

## **The rules of the promotion**

“Make a payment in the mobile application of InfinBANK JSC and get a prize”

This document defines the procedure, conditions, and terms of the action “Make a payment in the mobile application of InfinBANK JSC and get a prize”, which organized by InfinBANK JSC.

### Terms and definitions

The bank is a joint-stock company Invest Finance Bank, which is the organizer of the campaign “Make a payment in a mobile application and get a prize”.

Participant is a customer of the Bank who has made a transaction through the application in accordance with these Rules, and he/she should be over the age of 16 and a citizen (resident) of the Republic of Uzbekistan.

The winner — winners can be 8 participants of the campaign “Make a transaction through the bank's mobile application and get a prize”, which will be determined by a special Randomus program or similar programs on the telegram blog (@infinblog).

Prizes — gift sets: 4 large chocolate boxes (64 pieces of chocolate) and 4 small chocolate boxes (20 pieces of chocolate).

A transaction is any monetary transaction in the mobile application of InfinBANK JSC that complies with the terms of these Rules.

An identity document is a passport of a citizen of the Republic of Uzbekistan, a military ID card for military personnel, an ID card, a biometric passport for going abroad.

Personal data is information recorded on electronic, paper-form and (or) other material media related to the participant or enabling his/her identification.

## **1. General provisions**

1.1. These rules define the procedure, conditions, place and terms of the campaign: “Make a payment in the mobile application of InfinBANK JSC and receive a prize” (hereinafter – the promotion).

1.2. The territory of the promotion: the promotion is held on the territory of the Republic of Uzbekistan in the banking system of InfinBANK JSC.

1.3. Terms of the promotion: the promotion is held from February 26 to March 24, 2023 inclusive.

## 2. Participants of the action

2.1. All clients of the Bank who have made the following monetary transactions are allowed to participate in the promotion:

- P2P – card-to-card operation including HUMO\_TO\_UZCARD, UZCARD\_TO\_UZCARD, UZCARD\_TO\_HUMO (except for P2P between your cards and HUMO\_TO\_HUMO);
  - Visa Direct;
  - Conversion - WALLET\_UZS\_TO\_WALLET\_USD, UZCARD\_TO\_VISA, WALLET\_USD\_TO\_WALLET\_UZS, VISA\_TO\_VISA\_TO\_UZCARD, HUMO\_TO\_VISA;
  - Wallet transactions to other banks' cards- WALLET\_TO\_HUMO, WALLET\_TO\_UNIONPAY, WALLET\_TO\_UZCARD, WALLET\_TO\_VISA;
  - Transactions via credit cards - VISA\_UZS\_TO\_QRCODE, VISA\_UZS\_TO\_MEMORIAL, VISA\_UZS\_TO\_HUMO, VISA\_UZS\_TO\_LOAN, VISA\_UZS\_TO\_ACCOUNT, VISA\_UZS\_TO\_VISA, VISA\_UZS\_TO\_UZCARD, VISA\_UZS\_TO\_BUDGET\_MEMORIAL, VISA\_UZS\_TO\_WALLET, VISA\_UZS\_TO\_VISA\_UZS;
  - Transactions with the account from/to cards of other banks - ACCOUNT\_TO\_HUMO, HUMO\_TO\_ACCOUNT, UZCARD\_TO\_ACCOUNT, WALLET\_TO\_ACCOUNT, ACCOUNT\_TO\_UZCARD, USD\_ACCOUNT\_TO\_VISA, ACCOUNT\_TO\_WALLET;
  - Repayment of the loan - UZCARD\_TO\_LOAN, WALLET\_TO\_LOAN, ACCOUNT\_TO\_LOAN, HUMO\_TO\_LOAN, VISA\_TO\_LOAN;
  - Also - UZCARD\_TO\_QRCODE, TINKOFF\_TO\_INFINBANK, UZCARD\_TO\_UNIONPAY;
  - Transfers by bank details - HUMO\_TO\_MEMORIAL, HUMO\_TO\_BUDGET\_MEMORIAL, UZCARD\_TO\_BUDGET\_MEMORIAL, UZCARD\_TO\_MEMORIAL;
- Fees for services: SOLIQ SERVICES, Airplane and railway tickets, gas stations and auto parts, Banking services, Biometrical passport, Charity, Vouchers and certificates, Water, Gas, Urban telephony, State services and Fines of traffic police, GTS, Registry office and Notary, Foreign telephony, Foreign services, Games, Internet providers, Internet services, Treasury, Cafes and restaurants, Utilities, Shops, Medicine, Mobile communications and GTS, Mobile operators, TAXES, Education, Ads and advertising, OVVIIG, Online services, Hotels and tourism, Repayment of loans and installments, Insurance, Housing and communal services, Services, Carrier services, Digital TV, Electronic wallets, Electricity, Online payments.

2.2. Employees of the Bank are not allowed to participate in the promotion.

2.3. Participation in the promotion implies the full agreement of the participants of the promotion with these Rules.

2.4. If the participant does not comply with the requirements of these Rules, the participant loses the right to continue participating in the promotion and receiving a prize. To receive the prize, the participants of the promotion must perform all actions required of them in accordance with these Rules during the duration of the promotion until the moment of signing the documents confirming receipt of the prize.

### **3. Terms of participation in the promotion**

3.1. In order to participate in the promotion, you must be a customer of the Bank and use the banking mobile application. The Client needs to make any transaction starting from clause 2.1., after which he/she automatically becomes a participant in this promotion. Each transaction gives you a chance to participate in the promotion.

### **4. Prize pool**

4.1. Prize: 4 large chocolate boxes (64 pieces of chocolate bars) and 4 small chocolate boxes (20 pieces of chocolate bars).

4.2. The winners do not have the right to demand the replacement of the prize.

4.3. Tax issues arising in connection with the campaign are resolved in accordance with the tax legislation of the Republic of Uzbekistan.

4.4. The transfer of the right to receive the prize to third parties is prohibited.

### **5. The procedure for conducting the promotion and the procedure for drawing prizes**

5.1. The participants of the prize draw are persons who comply with these Rules in the period from February 26, 2024 to March 24, 2024 inclusive. The prize draw will be carried out on a weekly basis live on the telegram blog (@Infinblog).

5.2. On March 4, 11, 18 and 25, 2024, using a random number generator (using a special program Randomus or similar programs), the winners will be determined live on the telegram blog @InfinBLOG. In total, 8 winners will be determined for 4 draws.

5.3. The winner of one of the stages of the draw for this promotion is not allowed to participate in its subsequent stages, and also does not have the right to receive two or more prizes within the framework of this promotion.

5.4. The Bank reserves the right not to enter into written negotiations or other contacts with the participants of the promotion, except in cases of disputes or the award of a prize.

5.5. The fact of participation in the promotion means that the participants give their consent that their names, surnames, photographs and other materials about them can be used by the Bank for advertising purposes without paying them any remuneration.

5.6. The Bank reserves the right, at its discretion, to make any changes and additions to these Rules by posting an announcement of changes on the website [www.infinbank.com](http://www.infinbank.com) in advance 10 (ten) business days prior to the entry into force of such changes. The Bank has the right to change or expand the list and amount of prizes, as well as the promotion period. The Bank does not reimburse or compensate for losses, costs and any other expenses that a participant may incur in connection with his participation in the promotion.

5.7. The Bank does not bear any responsibility for any damage caused to the health (life) of the winner of the prize, as well as to the property, health or life of third parties during the exploitation period of the prize.

5.8. All disputes and disagreements that may arise during this promotion will be resolved through negotiations between the Bank and the Participant on the basis of goodwill and mutual understanding. In the absence of consent, the dispute is subject to judicial review in the court at the location of the Bank.

5.9. The Bank, through the live session via a special Randomus program or similar programs providing random numbers, determines 8 main winners and additionally determines 2 (two) participants as reserve candidates in case the Main Winners refuse the prize and/or do not receive the prize within the time period provided for by these Rules.

5.10. If the main winner refuses the prize and/or does not receive the prize within more than 10 (ten) business days, the prize is transferred to the reserve candidate who was determined first in the special Randomus program or similar programs providing random numbers. If the first reserve candidate refuses the prize or does not receive the prize on time, the prize is transferred to the second reserve candidate.

5.11. If all candidates refuse the prize and/or do not receive the prize on time, then, by decision of the Bank's Commission, an Alternative determination of the winners will be carried out in accordance with the procedure provided for in the relevant paragraphs of this section.

5.12. If, according to the results of the Alternative determination of Winners, the prize is not received as a result of refusal of the prize and/or failure to receive the prize on time, the Bank reserves the right to use the prize at its discretion.

5.12. Based on the results of the campaign, the procedure for determining the winners, the protocol of the Bank's Commission is drawn up and signed by the members of the Bank's Commission.

5.13. The name of the winners will be announced live on the telegram blog (@minfinblog).

5.14. The Bank is not responsible for the consequences of non-compliance with the terms of the promotion by the Participant.

## **6. The procedure and deadlines for receiving prizes**

- 6.1 The Winner should pay a visit to the Bank with the original identity document to receive the Prize within 10 (ten) business days from the date of his/her notification by the Bank during the live session about winning the prize.
- 6.2. The transfer of the prize to the Winner is made on the basis of an Acceptance Certificate signed by the Winner and an authorized representative of the Bank.
- 6.3. The Bank's obligations to transfer the prize to the winner are considered fulfilled from the moment they are transferred to the participant and the Act of Acceptance and Transfer is signed.
- 6.4. The ownership of the prize passes to the winner from the moment of transfer of the prize.
- 6.5. The presentation of the prize can be organized as a solemn public event with the involvement of the public and the media.

## **7. The procedure of informing the participants of the promotion about the conditions of the campaign, suspension or early termination of the promotion**

- 7.1. The Participants of the promotion are informed about the terms and procedure of campaign by posting advertising posts on the Bank's page, on the Internet, in the media and contextual advertising.
- 7.2. Detailed information about this promotion, as well as the Rules of the promotion, will be posted on the official corporate website of the Bank: [www.infinbank.com](http://www.infinbank.com) , in the "Promotions" section.
- 7.3. Detailed information about the promotion can also be obtained via the Bank's hotline by phone: (+998 71) 202-50-60, and by instant number 1214.
- 7.4. In case of early termination of the promotion, extension of its duration, or changes in the Rules, the relevant information will be posted on the official corporate website of the Bank [www.infinbank.com](http://www.infinbank.com) in the "Promotions" section.
- 7.5. In accordance with the requirements of the legislation on personal data, the Participant provides the Bank with an indefinite consent to the processing and use by the Bank of any personal data of the Participant for the Bank to conduct its activities, the Bank to comply with the terms of these rules, as well as for other purposes that do not contradict the legislation of the Republic of Uzbekistan.