Rules for the Campaign "Pay with Mastercard using Apple Pay or Google Pay and Win Prizes from Eldik Bank OJSC"

Organizer	Eldik Bank OJSC
Partner	Mastercard
Territory	The Kyrgyz Republic
Campaign Period	October 26 – December 31, 2026
Drawing Winners and Results	January 18, 2027

1. GENERAL PROVISIONS

1.1. These Rules for the Marketing Campaign "Pay with Mastercard using Apple Pay and Google Pay and Win Prizes from Eldik Bank OJSC" (hereinafter referred to as the Campaign) define the dates, procedure, conditions of participation, winner determination process, and prize distribution procedure.

1.2. The Organizer of the Campaign is Eldik Bank OJSC (hereinafter referred to as the Bank). Mastercard acts as the Partner of the Campaign regarding promotional activity support and/or providing recommended mechanics.

1.3. The Campaign is conducted within the territory of the Kyrgyz Republic and aims to promote cashless payments via Mastercard cards issued by Eldik Bank OJSC using Apple Pay and Google Pay.

1.4. The Campaign is not a promotional lottery. Winners are determined based on a pre-established sequential number of a successful purchase, without using random selection.

1.5. Participation in the Campaign implies the Participant's full and unconditional acceptance of these Rules.

1.6. The Bank reserves the right to amend these Rules, provided that the updated version is published on the official channels of Eldik Bank OJSC.

2. DEFINITIONS

Term	**Definition**
Campaign Participant	an individual who is a holder of a Mastercard card issued by Eldik Bank OJSC and meets the requirements of these Rules
Mastercard Card	a payment card of the international payment system Mastercard issued by Eldik Bank OJSC
Apple Pay/ Google Pay	a payment service that allows making payments using a tokenized Mastercard card on a compatible Apple and Android device
Purchase / Transaction	a successful cashless payment for goods, works, or services with a Mastercard card of Eldik Bank OJSC via a POS terminal using Apple Pay and Google Pay
POS Terminal	an electronic device of a retail or service outlet designed to accept cashless payments
Sequential Purchase Number	a successful purchase number assigned by the Organizer in chronological order according to the data of the processing system of Eldik Bank OJSC
Winner	a Campaign Participant who made a purchase with a winning sequential number and has passed the verification for compliance with the Rules
Unfair Transactions	transactions showing signs of artificial payment splitting, fictitious sales, manipulations, refunds, or other abuse of the Campaign terms

3. PURPOSE OF THE CAMPAIGN

3.1. To stimulate the use of Apple Pay and Google Pay for purchase payments via Mastercard cards issued by Eldik Bank OJSC.

3.2. To increase the transactional activity of Eldik Bank OJSC Mastercard cardholders in the POS channel using tokenized payment methods.

3.3. To support the advancement of modern and secure payment methods among the clients of Eldik Bank OJSC.

4. CAMPAIGN PERIOD

4.1. The Campaign period: from October 26, 2026, to December 31, 2026, inclusive, unless another period is approved by the Bank.

4.2. Drawing the winners and results of the Campaign shall be carried out on January 18, 2027, or within another timeframe approved by the Organizer.

4.3. The main prize distribution period: January – February 2027, subject to the availability of the travel product, logistics, and the Winner meeting the necessary travel requirements.

4.4. The additional prizes distribution period: January 2027, subject to logistics and the Winner meeting the necessary prize claim requirements.

5. CAMPAIGN PARTICIPANTS

5.1. Individuals who have reached the age of 18, are residents of the Kyrgyz Republic, and are holders of Mastercard cards issued by Eldik Bank OJSC are eligible to participate.

5.2. Existing Mastercard cardholders of Eldik Bank OJSC and clients who receive a Mastercard card of Eldik Bank OJSC during the Campaign period shall participate in the Campaign.

5.3. Bank employees, employees of contractors, and partners directly involved in organizing the Campaign, as well as their close relatives, shall not participate in the Campaign.

5.4. The Bank reserves the right to disqualify a Participant upon discovering a violation of the Rules, signs of unfair transactions, or the submission of inaccurate data.

6. PROCEDURE FOR PARTICIPATION IN THE CAMPAIGN

6.1. To participate in the Campaign, the Participant must make purchases via POS terminals using Apple Pay and Google Pay with a Mastercard card issued by Eldik Bank OJSC during the Campaign period.

6.2. Participation is automatic upon conducting a transaction that meets the terms of these Rules. No additional registration is required.

6.3. Only successful transactions that have not been cancelled, refunded, or disputed at the time of drawing the results, with a transaction amount of 100 KGS or more, shall be taken into account for the calculation.

Transactions Not Accounted for in the Campaign

• cash withdrawals and card top-ups;

• card-to-card transfers, account-to-account transfers, MoneySend, and other transfers;

• offline and online QR-code transactions;

• internet payments and e-commerce transactions not made through Apple Pay and Google Pay;

• cancelled, refunded, disputed, fraudulent, or unfair transactions;

• artificially split transactions, including multiple consecutive purchases at a single retail outlet within a short period;

• transactions under excluded MCC categories pursuant to Appendix No. 2, if such list is approved by Eldik Bank.

7. WINNER DETERMINATION PROCESS

7.1. The main prize shall be awarded to the Participant who made the 10,000th successful purchase that meets the terms of these Rules.

7.2. Additional prizes shall be awarded to the Participants who made every 1,500th and 1,000th successful purchase that meets the terms of these Rules, with the exception of the 10,000th purchase.

7.3. A single Participant may receive no more than one prize within the Campaign. If the same Participant has made multiple purchases with winning sequential numbers, the right to the subsequent prize shall pass to the next sequential successful purchase made by another Participant.

7.4. The Winner is considered provisionally determined until the verification by the Bank is completed. The final right to receive the prize arises after confirming the Participant's compliance with the terms of the Rules.

7.5. In the event of a transaction cancellation, purchase refund, discovery of an unfair transaction, or non-compliance of the Participant with the Campaign terms, the prize shall be transferred to the Participant who made the next sequential successful purchase.

7.6. Based on the results of the winner determination, the Bank shall draw up a protocol or another internal document confirming the Campaign results.

8. CAMPAIGN PRIZE FUND

Category	Prize	Quantity	Recipient Determination Principle
Main Prize	A trip to the Maldives for two for one week in January–February 2027, departure from Bishkek	- 1 trip	The Participant who made the 10,000th successful purchase
Additional Prize 1	- iPhone 18 Pro Max 512GB	- 4 units	Participants who made the winning 1,500th purchases
Additional Prize 2	- Apple Watch 12	- 5 units	Participants who made the winning 1,000th purchases

8.1. Prizes are not subject to exchange for a cash equivalent.

8.2. Taxes, fees, and other mandatory payments related to the receipt of the prize are distributed in accordance with the legislation of the Kyrgyz Republic and the Rules.

8.3. Expenses not specified as included in the main prize, including the preparation of documents, visas, insurance, transfers to the departure point, and personal expenses, shall be borne by the Winner.

9. PRIZE DISTRIBUTION PROCEDURE

9.1. Winners shall be notified by Eldik Bank OJSC using the contact details available in the Bank's systems, or by another official method determined by the Bank.

9.2. The Winner is obliged to confirm receipt of the notification and provide the documents necessary for identity verification and prize registration within the timeframe established by the Bank.

9.3. Prizes shall be distributed personally to the Winner after passing the verification and signing the necessary documents.

9.4. If the Winner fails to respond, refuses the prize, fails to provide the necessary documents, or does not meet the Campaign terms, the Bank reserves the right to transfer the prize to the next sequential Participant.

9.5. The Bank reserves the right to publish information about the Campaign results on the official resources of Eldik Bank to the extent permitted by law and the consent of the Participants.

10. RIGHTS AND OBLIGATIONS OF THE ORGANIZER

• to verify transactions and Participants for compliance with these Rules;

• to exclude transactions showing signs of fraud, splitting, technical errors, or abuse of the Campaign terms;

• to request additional information and documents from the Participant to confirm the right to the prize;

• to amend the Campaign terms, suspend, or terminate the Campaign in cases provided for by legislation, internal rules of Bank 1, or circumstances beyond the Bank 's control;

• to refuse the distribution of the prize upon discovering non-compliance of the Participant with the Campaign terms.

11. PERSONAL DATA

11.1. By participating in the Campaign, the Participant confirms that their personal data may be processed by Eldik Bank for the purposes of organizing the Campaign, determining winners, distributing prizes, and publishing results to the extent provided for by the legislation of the Kyrgyz Republic.

11.2. If necessary, the Winner shall sign a separate consent for the processing of personal data, photo and video shooting, as well as the use of their image in communications related to the Campaign.

11.3. The Organizer ensures the processing of personal data in accordance with the applicable legislation of the Kyrgyz Republic and internal procedures of Eldik Bank.

12. FINAL PROVISIONS

12.1. All disputes and controversial issues related to the Campaign shall be governed by these Rules and the legislation of the Kyrgyz Republic.

12.2. Matters not covered by these Rules shall be resolved by the Bank in accordance with the applicable legislation and internal documents of Eldik Bank.

12.3. The final version of the Rules is subject to approval by Eldik Bank prior to the launch of the Campaign.

Annex No. 2

LIST OF MCC CODES EXCLUDED FROM THE CAMPAIGN

MCC codes	Category
4829/6537/6531/6533/6534	Money Transfers
7995/7800/7801/9406/9754	Gambling
4900	Utility Services
4812/4813/4814/4815/4816/4899	Telecommunications, Internet, and Information Services
5046/5047/5285	Commercial Equipment
5933	Pawnshops
5960	Direct Marketing – Insurance Services
6010/6011/6012	Financial Institutions
6050/6051	Quasi-cash, Foreign Currency, Transfers, Travelers Cheques
6211	Securities
6300/6381/6399	Insurance and Insurance Services
6529/6532/6535/6538/6540	Financial Organizations, Card-to-Card Transfers, and Top-ups
7277/7321/7399/7394	Other Services and Business Services
7513/7519	Motor Home, Trailer, and Recreational Vehicle Rental
9211/9222/9223/9311/9399/9402/9405	Taxes, Fines, Bail, and Government Services
8398/8641/8651/8661/8675	Social, Civic, Political, and Religious Organizations
9999	QR Payments

Note: This list is a working draft and must be finalized and approved prior to the Campaign launch.

Annex No. 3

CONSENT TO THE COLLECTION AND PROCESSING OF PERSONAL DATA

I, _____

(Surname, First Name, Patronymic if any)

Date of birth / Identity document number: _____

Contact details: _____

hereby freely and consciously grant consent to the processing of my personal data for the purposes of participating in the marketing campaign, determining winners, processing and distributing prizes, as well as informing about the Campaign results.

I agree (✓/–)	**Purpose of Processing**	**Personal Data**	**Processing Period**
	Participation in and conducting of the marketing campaign, processing and distribution of prizes, and publication of the results to the extent permitted by law.	Full name, contact details, identity document data, and photo/video imagery if necessary.	For the period of the campaign and data storage in accordance with the legislation of the Kyrgyz Republic.

For the performance of the following actions with personal data: collection, recording, storage, clarification, use, transfer within the scope of the Campaign purposes, restriction, deletion, or destruction.

- I am aware that the Campaign prizes are not subject to exchange for a cash equivalent, unless otherwise provided by the Rules.
- I hereby confirm the accuracy of the data provided by me.
- I understand that this consent may be revoked upon submission of a written application.
- I grant consent to the use of my first name, the first letter of my surname, and my photo/video imagery to inform about the Campaign results, should it be required by Eldik Bank OJSC.

Full name: _____ Signature: _____

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