

# **RULES**

## **Promotion “Discover Vietnam with QR”**

### **1. General Provisions**

- 1.1. The conducted Promotion is not a stimulating lottery.
- 1.2. The determination of the winner excludes the principle of randomness (use of any algorithm implementing random selection of a winner).
- 1.3. The Organizers of the Promotion are *“Eldik Bank” OJSC* and *“MPC” CJSC*.

### **2. Purpose of the Program**

2.1. To attract and encourage clients to perform cashless transactions with “Elkart” payment cards issued by the branches of *“Eldik Bank” OJSC*. To increase the volume of cashless transactions through QR codes using “Elkart” payment cards by means of payments through the *“Eldik” mobile application*.

### **3. Promotion Period**

3.1. The Promotion is held from **01 October 2025 to 31 December 2025**.

### **4. Participants of the Promotion**

4.1. Individuals aged 18 and over – holders of “Elkart” cards issued by the branches of *“Eldik Bank” OJSC*, who have linked their card in the *“Eldik” mobile application*.

### **5. Participation Procedure**

5.1. To take part in the Promotion, a cardholder must make cashless payments for goods/services using the *“Eldik” mobile application* with “Elkart” cards through the QR-code scanning function.

5.2. The following operations are not considered for participation in the Promotion:

- cash withdrawal/deposit transactions on the “Elkart” card account;
- any other operations performed in the *“Eldik” mobile application*;
- deliberately split amounts, such as several (more than 1) consecutive transactions within 30 minutes at the same merchant for the same product or service, etc. Such transactions will be counted as **1 transaction**.

### **6. Conditions for Determining Winners**

6.1. All participants are divided into 8 groups by oblasts and Bishkek city:

- Bishkek city
- Chui oblast
- Osh oblast
- Jalal-Abad oblast
- Issyk-Kul oblast
- Talas oblast
- Naryn oblast
- Batken oblast

## 6.2. Determination of winners:

Winners are determined by the maximum number of transactions (no fewer than **100 transactions** made on one “Elkart” card) during the Promotion period via the “*Eldik*” mobile application with QR-code scanning functionality, with each transaction amount being not less than 200 KGS. In case two or more participants have the same number of transactions, the winner is determined by the total transaction volume.

By the end of the Promotion, the following will be determined:

- The **Main Winner** of the Promotion – the participant with the maximum number of transactions during the entire Promotion period.
- **Eight (8) participants**, one from each oblast, who made the maximum number of transactions (excluding the main winner).

## 7. Awarding of Prizes

7.1. The results will be summarized by **01 March 2026**.

## 8. Additional Conditions

8.1. Employees of the Bank and/or MPC and/or their close relatives cannot participate.

8.2. Participation and consent with the terms of the Promotion are confirmed by fulfilling clauses 4, 5, and 6 of these Rules.

8.3. Transportation and other expenses related to receiving prizes are borne by the winners.

8.4. Winners of previous Promotions conducted by the Bank and “MPC” are not eligible to win in this Promotion.

## 9. Results of Determining Winners

9.1. A Commission is formed to determine winners, with its members approved by the Resolution of the Bank’s Management Board.

9.2. The list of winners is confirmed and approved by the Minutes of the Commission meeting.

9.3. The Commission may unilaterally adopt one of the following decisions:

9.4. Amend or supplement the Promotion terms.

9.5. Suspend or terminate the Promotion either for the Bank as a whole or for specific cases.

9.6. Participants are responsible for providing accurate and up-to-date contact details.

9.7. The Bank is not responsible for incorrectly provided details.

9.8. In case of amendments, additions, or suspension of the Promotion, participants will be notified through distribution of the updated Rules and amendments via the Bank’s internal email system.

## 10. Conditions for Receiving Prizes

10.1. Prizes are awarded at ceremonies in the Bank’s branches.

10.2. The decision of the Bank's Management Board regarding the results of the Promotion is final and not subject to appeal.

10.3. These Rules, as well as any amendments thereto, enter into force upon approval by the Resolution of the Bank's Management Board.

10.4. These Rules, as well as amendments thereto, are published on the Bank's website:  
[www.eldik.kg](http://www.eldik.kg)