



## **Rules of the Promotional Campaign for New MKassa Clients**

### **“Zero on Three Million” by MBANK (hereinafter — the “Rules”)**

#### **1. GENERAL PROVISIONS**

- 1.1. Name of the promotion: “Zero on Three Million” (hereinafter — the “Promotion”).
- 1.2. Territory of the Promotion: Kyrgyz Republic (hereinafter — KR).
- 1.3. The organizer of the Promotion (hereinafter — the “Organizer”) is OJSC “MBANK”.
- 1.4. The Promotion is conducted in accordance with the current legislation of the KR and these Rules.
- 1.5. The following persons are not eligible to participate in the Promotion: Members of the Board of Directors, Sharia Board, Members of the Management Board of the Bank, employees of the Organizer, representatives of the Organizer, affiliated/related persons of the Bank, their family members, as well as employees of other legal entities and any other persons involved in organizing the Promotion. In case such persons are included due to technical reasons, MBANK reserves the right to exclude them from participation.
- 1.6. The Organizer reserves the right to amend these Rules at any time. Participants are responsible for independently monitoring updates on the website: <https://mbank.kg/>.
- 1.7. By participating in the Promotion, each participant confirms that they have read, understood, and fully agree to these Rules without any limitations or exceptions.
- 1.8. The Promotion refers to an activity not prohibited by the legislation of the KR, aimed at increasing sales of existing services through various incentive tools, encouraging clients, attracting new clients, and increasing the usage of banking products and services.

#### **2. DEFINITIONS USED IN THESE RULES**

- 2.1. **Promotion Participants** — individual entrepreneurs/legal entities registered in MKassa during the Promotion period and accepting payments via MKassa payment instruments provided by the Organizer.
- 2.2. **MKassa** — a universal mobile application for entrepreneurs that allows accepting cashless payments via a unified QR code or bank cards (through SmartPOS terminals or Android devices with NFC and pre-installed MPOS application), managing business operations (creating/editing outlets and cashiers), receiving online reports, and managing a linked settlement account (withdraw funds to MBANK/MBusiness, receive statements).

#### **3. PROMOTION PERIOD**

- 3.1. From April 16, 2026 to June 30, 2026 (inclusive).

#### **4. PROMOTION PROCEDURE**

- 4.1. To participate, a potential client must submit an application for MKassa payment acceptance during the Promotion period.
- 4.2. All clients registered in MKassa during the Promotion period automatically become participants.

#### **5. PROMOTION TERMS**

- 5.1. New clients who connect to MKassa during the Promotion period are granted a 0% commission on payment acceptance via cards, QR codes, and MPay.
- 5.2. The 0% commission applies to turnover up to KGS 3,000,000 (three million), based on transaction posting date in the ABS CFT system, within the first 6 (six) calendar months from



the connection date.

5.2.1. Refund transactions are included in the total turnover of KGS 3,000,000 as per clause 5.2.

5.3. No commission is charged until the total payment acceptance turnover exceeds KGS 3,000,000 or 6 (six) months have passed since registration — whichever occurs first. After that, the standard MKassa acquiring fee will be automatically applied according to the Bank's tariffs.

5.4. Individual entrepreneurs and legal entities participating in the "MBonus" loyalty program are not eligible for this Promotion.

## **6. PRIZE AWARDING PROCEDURE**

6.1. The prize is the 0% commission on MKassa under the terms specified in Section 5 of these Rules.

## **7. RIGHTS AND OBLIGATIONS OF THE PARTIES**

7.1. The Organizer reserves the right to amend and/or supplement these Rules by publishing a new version on the official website at least 10 (ten) days prior to the effective date of such changes.

7.2. The Organizer reserves the right to terminate the Promotion early by notifying participants via the official website.

7.3. Acting reasonably and in good faith, the Organizer independently determines whether participants comply with these Rules and internal regulations, and may request additional information or actions before making decisions.

7.4. The Organizer shall not be liable for partial or complete failure to fulfill obligations due to force majeure circumstances beyond its control, including but not limited to: floods, fires, earthquakes, explosions, storms, natural disasters, epidemics, pandemics, war or military actions, civil unrest, or decisions by government authorities that prevent fulfillment of obligations. In such cases, all reasonable efforts will be made to fulfill obligations.

7.5. The Participant acknowledges and assumes personal responsibility for sharing personal data with third parties who may misuse such data for fraudulent purposes.

7.6. By participating, the client agrees that technical failures may occur due to system особенностей on the Organizer's side. The Organizer will make every effort to resolve such issues promptly but is not responsible for delays caused by factors beyond its control, including mobile network performance, public communication networks, device functionality, or system technical limitations.

7.7. The Participant is responsible for the accuracy and relevance of all provided information, including the phone number used and its consistency with the data in the MKassa application.

## **8. FINAL PROVISIONS**

8.1. All disputes related to the Promotion shall be resolved in accordance with these Rules and the applicable legislation of the KR.

8.2. In case of ambiguity in interpretation of these Rules or issues not covered herein, the final decision shall be made exclusively by the Organizer.