make purchases with this card during the Promotion period.
- 3.4 The Promotion shall be held in 13 (thirteen) intermediate stages and 1 (one) main stage, each of which is considered separately:
 - Intermediate Stage №1: February 9 -15, 2026, inclusive;
 - Intermediate Stage №2: February 16 - 22, 2026, inclusive;
 - Intermediate Stage №3: from February 23 to March 1, 2026, inclusive;
 - Intermediate Stage №4: March 2 - 8, 2026, inclusive;
 - Intermediate Stage №5: March 9 -15, 2026, inclusive;
 - Interim Stage №6: March 16–22, 2026, inclusive;
 - Intermediate Stage №7: March 23–29, 2026, inclusive;
 - Intermediate Stage №8: March 30–April 5, 2026, inclusive;
 - Intermediate Stage №9: April 6–12, 2026, inclusive;

- Intermediate Stage №10: April 13–19, 2026, inclusive;
- Intermediate Stage №11: April 20–26, 2026, inclusive;
- Intermediate Stage №12: April 27–May 3, 2026, inclusive;
- Intermediate Stage №13: from May 4 to May 10, 2026, inclusive;
- Main Stage: from February 9, 2026 to May 10, 2026, inclusive.

3.5 The following rewards shall be provided as part of the Promotion:

- Cash rewards for the Intermediate Stage Winners;
- Travel certificate for two persons to the Main Stage Winner.

3.6 The Participants in the Promotion shall be all individuals who are 16 years of age or older, who have Kyrgyz citizenship, and have fulfilled the necessary conditions for participation in the Promotion.

3.7 Employees of the Bank and the IPC, as well as their affiliates, shall not be allowed to participate in the Promotion.

3.8 To participate in the Promotion, Participants must open a Bank Card and make purchases with it throughout the entire Promotion period. The minimum amount for 1 (one) qualifying Purchase is KGS 500 (five hundred).

3.9 Purchases made before 12:00 AM on February 9, 2026 and after 11:59 PM on May 10, 2026 shall not be taken for accounting.

3.10 Purchases for which returns have been processed will not be counted.

3.11 Purchases made at one retail location within 120 (one hundred twenty) minutes will count as one Purchase.

3.12 Purchases made at the same location throughout the entire Promotion period (if there are no purchases at other retail locations) will not be counted.

3.13 Purchases made during one intermediate stage will not be transferred to the next intermediate stage, but will be counted to determine the Winners of the Main Stage.

4. Winners Determination Procedure

4.1. The results of the intermediate and main stages of the Promotion shall be announced no later than 15 (fifteen) calendar days after the end of the respective stage.

4.2. Intermediate Stage.

The winners of each intermediate stage shall be three (3) Participants who made the greatest number of qualifying Purchases during the respective intermediate stage. In case of a same number of Purchases, the winner shall be determined by the highest Purchase amount.

4.3. Main Stage.

The winner of the main stage of the Promotion shall be the Participant who made the greatest amount of purchases using the Card during the entire Promotion period. In case of a same number for the amount of qualifying Purchases, the winner shall be determined by the greatest number of Purchases.

4.4. A Participant who wins one intermediate stage will be excluded from the list of winners of the other intermediate stage, but may still participate in the main stage.

5. Procedure for receiving rewards

5.1. The rewarding system for the winners of the intermediate stages:

Intermediate stage №	Place	Reward amount, KGS
1	1 place	10 000
	2 place	10 000
	3 place	10 000

2	1 place	10 000
	2 place	10 000
	3 place	10 000
3	1 place	10 000
	2 place	10 000
	3 place	10 000
4	1 place	10 000
	2 place	10 000
	3 place	10 000
5	1 place	10 000
	2 place	10 000
	3 place	10 000
6	1 place	10 000
	2 place	10 000
	3 place	10 000
7	1 place	10 000
	2 place	10 000
	3 place	10 000
8	1 place	10 000
	2 place	10 000
	3 place	10 000
9	1 place	10 000
	2 place	10 000
	3 place	10 000
10	1 place	10 000
	2 place	10 000
	3 place	10 000
11	1 place	10 000
	2 place	10 000
	3 place	10 000
12	1 place	10 000
	2 place	10 000
	3 place	10 000
13	1 place	10 000
	2 place	10 000
	3 place	10 000

- 5.2. The winners shall be called at least 3 (three) times within 3 (three) calendar days from the date of the first call. If the winner fails to answer the call, the winner's unavailability by the subscriber number (the winner's mobile phone is turned off, is outside the network coverage area, etc.) it is not a reason for the Bank to make additional voice calls.
- 5.3. If it is impossible to contact the winner of the main stage of the Promotion due to failure to provide or provision of incorrect contact information, or for other reasons in accordance with paragraph 5.2, the right to receive the prize shall be granted to the Participant following the winner.
- 5.4. The winners of the intermediate stages of the Promotion shall receive a cash reward by crediting the funds to the Elcard+ card account used to make the purchase. The reward will be credited within 15 (fifteen) business days following the week of the intermediate stage. Additionally, a push notification will be sent to the KICB Mobile Application regarding the receipt of the cash reward.

- 5.5. The winner of the main stage of the Promotion shall receive a reward in the form of a gift certificate in the amount of KGS 131 250, which entitles them to take a trip for two persons to any country in the world within the available budget with a travel agency selected by the Bank.
- 5.6. If the Winner declines the reward, the Bank shall bear no liability to the Participant for the consequences of such a decision and will not pay the cash equivalent of the value of the corresponding reward or replace it with another reward. The prize to be transferred to such a Winner is shall be considered unclaimed by them, and the Bank reserves the right to determine next alternate Winner in the list.
- 5.7. The awarding ceremony for all winners shall take place at the Bank's premises after determination of the winner of the main stage of the Promotion. The Bank shall inform the winners of the exact address, location, and date of the awards ceremony by telephone from the Bank's official telephone number +996 (312) 62 01 01 or +996 (553/774) 62 01 01 within 5 (five) business days after the results are announced.
- 5.8. The winners shall be fully responsible for all travel expenses to and from the awarding ceremony place. These expenses shall be charged to the Bank under no circumstances.
- 5.9. The award shall be presented to the Winner of the main stage at the awarding ceremony. Before receiving the prize, the winner must present a valid passport for identification. A cash equivalent of the main prize shall not be provided under this Promotion.
- 5.10. The Winner of the main stage must complete and sign a document provided by the Bank at the time of Prize delivery confirming receipt (the Prize Acceptance Certificate). The Winner's refusal to complete the document confirming receipt of the Prize, or provision of incomplete or inaccurate information, and/or failure to provide or late provision of all information required to complete the document, shall deem a refusal of the Prize.
- 5.11. The Winners of the Intermediate Stages shall be responsible for paying the cash withdrawal fee, as well as any other fees and deductions stipulated by the Bank's tariffs and fees.
- 5.12. All taxes associated with the receipt of prizes under this Promotion shall be paid by the Bank.
- 5.13. Information about the Winners of the Intermediate Stages and the Winner of the Main Prize shall be published on the Bank's official website.

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 shall confirm that the Participant is familiar with these Rules and Terms and fully agrees with them.
- 6.3. The fact of participation in the Promotion shall be 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 promotion and information about the results of the Promotion.
- 6.4. The Bank's obligations regarding the quality of the main reward shall be limited to guarantees provided by the parties directly providing the services. Claims by the winner regarding the quality of the main reward of the Promotion must be submitted directly to the parties providing the relevant services.
- 6.5. The Bank shall undertake to conduct the Promotion and provide the Participant with the reward in accordance with these Terms and Conditions.

- 6.6. The Bank shall not be liable for the failure or delay in accruing rewards to winners of intermediate stages in the event of unavailability of the card account (card blocked, closed, etc.).
- 6.7. The Bank shall reserve the right to amend the Promotion Terms and Conditions at any time at its sole discretion. Information about the extension, termination of the Promotion, and amendments to its Terms and Conditions shall be posted on the Bank's Website and will take effect 10 days from the date of publication.
- 6.8. Information about the participation results of other participants of the Promotion is confidential and shall not be provided to third parties.