



**Rules of the «Game for Millions»
Promotion from MBANK
OJSC «Commercial Bank KYRGYZSTAN»**



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1. General

- 1.1. These Rules of the «**Game for Millions**» promotion from MBANK OJSC «Commercial Bank KYRGYZSTAN» (hereinafter referred to as the Rules) describe the rules, conditions and mechanics of the «Game for Millions» promotion (hereinafter referred to as the Promotion).
- 1.2. The promotion is intended for all individuals - MBANK clients (all users are classic, remotely identified, all clients are residents and non-residents). OJSC «Commercial Bank KYRGYZSTAN» who are mandatory users of the MBANK mobile application.
- 1.3. By participating in the Promotion each participant of the Promotion automatically agrees that he has carefully read and understood the Terms and Conditions and unconditionally agrees to all the terms and conditions without any restrictions and/or exceptions.
- 1.4. The Bank's Promotion is an event not prohibited by the legislation of the Kyrgyz Republic aimed at increasing sales of existing services with the help of various tools for stimulating, encouraging customers and attracting new customers. The promotion does not contain the following features:
 - random determination of the winning participants;
 - "playful" nature;
 - Paid participation.
- 1.5. Terms used in this document:
 - **Promotion** – an advertising, promotional or other marketing event initiated by the organizer of the Promotion, the mandatory condition of which is the performance by the Participant of the Promotion of transactions using the MBANK card and mobile application accompanied by the encouragement of the Participants.
 - **Client** – an individual who plans to be serviced or is already serviced by the Bank, has a need for banking services and uses or intends to use services in any volume as a retail client.
 - **MBANK Mobile Application** is a system of software and hardware and organizational measures designed to provide the Client with banking services for the management of funds on bank accounts through a mobile device and/or the Internet.
 - **Card** – a Visa or ELCARD payment card issued by the Bank on the basis of an agreement on the provision and use of bank cards.
 - **The organizer of Promotion is MBANK - OJSC «Commercial Bank KYRGYZSTAN»** (hereinafter referred to as the Bank).
 - **Participant (Participant of the Promotion)** – a Client of MBANK (OJSC «Commercial Bank KYRGYZSTAN») who makes a non-cash payment through the MBANK mobile application and Visa or ELCARD cards from OJSC «Commercial Bank KYRGYZSTAN».
 - **The period of receipt of the monetary reward** is 1 calendar month from the date of the announcement of the Winner, during which the winning participant can contact to the Bank to receive the monetary reward.

2. Promotion Period

- 2.1. From 15.03.2024 to 02.06.2024 (inclusive), without periods for receiving cash rewards for the winners.
- 2.2. The promotion is divided into 3 stages lasting 4 weeks each, except for the first stage:
 - From March 15, 2024 to April 07, 2024;
 - From April 08, 2024 to May 05, 2024;
 - From May 06, 2024 to June 02, 2024.

3. Conditions of the Promotion and participation procedure

- 3.1. The minimum payment amount is from 200 (two hundred) som or the equivalent in foreign currency according to the table in clause 3.6. of these Rules.
- 3.2. The Participant is responsible for the relevance of the used phone number and for its correspondence to the data specified in the MBANK application and tied to the payment card of the Participant.
 - 3.2.1 When changing the MBANK number the letters already collected in the Promotion will not be transferred to the new number.

3.3. In order to participate in the Promotion and receive the necessary information about the progress of the Promotion, the Participant must enable PUSH notifications in the MBANK application and in the Participant's mobile device and update the MBANK application to the latest version

3.4. The following persons are not eligible to take part in the Promotion:

- Persons under the age of 16;
- Board of Directors, Shariah Board of the Bank, members of the Management Board of the Bank, affiliates and persons related to the Bank.

Employees of the Organizer of the Promotion, as well as employees of the Organizer of the Promotion, who resigned 1 month before the launch of the Promotion, can take part in the Promotion, without the right to receive a cash prize.

3.5. Eligible / non-eligible payments:

Name	Eligible Transactions	Transactions Not Eligible
Cards	Ecom – Internet Payments	Replenishment of own card and account, as well as cards/accounts of third parties.
	Non-cash payment for goods and services using a POS terminal	Cashing out at ATMs/cash points (ATMs and POS terminals) and branches through the Bank's cash and settlement services (cash and expense order)
QR	Payment for goods and services through any QR codes of the ELQR standard	Replenishment and/or transfer to an individual via MBANK QR including ELQR to other persons.
	Payment for public services through QR codes of ELQR standard	
MBANK	Payments MBANK acquiring – payment for goods and services using the MBANK application	Replenishment of MBANK
		Payments: <ul style="list-style-type: none"> • Payment for mobile phone services • Replenishment of the balance of social networks • Repayment of a loan opened with the Organizing Bank, as well as with all other financial institutions (banks, MCCs, MFCs, etc.)
		Translations: <ul style="list-style-type: none"> • by phone number • between accounts • to any other banks • to any e-wallets • international transfers
		Payment with bonuses
		All fraud (i.e. suspicious or fraudulent transactions) transactions according to the Bank's rules on cards, QR and MBANK

3.6. Minimum amount of transactions in foreign currencies participating in the Promotion:

№	Currency code		Name of the currency	Minimum Transaction Amount
	literal	digital		
1	EUR	978	Euro	2
2	USD	840	Dollar	2
3	AED	784	Dirham, New Hampshire	8

4	THB	764	Thai Baht	81
5	TRY	949	Turkish Lira	71
6	IDR	360	Indonesian Rupiah	35 088
7	GBR	826	Pound sterling	2
8	CNY	156	Chinese Yuan	16
9	RSD	891	Serbian Dinar	241
10	GEL	981	Georgian Lari	6
11	VND	704	Vietnamese Dong	55 556
12	AUD	36	Australian dollar	3
13	THEY	376	Israeli shekel	8
14	CHF	756	Swiss Franc	2
15	KZT	398	Kazakhstani tenge	1 000
16	SGD	702	Singapore Dollar	3
17	ZAR	710	South African Rand	43
18	MYR	458	Malaysian Ringgit	11
19	PIPE	810	Russian ruble	210
20	KRW	410	South Korean Won (Korea)	2 963
21	LKR	144	Sri Lankan Rupee	690
22	CZK	203	Czech koruna	52
23	HKD	344	Hong Kong Dollar	17
24	CAD	124	Canadian Dollar	3
25	ARS	32	Argentine peso	1 818
26	£	985	Polish Zloty	9
27	INR	356	Indian Rupee	185
28	BRL	986	Brazilian Real	11
29	MXN	484	Mexican Peso	38
30	TJS	972	Tajik somoni	25
31	UZS	860	Uzbek Sum	27 778

Currencies not listed in this table do not participate in the Promotion.

- 3.7. During the period of the Promotion, participants can receive a weekly cash reward in the amount of 100 000 (one hundred thousand) som and 1 000000 (one million) som every 4 (four) weeks during the period of the Promotion.
- 3.8. For successful non-cash payments in MBANK and/or by payment card (payment for goods and services through POS terminals and Internet payments) in accordance with clause 3.5., each transaction participating in the Promotion will be assigned letters that make up the words «MBANK» and «MILLION».
- 3.9. From the start moment of the Promotion at the end of each calendar week, 5 (five) winners may be revealed, who are the first to collect the word "MBANK" and meet all the rules of participation in the Promotion. Each winner will be awarded a cash reward in the amount of 100 000 (one hundred thousand) som.
- 3.10. During the entire period of the campaign a cash reward in the amount of 100 000 (one hundred thousand) som can be received by 60 (sixty) winners who collected the word "MBANK" first.
- 3.11. Since the launch of the Promotion at the end of each 4-week stage, a cash reward in the amount of 1 000 000 (one million) som can be received by 3 participants of the Promotion who were the first to collect the word «MILLION» and meet all the rules of participation in the Promotion.
- 3.12. During the entire period of the promotion a cash reward in the amount of 1 000 000 (one million) som can be received by 9 (nine) winners who collected the word «MILLION» first.
- 3.13. The rest of the participants who collected the words «MBANK» and «MILLION» after identifying the first winners will be awarded consolation prizes in the amount of 20 000 (twenty thousand) som



for the collected word «MBANK» and 200 000 (two hundred thousand) som for the collected word «MILLION».

- 3.14. The Participant of the Promotion who became the winner in accordance with clause 3.9., cannot take part in the subsequent collection of the word "MBANK" during the remaining period of the Promotion, but can subsequently claim to receive a cash reward in the amount of 1 000 000 (one million som), if he becomes the winner in accordance with clause 3.12..
- 3.15. The Participant of the Promotion, who became the winner in accordance with clause 3.12., cannot take further part in the collection of the word "MILLION" during the remaining period of the Promotion, but can subsequently claim to receive a cash reward in the amount of 100 000 (one hundred thousand) som, if he becomes the winner in accordance with clause 3.9..
- 3.16. Since the start of the Promotion, the letters «m», «b», «a», «n», «m», «i», «l», «l», «i», «n» appears for each successful transaction in order except for the letter's «k» and «o».
- 3.17. The letter "K" falls out no more than 6 times a week, in total of 24 times during a 4-week stage, the letter "O" falls out no more than 4 times for each 4-week stage during the Promotion period.

4. Rules for displaying and resetting letters

- 4.1. All participants of the Promotion have access to a block on the main page in the MBANK mobile application with the ability to view the collected and remaining letters until receiving a cash reward.
- 4.2. In the History of letters and transactions section, participants will be able to see for which operations letters were assigned.
- 4.3. The same letters can appear multiple times. If repeated letters appear for a completed transaction the letters appear in the MBANK payment history, but push notifications will not be sent for such letters.
- 4.4. At the end of each 4-week stage of the Promotion at 23:59:59 after the winners are determined, the letters of all participants of the Promotion who did not have time to collect the full words are reset.
- 4.5. In case if participant has collected a word and has been identified as a winner or winner in accordance with clause 3.13, the letters collected by him will not be reset.

5. Procedure for determining the winners of the Promotion

- 5.1. After the full collection of word, a PUSH notification will be sent to MBANK to the participant/participants of the Promotion (preliminary winner/winners).
- 5.2. Within 5 (five) business days, the participant (preliminary winner) will be checked for compliance with the Rules of the Promotion and for the success and correctness of all transactions with the help of which the participant collected the word.
- 5.3. In case of success of all transactions, the Organizer of the Promotion contacts the winner and invites him to the Head Office of Bank address: Bishkek, Togolok Moldo St., 54a to get a cash reward.
- 5.4. In case of success of all transactions by the participant in accordance with clause 3.13. The Organizer of the Promotion contacts and invites to the Head Office of Bank address: Bishkek, Togolok Moldo St., 54a to receive a consolation prize.
- 5.5. In case of unsuccessful transactions and/or canceled transactions and/or non-compliance with the Rules of the Promotion the potential winner will be sent a PUSH notification about resetting winnings and resetting letters. At the same time the Organizer reserves the right to recognize the next participant as the winner in accordance with clause 3.13. At the same time such a participant can continue to take part in the Promotion during the next 4-week stage after resetting the letters in accordance with clause 4.4.

6. Procedure for receiving cash rewards

- 6.1. Within 5 (five) business days after its determination the winner of the Promotion who has become the owner of the weekly and/or 4-week stage cash reward and/or consolation cash reward, will be sent a Push message to MBANK with information about the fact of winning as well as an additional notification from the Bank's official telephone number 3333 or 0556 613333 from the Organizer.
- 6.2. The winner will receive at least 3 (three) calls within 3 (three) calendar days from the date of the first call. In the absence of the Winner's answer to the previous call the Winner's unavailability at the subscriber number (the Winner's mobile phone is disconnected, outside the coverage area of the communication network, etc.) is not a reason for the Organizer to make additional voice calls.

- 6.3. No later than 10 calendar days from the date of the final summing up of the results of each weekly and 4-week stage of the Promotion, the Organizer publishes the results of the winners on the official website www.mbank.kg and in the MBANK app without specifying full customer data.
- 6.4. The Winner of the Promotion gives his consent and permissions to the Organizer of the Promotion free of charge for the Organizer of Promotion and (or) other third parties on the instructions of Organizer of the Promotion to take photos/videos with his participation and further publication of these materials for advertising and informational purposes in the media, social networks and on the Internet on the website and in the Organizer's application.
- 6.5. The cash reward is credited to the Winning Participant by transferring funds to the card account with MBANK within 3 (three) business days from the date of presentation by the Winner-Participant to the Organizer of a valid identity document – passport as well as confirmation of the fact that the person applying for the reward is the owner of the cash reward (the subscriber number to which MBANK is registered must be registered in the name of applicant).
- 6.6. The cash reward is not accrued to the applicant if the full name and date of birth indicated in the identity document passport do not match with the identification data specified in MBANK.
- 6.7. Income tax in the amount of 10% of the winning amount is paid by the Organizer of the promotion.
- 6.8. The Winning Participant loses the right to receive a monetary reward in the following cases:
 - not contacting to the Organizer to receive the reward during the Receiving Period established by these Terms of the Promotion;
 - if the participant does not meet the Terms of Participation of Promotion.
- 6.9. The Winning Participant will independently pay the cash-out fee as well as any other commissions and deductions provided for the Organizer's tariffs and commissions.
- 6.10. The fact of receipt of funds will be considered the debiting of funds from the Organizer's account and transfer to the account of the Winning Participant.

7. Liability of the Parties

- 7.1. The Organizer of Promotion reserves the right to change and/or supplement these Rules by posting a new version of the Rules on the official website of the Organizer 10 (ten) days before the changes/additions come into force.
- 7.2. In case of amendments and additions to these Rules each subsequent initiation of transactions by the Participant in accordance with the terms of the Promotion is an acceptance of the relevant changes and additions and sufficient confirmation that the Participant has familiarized himself with the current version of the Rules.
- 7.3. The Organizer does not bear any responsibility in the event that the Participant independently decides to spend a large amount of money to participate in the Promotion in order to win a cash reward. Participation in the Promotion is based on the principle of exclusive voluntariness of the Participants.
- 7.4. Acting in good faith the Organizer at its sole discretion determines the compliance of the Participants of Promotion with the requirements of these Rules and their compliance with the internal regulatory documents of the Organizer in connection with which it has the right to request additional information and other actions from the Participant before taking any action.
- 7.5. The Organizer is exempt from liability for partial or complete non-fulfillment of the obligations provided for in these Rules, if this failure was the result of force majeure circumstances (force majeure), which the party could neither foresee nor prevent by reasonable measures with the degree of good faith, diligence and care required of him by the nature of the relevant obligation. Force majeure circumstances include, but are not limited to: flood, fire, earthquake, explosion, storm, other natural phenomena, epidemics, pandemics, as well as war or hostilities, riots, adoption of a decision, act by public authorities or administration which caused the impossibility of fulfilling the obligations provided for by these Rules. In the event of force majeure, every effort will be made to ensure the proper performance of obligations.
- 7.6. The Participant is aware that the Organizer of the Promotion does not request the Participant's personal data including but not limited to: card number, CVV code, expiration date of the card, photo and video confirmation of the Participant's identity, recordings of smartphone screens with the MBANK application and is aware of his personal responsibility for the transfer of such data to third parties who may use such data for purposes of fraud.



- 7.7. The Participant is aware that the notification of the winners of the promotion is made only by the methods specified in section 5 of these Rules.
- 7.8. By participating in the Promotion, the Client agrees that due to the nature of the operation of technical systems on the Organizer's side, technical failures may occur. The Organizer makes every effort to quickly eliminate such failures. The Organizer is not responsible for the failure to provide or delay in the provision of services for reasons that may be considered as circumstances beyond the control of the Organizer, including the operability of the cellular network of the Promotion Participant, public communication networks, the operability of the Participant's device, technical features of the Organizer's systems.
- 7.9. In case of identification of transactions falling under the fraud category, the Bank has the right to block mobile application of the Promotion participant and/or cancel all letters typed by the Participant.

First time: MBANK Block for 6 hours.

Second time: MBANK Block for 3 days and cancellation of all typed letters.

Third time: MBANK Block, cancellation of typed letters and exclusion from the Promotion. In cases of blocking MBANK the client has the right to apply to the Organizer with a request for unlocking. Unlocking can only be done on working days and the Participant is no longer eligible to participate in the Promotion.