

Promotion "Your ticket to the UEFA Champions League final in Munich" for Master card holders

1. Definitions:

1.1. **Card account** - a bank account opened by the Bank for the Client in the ABS and RBS systems , which the Bank's client manages using a card. Funds are credited to the card account, which are intended for further spending using the card

1.2. **A transaction** is an operation involving the movement of funds in a bank account.

2. General Provisions

2.1. The advertising campaign being conducted is not a promotional lottery and is aimed at promoting the use of Mastercard payment cards among customers.

2.2. The winner is determined depending on the fulfillment of the conditions specified in these Rules. When determining the winner, the principle of randomness (the use of an algorithm implementing an arbitrary selection of the winner) is excluded.

2.3. The organizer of the Promotion is Eldik Bank OJSC and Mastercard Europe SA .

3. Purpose of the Promotion:

3.1. To attract and interest clients in making non-cash payments using Mastercard payment cards issued by Eldik Bank OJSC.

3.2. Increase the volume of non-cash transactions using Mastercard payment cards.

4. Promotion period: Main stage 25.02.2025 – 13.04.2025.

5. Participants of the Action

Individuals – citizens of the Kyrgyz Republic who have reached the age of 18, who, during the Promotion period, make non-cash transactions using Mastercard cards issued by Eldik Bank OJSC.

6. Procedure for participation in the Promotion

6.1. To participate in the Promotion, the Participant must make non-cash payments for goods and services, including online payments using Mastercard cards issued by Eldik Bank OJSC in any currency throughout the promotion period.

6.2. Non-cash transactions that were successful and not cancelled in the devices of trade and service enterprises and online stores are accepted for counting.

6.3. The following transactions do not count towards participation in the Promotion:

- withdrawal/deposit of funds to the card account.
- payment for services at the bank's cash desk, payments and transfers in Eldik mobile/internet banking , in ATMs and cash-in devices of the Bank.
- deliberately split amounts, such as: several (more than 1) transactions in a row in one trade and service enterprise within 30 minutes, in the same outlet, etc. In case of splitting, these transactions will be taken into account as 1 transaction, regardless of payments.
- conducting more than 3 transactions per day in one trade and service enterprise.

7. Conditions for determining the winners:

7.1. The winner of the Main Stage is determined:

- By the maximum number of transactions (at least 50 transactions) carried out on one card account during the Promotion period, while the minimum total amount of transactions for the entire period must be at least 50,000 soms. Only one participant can become the winner of the Main Stage of the Promotion.

8. Prize fund of the Promotion from Mastercard :

	Prize	Quantity
Main prize	Tour to the UEFA Final in Munich for Two	1
Incentive prizes	gift sets with Mastercard and UEFA branding	10

9. Additional conditions:

- 9.1. Bank employees and their close relatives (parents, spouses, children) cannot participate in the Promotion;
- 9.2. Participation in the Promotion and agreement with its terms is confirmed by the Participant's compliance with paragraphs 4, 5, 6, 7 of these rules.
- 9.3. If the maximum number of transfers is the same for two clients, the winner will be the client with the maximum volume of non-cash payments.
- 9.4. Mastercard card cannot participate in the Promotion .
- 9.5. The winner and his companion must obtain a Schengen visa to Europe on their own.
- 9.6. The winner and his companion must be over 18 years of age.
- 9.7. The winners are responsible for transportation and other expenses related to receiving the prizes themselves.
- 9.8. Tax deductions related to receiving prizes are borne by the Organizer of the Promotion.

10. Results of determining the winners:

- 10.1. A commission is created to determine the winners.
- 10.2. The list of winners of the Promotion is confirmed by the Minutes of the meeting.
- 10.3. The Commission may unilaterally adopt one of the following decisions:
 - Make additions or changes to the terms of the Promotion
 - Suspend for a certain period or terminate the Promotion due to any circumstances in general for the Bank or for specific materials.
- 10.4. Information on intermediate winners of the Promotion will be posted on the Bank's website www.eldik.kg .
- 10.5. The Bank informs the winners of the results of the Promotion and the date of the award ceremony directly by telephone, within 10 days from the moment the winner is determined.
- 10.6. The Participant of the Promotion is responsible for providing contact information and the accuracy of the data provided.
- 10.7. The Bank is not responsible for incorrectly specified details, any malfunctions in the network of mobile and landline operators, which may lead to untimely notification of the winner.
- 10.8. In the event that it is impossible to notify the Participant of winning the Promotion due to the fault of the Winner himself, as well as in the event of the winner's failure to appear within 10 calendar days from the date of sending the message to the winner about the results of the Promotion and posting the results on the Bank's website, the next Participant of the Promotion shall be recognized as the winner of this Promotion.
- 10.9. In the event of changes or additions to the terms and conditions, or a decision to suspend the Promotion, Promotion Participants will be notified of this by posting an announcement on the Bank's corporate website www.eldik.kg .

11. Conditions for receiving prizes:

- 11.1. Prizes are presented to the winner personally at the award ceremony at the Bank's branches.
- 11.2. Prizes will be awarded:
 - after the end of the Main Stage of the Promotion until May 25, 2025.
- 11.3. The decision made by the Commission on the results of the Promotion is final for all Participants and is not subject to appeal.
- 11.4. These Rules, as well as amendments to them, shall enter into force from the moment of their approval.
- 11.5. These Rules are posted on the Bank's website www.eldik.kg .