

## **RULES**

### **Promotions “Connect Internet acquiring and win a trip to Singapore” for legal entities and individual entrepreneurs using Visa cards.**

#### **1. Glossary:**

1.1. Internet acquiring is a technology that allows accepting bank cards for payment via the Internet. Internet acquiring can also be used by users of virtual bank cards and electronic wallets that do not have physical media in the form of cards.

1.2. Transaction is an operation related to the movement of funds in a bank account.

#### **2. General Provisions**

2.1. The conducted advertising Promotion is not an incentive lottery and is aimed at promoting the use of the Internet acquiring service for trade and service enterprises (TSEs) with the assistance of the Visa payment system.

2.2. The winner is determined depending on the fulfillment of the conditions specified in these Rules. When determining the winner, the principle of chance (the use of an algorithm that implements an arbitrary choice of the winner) is excluded.

2.3. The Organizer of the Promotion is Eldik Bank OJSC and Visa.

3. Promotion Purpose:

3.1. To attract and interest TSP clients in connecting and using the Internet Acquiring service with the assistance of the Visa payment system.

3.2. To increase the volume of online purchases using payment cards through the Internet Acquiring service

#### **4. Promotion Period**

4.1. The Promotion is held from October 15, 2024 to March 01, 2025:

4.2. Intermediate stages:

1. from October 01, 2024 – November 30, 2024 (first stage)

2. from December 01, 2024 – January 14, 2025 (second stage)

3. from January 15, 2025. – 01.03.2025 (third stage)

3.2.1. Main stage:

from 15.10.2024 to 01.03.2025

#### **5. Participants of the Promotion**

5.1. Legal entities and individual entrepreneurs who connect or use the Internet acquiring service from Eldik Bank OJSC during the Promotion period.

#### **6. Procedure for participation in the Promotion**

6.1. To participate in the Promotion, the Participant must connect to the Internet acquiring service and collect a certain number of transactions through their TSP.

6.2. Non-cash transactions carried out with cards from Clients that were successful and were not canceled in online stores are accepted for counting.

6.3. The following transactions are not counted for participation in the Promotion:

- deliberately split amounts, such as: several (more than 1) transactions in a row from one Client on one card within 30 minutes. In case of splitting, these transactions will be taken into account as 1 transaction.
- conducting more than 5 transactions per day on one card from the same Client.

## **7. Conditions for determining the winners:**

7.1. Intermediate stages:

□ The winners will be determined by the maximum number of transactions, at least 30 (thirty) transactions carried out through the Internet acquiring service through the Participant's TSP during one stage. For each stage, 2 (two) winners from all over the Kyrgyz Republic will be determined. Winners with the same number of transfers will be determined by the largest amount of transaction volume.

7.2. Main stage:

□ The winner will be determined by the maximum number of transactions, at least 70 (seventy) transactions carried out using the Internet acquiring service through the Participant's TSP during the main stage. One (1) winner from all over the Kyrgyz Republic will be determined for the main stage. Winners with the same number of transfers will be determined by the largest amount of transfers.

## **8. Prize presentation:**

8.1. The results are summed up and prizes are presented at the end of each stage up to 45 days from the end of the stage.

## **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. The following services cannot participate in the Promotion: online casinos, bookmakers, online betting, etc.

9.4. The same client can become a prize winner of the intermediate stage only once, but can claim victory in the Main Stage.

9.5. The winners shall bear their own transportation and other expenses related to receiving the prizes.

9.6. The Organizer of the Promotion shall bear the tax deductions related to receiving the prizes.

## **10. Results of determining the winners:**

10.1. A commission shall be created to determine the winners, the composition of which shall be approved by the Deputy Chairman of the Management Board of the Bank.

10.2. The composition of the winners of the Promotion shall be approved by the Minutes of the meeting of the Commission.

10.3. The Commission may unilaterally make 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 about the main and intermediate winners of the Promotion will be posted on the Bank's website [www.eldik.kg](http://www.eldik.kg).

10.5. The Bank will inform 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 details 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. If it is impossible to notify the Participant of winning the Promotion due to the fault of the Winner, as well as in the event of the winner's failure to appear within 30 calendar days from the date of sending a 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, the Participants of the Promotion shall be notified of this by posting an announcement on the Bank's corporate website [www.eldik.kg](http://www.eldik.kg).

## **11. Conditions for receiving prizes:**

11.1. Prizes will be awarded at a presentation ceremony at the Bank's branches.

11.2. The decision made by the Commission on the results of the Promotion is final for all Participants and is not subject to appeal

11.3. These Rules and amendments to them shall enter into force from the moment of their approval by the Commission.

11.4. These Rules, as well as amendments to them, are posted on the Bank's website [www.eldik.kg](http://www.eldik.kg)