

PROMOTIONAL CAMPAIGN RULES

"Bakai Visa Business Cards 2026"

1. General Provisions

- 1.1. These Rules governing the "Bakai Visa Business Cards 2026" promotional campaign (the "Rules") set out the procedures, eligibility requirements, location, timeline, and all other material terms of the "Bakai Visa Business Cards 2026" campaign (the "Campaign").
- 1.2. The Campaign is organized by **OJSC BAKAI BANK**, registration number: 8671-3301-OAO, banking license No. 043 dated June 22, 2017, legal address: 56 Michurina St., Bishkek, Kyrgyz Republic (the "Organizer").
- 1.3. The Campaign is open to holders of Visa Business cards issued by OJSC BAKAI BANK - sole proprietors and legal entities (the "Participants").
- 1.4. The Campaign is conducted within the territory of the Kyrgyz Republic from August 17, 2026 through November 30, 2026, inclusive.
- 1.5. The Campaign is a promotional marketing initiative designed to drive usage of Visa Business cards. It is not a lottery, game of chance, or any other risk-based activity, and no entry fee is required.
- 1.6. Participation in the Campaign is voluntary and requires no separate registration or activation. A Participant's first qualifying purchase transaction using a Visa Business card during the Campaign period constitutes full and unconditional acceptance of these Rules.
- 1.7. Results for the final settlement period will be determined and prizes awarded after November 30, 2026, in the manner and within the timeframes set out in Section 6 of these Rules.
- 1.8. These Rules are published on the official websites bakai.kg and visabusiness.bakai.kg and are available to all Participants throughout the Campaign period.

2. Definitions

Bakai Business - a suite of remote access and account management services that allows clients to manage their bank accounts via computer, mobile phone, or any internet-connected device, including internet and mobile banking.

Bank Payment Card (Card) - a payment instrument used to pay for goods and services, withdraw cash in local and foreign currency, make money transfers, and conduct electronic payments through terminals, ATMs, and other devices. For the purposes of these Rules, "Card" refers to Visa Business cards issued by OJSC BAKAI BANK.

League - a segment (cohort) of Participants determined for a given settlement period by ranking all Participants who have accumulated chips and dividing the resulting ranking proportionally into three groups - League 1, League 2, and League 3, as described in Section 6 of these Rules.

Waiting Period - the period following the end of a settlement period during which any potential reversals on transactions are accounted for.

Positional Prize - a supplemental prize awarded to a Participant who places at a pre-announced position in the overall ranking by chips accumulated during a settlement period, regardless of league.

Prize - a tangible reward awarded to a Participant who places in a prize position in their league for the relevant settlement period, or who occupies a designated position in the overall ranking (positional prize).

Settlement Period - a period of time at the end of which chips are credited and/or winners are determined. Settlement periods may be base or aggregate (see Section 5.1). Marketing materials may also use the terms "tournament" (base) and "final" (aggregate) for ease of communication.

Ranking - the ordered list of Participants in a given settlement period, sorted by chips accumulated in descending order.

Chip - a point unit credited to a Participant based on qualifying card purchases made during a settlement period and used to determine Campaign winners.

Chip Value in Som - the amount of money in the national currency required to earn one chip.

3. How to Participate

3.1. To participate in the Campaign, a Participant must:

- hold an active bank card
- make purchase transactions using the card during the Campaign period.

3.2. No separate activation is required - Participant status is assigned automatically upon the first qualifying card transaction, as defined in Section 4 of these Rules.

3.3. Both cards that are active as of the Campaign start date and cards issued during the Campaign period are eligible.

3.4. A Participant who has accumulated zero chips as of the results date for a given settlement period is not eligible to win a prize for that period.

4. Chip Accrual and Accounting

4.1. One chip is credited for every full 100 (one hundred) som in qualifying card purchases. Any remainder below 100 som is disregarded and does not carry over to the next settlement period.

4.2. Transactions made in foreign currency are converted to Kyrgyz som at the rate applied by OJSC BAKAI BANK when processing the relevant transaction.

4.3. Each tournament counts net card purchases - that is, purchases less any reversals received during the waiting period.

4.4. The result for each completed aggregate settlement period is calculated in chips as the sum of chips earned across the base settlement periods that make up the aggregate period.

4.5. The following transaction types are excluded from chip accrual:

- airline ticket purchases, flight bookings, and associated fees
- rail ticket purchases or bookings
- purchases of financial instruments and cash equivalents, including e-wallet top-ups, traveler's checks, casino chips or tokens, transfers to brokerage accounts, and cryptocurrency purchases
- investment and securities transactions, including brokerage services, investment fund purchases, and the purchase of stocks, bonds, or other securities through licensed market participants
- P2P payments and QR transfers between accounts.

4.6. Chip balance updates are sent to Participants via push notifications. Final chip accrual is calculated exclusively at the close of each completed base settlement period.

5. Settlement Periods and Prize Pool

5.1. The Campaign consists of the following settlement periods:

- Base periods / tournaments -regular intervals at the end of which chips are credited to Participants for qualifying purchases

- Aggregate periods / finals -intervals that include one or more base periods; chips are not re-credited or recalculated for the aggregate period, but are instead summed from the chips earned in the included base periods.

5.2. Results for each base settlement period are determined after the waiting period that follows the base period's end date. The waiting period includes:

- 2 (two) weeks - the window for potential refunds on transactions made during the relevant base period, in accordance with Articles 24 and 24-1 of the Law of the Kyrgyz Republic on Consumer Protection
- 3 business days - an additional window for determining winners and sending notifications, as specified in Appendix 1.

5.3. The results date and prize distribution date for each settlement period, as well as the number of positional prizes, the prize positions, and the prize amounts per position, are set out in the Campaign calendar (Appendix 1 to these Rules).

5.4. Winners are notified of their prize via Bakai Business and/or through the contact details on file with the Organizer. The notification specifies the method and timeline for claiming the prize.

5.5. If the Organizer is unable to reach a winner within the designated timeframe, or if the winner declines the prize, the Organizer may award the prize to the next eligible Participant in the league ranking.

5.6. Prizes are awarded exclusively in accordance with these Rules. Prize substitution is not available.

6. Determining Winners

6.1. At the end of each settlement period, a ranking is generated for all Participants with a non-zero chip balance, ordered from highest to lowest chips accumulated. In the event of a tie, the Participant who reached that chip total first ranks higher (tiebreaker by time of accumulation).

6.2. The ranking is divided into three leagues -League 1, League 2, and League 3 -in proportion to the total number of Participants in that period, as set out in Appendix 1.

6.3. League boundaries are defined as ranking position thresholds calculated separately for each settlement period based on the actual number of Participants, so exact league cutoffs are not fixed in advance. The methodology and a worked example are provided in Appendix 1.

6.4. A Participant who wins a prize in a base period (tournament) is not eligible to win again in the following base period (tournament). This restriction does not apply to aggregate periods (finals): a Participant who won a base period prize may still compete in and win an aggregate period (final).

6.5. Regardless of league placement, the Organizer may award positional prizes to Participants who occupy specific positions in the overall chip ranking for a given period. Positions are determined solely by actual ranking placement, with no random selection. Specific prize positions, their number, and the prize amount per position for each period are set by the Organizer and published on visabusiness.bakai.kg prior to the close of that period.

7. Publication of Results

7.1. At the close of each settlement period, the Organizer publishes results and the list of winners:

- on the Bank's official website (visabusiness.bakai.kg)
- on official social media accounts and other information platforms at the Organizer's discretion.

7.2. The format and timeline for publishing results for each settlement period are set by the Organizer before the period begins and specified in Appendix 1 and in marketing materials. In the event of any discrepancy between Appendix 1 and marketing materials, Appendix 1 controls.

8. Participant Personal Data

- 8.1. The Organizer processes personal data of individuals participating in the Campaign - including sole proprietors, cardholders, authorized representatives of Participants, and winners -in accordance with the Digital Code of the Kyrgyz Republic and other applicable laws.
- 8.2. Personal data is processed solely for the following purposes: verifying Participant eligibility; tracking purchase transactions, crediting chips, and generating rankings; identifying and notifying winners; organizing prize distribution; fulfilling the Organizer's tax, accounting, and other legal obligations; handling inquiries and resolving disputes; detecting and preventing abuse and fraudulent activity; and publishing Campaign results to the extent provided for in these Rules.
- 8.3. For these purposes, the Organizer may process: full name; information about the sole proprietor or authorized representative of a legal entity; phone number and email address; card and account identifiers, without disclosure of full payment credentials; transaction date, amount, and category data required for chip accrual; chip balance, ranking position, and prize information; taxpayer identification number (TIN) and other information required to fulfill tax agent obligations; and any other information directly necessary to conduct the Campaign and award prizes.
- 8.4. The legal bases for processing personal data are: the necessity of performing these Rules and the contractual relationship between the Organizer and Participant; compliance with the Organizer's legal obligations under the laws of the Kyrgyz Republic; the pursuit of the Organizer's legitimate interests, subject to respect for the rights and interests of data subjects; and, where required, the express consent of the data subject.
- 8.5. Personal data is processed using the Organizer's information systems, including the Bakai Business mobile app, and in non-automated form where necessary for prize issuance and delivery.
- 8.6. Access to personal data is granted only to authorized employees of the Organizer to the extent required for their job responsibilities. The Organizer may engage third parties to process personal data under agreements that include confidentiality, security, and data use restrictions. Data is shared with government authorities only as required by the laws of the Kyrgyz Republic.
- 8.7. Cross-border transfer of personal data, if required for the Campaign, is permitted only in accordance with the requirements of the Digital Code of the Kyrgyz Republic.
- 8.8. The Organizer takes all necessary organizational and technical measures to protect personal data from unauthorized or accidental access, modification, disclosure, distribution, deletion, destruction, or other unlawful actions.
- 8.9. Personal data processed solely for Campaign purposes is retained until those purposes are fulfilled and any related inquiries or disputes are resolved, after which it is deleted or anonymized. Data required to fulfill tax, accounting, or other statutory obligations is retained for the periods prescribed by the laws of the Kyrgyz Republic and the Organizer's internal policies. This section does not apply to data that the Organizer continues to process in connection with bank account and card servicing on other lawful grounds.
- 8.10. When publishing Campaign results, the Organizer uses the minimum information necessary to identify winners: the Participant's name and/or the winner's last name and initials, their ranking placement, and prize information. Publication of card numbers, bank account numbers, TINs, contact details, transaction information, or other confidential data is not permitted.
- 8.11. Photography, videography, and the use of a winner's image, name, voice, or other materials for advertising or marketing purposes requires the separate, voluntary consent of that individual. Declining to provide such consent does not affect the Participant's status as a winner or their right to receive their prize.
- 8.12. Data subjects have the right to obtain information about the processing of their personal data, request corrections, restrictions on processing, or deletion, object to processing, and withdraw previously given consent, in the manner

provided by the laws of the Kyrgyz Republic. Requests may be submitted to the Organizer at DIALOG@bakai.kg or through the Bank's official service channels.

- 8.13. Withdrawal of consent does not affect the lawfulness of processing carried out prior to withdrawal. The Organizer may continue processing certain data on other lawful grounds, including to comply with legal requirements, perform contractual obligations, and protect the Organizer's legitimate interests.

9. The Bank as Tax Agent

- 9.1. When distributing prizes, the Organizer acts as a tax agent in the cases and manner prescribed by the laws of the Kyrgyz Republic.
- 9.2. If a prize constitutes income to the winner under the laws of the Kyrgyz Republic, the Organizer calculates and remits the applicable taxes in its capacity as tax agent. The Participant receives the prize in the full amount announced for the relevant settlement period, without any tax withholding from the prize amount, unless otherwise required by law or separately communicated to the Participant at the time of prize delivery.
- 9.3. To fulfill its tax agent obligations, the Organizer requests the winner's taxpayer identification number (TIN) or other information required under the laws of the Kyrgyz Republic when processing prize issuance.
- 9.4. Information about winners and awarded prizes is reported to the tax authorities of the Kyrgyz Republic in the manner and within the timeframes established by law.

10. Organizer Rights and Obligations

- 10.1. The Organizer is obligated to conduct the Campaign in accordance with these Rules and the laws of the Kyrgyz Republic.
- 10.2. The Organizer reserves the right to decline written correspondence or other contact with Participants except as required by the applicable laws of the Kyrgyz Republic or in the event of a dispute.
- 10.3. The Organizer may void a Participant's Campaign results and/or withhold or reclaim a prize if a violation of these Rules is identified, including in cases of:
- suspected abuse and/or fraud
 - artificially inflating chip totals through the use of multiple cards, terminals, or user accounts
 - submitting refunds, cancellations, or adjustments on transactions for which chips were previously credited
 - a Participant obtaining benefits that would not have been available under normal participation conditions
 - transactions that appear to artificially inflate spending volume without genuine economic substance
 - a Participant providing false information when claiming a prize; or similar violations.
- 10.4. The Organizer reserves the right to modify, at any time and without prior notice, the list of eligible cards, the categories of excluded transactions, and other technical parameters of the Campaign, provided such changes do not materially disadvantage Participants.
- 10.5. The Organizer does not reimburse any costs incurred by a Participant in connection with Campaign participation, other than costs directly related to prize delivery.

11. Miscellaneous

- 11.1. The Organizer may amend these Rules and suspend or terminate the Campaign early by publishing notice on the official websites www.bakai.kg and visabusiness.bakai.kg.
- 11.2. Campaign-related complaints and inquiries may be submitted to the Organizer at: DIALOG@bakai.kg.
- 11.3. Any matters not addressed by these Rules are governed by the applicable laws of the Kyrgyz Republic.
- 11.4. In the event of ambiguity in the interpretation of these Rules or situations not covered by them, the Organizer's interpretation and determination shall be final and binding.

Appendix 1 to the Promotional Campaign Rules **"Bakai Visa Business Cards"**

1. The Chip Value in Som is **100 som**.
2. **Settlement periods and prize schedules are as follows:**

Period	Period Dates	Results Date	Prize Distribution
Tournament - August	08/01 – 08/31/2026	09/15/2026	09/18/2026
Tournament - September	09/01 – 09/30/2026	10/15/2026	10/19/2026
Tournament - October	10/01 – 10/31/2026	11/16/2026	11/20/2026
Final	08/01 – 11/30/2026	12/15/2026	12/18/2026

3. **Top prize per League in each monthly Tournament period (in som):**

Period	League 1	League 2	League 3
Tournament - August	200,000	150,000	100,000
Tournament - September	200,000	150,000	100,000
Tournament - October	200,000	150,000	100,000

+ Consolation cash prizes of 20,000 som each for Participants placing 10th, 100th, and 500th in each monthly period.

4. **Final prizes for 1st, 2nd, and 3rd place in each League (in som):**

Place	League 1	League 2	League 3
1st place	500,000	300,000	200,000
2nd place	200,000	150,000	100,000
3rd place	150,000	100,000	50,000

+ Consolation cash prizes of 20,000 som each for Participants placing 10th, 100th, and 500th.

5. **League distribution methodology.** The League Period Size (LPS) is calculated by dividing the total number of Participants in the period by 3 (the number of leagues), rounded to the nearest whole number. Leagues 1 and 2 each contain a number of Participants equal to the LPS; League 3 contains all remaining Participants. The league boundaries serve as thresholds for league assignment.

Place	League 1	League 2	League 3
Total Participants	$\leq \text{LPS}$	$> \text{LPS}$ and $< 2 \times \text{LPS}$	$\geq 2 \times \text{LPS}$ and $\leq \text{Total Participants in period}$

Example (illustrative) - league boundary determination:

Period	League 1	League 2	League 3
Tournament - September = 3,155 Participants	$\leq 1,051$ ($3,155 \div 3 = 1,051.666$)	$> 1,051$ & $< 2,102$ ($1,051 \times 2 = 2,102$)	$\geq 2,102$
Final - November = 7,000 Participants	$\leq 2,333$ ($7,000 \div 3 = 2,333.333$)	$> 2,333$ & $< 4,666$ ($2,333 \times 2 = 4,666$)	$\geq 4,666$