

Rules 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.
- 1.4. the Bank shall be the organizer of the Promotion. International payment system VISA shall be a partner of the Promotion within activities agreed with the Bank.

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 has reached the age of 18, is a citizen of the Kyrgyz Republic and a KICB VISA cardholder, who carries out non-cash transactions for the purchase of goods, works or services that meet the requirements 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 5 of these Rules.
- 2.5. **Purchase** This is a non-cash transaction for the payment of goods, works and services using a payment card through electronic commerce (E-com) and POS terminals of the Bank and third-party banks, with the exception of payments by QR, transfers, cash withdrawals and other transactions that are not payments for goods, works or services.
- 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 device.
- 2.7. **IPC VISA KICB** – a payment card of the VISA international payment system (hereinafter referred to as the "VISA Card"), issued by the Bank to an individual in KGS or USD, with the exception of VISA Business.
- 2.8. **Purchase considered**– a purchase for amount at least KGS 2 500 (two thousand five hundred) or the equivalent, made during the relevant stage and not excluded from accounting in accordance with these Rules.

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 September 30, 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 KGS 2 500 during the Promotion period.

- 3.4. The promotion is carried out in 5 (four) intermediate stages and 4 (four) main stages, each of which is considered separately. Additional interim stage №5 shall not be accompanied by the main stage:
- 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;
 - Intermediate stage №5: from August 21 to September 30, 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 №3: 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 not be 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 September 30, 2026 will not be taken into account.
- 3.10. Purchases for which goods or services were fully or partially returned, or transactions were cancelled before the date of summarizing results, will not be taken into account. If a return is processed after the prize has been paid and results in the Promotion's terms not being met, the Bank shall reserve the right to demand a refund of the erroneously paid reward in accordance with the procedure established by law.
- 3.11. Multiple purchases made at the same retail location within 120 (one hundred twenty) minutes are counted as a single 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. All Visa cardholders issued in KGS and USD shall be eligible to participate in the Promotion, with the exception of Visa Business cardholders.
- 3.14. Results for cards issued in USD shall be calculated by converting to the national currency of the Kyrgyz Republic at the official NBKR exchange rate on the results summary date. The reward amount is indicated in KGS; when credited to a USD account, the conversion is carried out based on the Bank's established exchange rate for the corresponding transaction on the crediting date.
- 3.15. Purchases made during one intermediate stage shall not be transferred to the next intermediate stage. Purchases from stages №1-4 shall be taken into account for determination of the Winners of the corresponding main stages. Purchases of the intermediate stage №5 shall not be taken into account for determination of the Winners of the main stages.

4. Rewards

- 4.1. The winners of the intermediate and main 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 stage.
- 5.3. A Participant who becomes the winner of one intermediate stage shall be excluded from the number of winners of another intermediate stage, but can participate in the main stage.
- 5.4. **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.
- 5.5. 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.
- 5.6. If the same Participant wins both the intermediate and main stages, that participant will only win the main stage, and the award of intermediate stage will be forfeited. If both the main and intermediate stage conditions are met simultaneously, the main prize will prevail, and the intermediate prize will go to the next eligible participant. Winners of main stages №1-4 will not participate in determining the intermediate stage №5.
- 5.7. The awarding of the winners of 4 main and 4 intermediate stages 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 by telephone from the Bank's official phone number 8787 within five (5) business days of the results being announced.
- 5.8. The Winners of Intermediate Stage №5 of the Promotion will receive their cash reward by crediting the funds to the Visa card account used to make the purchase. Crediting will occur within 20

(twenty) business days of the end of the Intermediate Stage. Additionally, a push notification will be sent to the KICB Mobile Application notifying them of their cash reward.

- 5.9. Winners shall be solely responsible for all travel expenses to and from the place of awarding. Under no circumstances will the Bank be responsible for these expenses.
- 5.10. The winners of the Promotion will be contacted at least 3 (three) times within 3 (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.
- 5.11. 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 5.10., the Participant following the winner will have the right to receive the prize.
- 5.12. The prizes to the winners of the main stages of the Promotion will be awarded at the official awards ceremony. To receive the prize, the winner must present a valid passport or other identification document to confirm the compliance of participant's data.
- 5.13. Winners of the Promotion will receive their cash reward by crediting the funds to the VISA card used to make the purchase. The reward will be credited within three (3) calendar days of the official awards ceremony. If the winner holds a USD-denominated VISA card, the reward will be credited to the card by converting it into the national currency of the Kyrgyz Republic at the official exchange rate of the National Bank of the Kyrgyz Republic on the date the reward is credited.

6. Rights

- 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 in social and open sources

7. Responsibilities

- 7.1. The Bank shall undertake to conduct the Promotion and provide the participant with a reward in accordance with these Rules and Conditions.
- 7.2. The Bank shall reserve the right to amend the Rules and Conditions of the Promotion at any time at its sole discretion. Information about the extension or termination of the Promotion, as well as any changes to its Rules and Conditions, is posted on the Bank's website.
- 7.3. 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 by the phone number 8787 to the Bank's call center. 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.

8. Final Provisions

- 8.1. This version of the Rules shall come into force on August 21, 2026.
- 8.2. The results of stages completed prior to the entry into force of this version shall remain in effect.
- 8.3. In all matters not expressly regulated by these Rules, the Bank and Participants shall be guided by the legislation of the Kyrgyz Republic.