

**RULES
for the “Pay on time and win” campaign**

1. Общие положения

1.1. These Rules set forth the procedure, terms, and conditions for the “Pay on time and win” campaign (hereinafter referred to as the “Campaign”), organized by InFinBank JSC.

1.2. Campaign period: **from April 1, 2026, to March 31, 2027.**

1.3. The promotion is held within the territory of the Republic of Uzbekistan within the banking system of InfinBANK JSC.

1.4. The following definitions and terms apply in these Rules:

The Bank – Joint-Stock Company “Invest Finance Bank,” which is the organizer of the campaign.

Participant – an individual who is a citizen of the Republic of Uzbekistan, has reached the age of 18 (eighteen), is a customer of the Bank, and simultaneously meets all the conditions of these Rules, including:

- the availability of a valid banking product (an InfinBLACK credit card or an InfinBARAKA installment card) issued by the Bank;
- a credit history for the relevant product of at least 2 (two) months;
- completion of at least one non-cash transaction using the InfinBLACK or InfinBARAKA card, as provided for by the functionality of the relevant banking product, including, but not limited to: non-cash payments for goods (works, services), money transfers, as well as other transactions available via the card during the relevant reporting period;
- no overdue debt for a period of 30 (thirty) calendar days or more;
- fulfillment of other conditions provided for in these Rules.

The winner is the participant who has emerged victorious among all participants in the campaign in accordance with the requirements set forth in these Rules.

Grand Prize –BYD Yuan Up.

Prize – Iphone 17 Pro Max, Ipad A16, AirPods 4.

Identification document – passport of a citizen of the Republic of Uzbekistan, military ID for military personnel, ID card, biometric passport for travel abroad, new-style driver’s license. Personal data – information recorded on electronic, paper, and/or other physical media that relates to the Participant or enables their identification.

Chance – a notional unit of participation in the Promotion, assigned to the Participant upon fulfillment of the Promotion’s terms and conditions, and recorded exclusively in the Bank’s internal information systems.

The Bank’s internal systems—the Bank’s automated information systems containing data on customers, transactions, and other parameters used for the purposes of conducting the Promotion. The data from these systems is final and not subject to dispute.

1.5. This Campaign is not a lottery, betting scheme, or any other game of chance, and is conducted to encourage the use of banking products.

2. Participants

2.1. Participants in the Campaign are individuals who have subscribed to the Bank's official Instagram page and who meet the definition of "Participant" set forth in these Rules, provided they satisfy all eligibility criteria. Participant status is determined solely based on data from the Bank's internal information systems.

2.2. Bank employees and their close relatives are not eligible to participate in the Campaign.

3. Participation terms

3.1. To participate in the campaign, you should follow the Bank's official Instagram page, be an InfinBLACK credit cardholder or an InfinBARAKA installment cardholder, have a credit history of at least 2 (two) months on these cards, make at least 1 (one) transaction using these cards, and have no payments overdue by 30 or more calendar days.

3.2. Fulfilling all the conditions of Section 3.1. of these Rules in each calendar month gives the participant 1 chance to enter the drawing. Chances are cumulative. The maximum number of Chances that can be awarded to a single customer for the entire duration of the Campaign is 12 (twelve).

3.3. "Overdue debt of 30+ days" refers to the fact that the customer has outstanding debt on credit obligations to the Bank for a period of 30 or more calendar days, as recorded in the Bank's accounting systems.

3.4. Use of the InfinBLACK credit card or the InfinBARAKA installment card within the scope of this Campaign means the Participant's performance, during the relevant reporting period, of any card transactions provided for by the functionality of the relevant banking product, including but not limited to: non-cash payments for goods (works, services), money transfers, as well as other transactions available via the card.

3.5. A positive credit history is a collection of information about a borrower that confirms their timely and full fulfillment of obligations under loans and installment plans, without any late payments or breaches of contract terms.

3.6. If, at any time during the Campaign period, a customer has an overdue debt of 30 (thirty) calendar days or more (30+), the customer: is excluded from the Campaign and loses the right to participate in the prize drawing, regardless of the number of chances previously accumulated.

3.7. Entries accrued to the customer prior to the occurrence of overdue debt of 30+ days shall be canceled and cannot be reinstated.

3.8. The Bank determines the presence or absence of overdue debt based on data from its internal accounting systems.

3.9. Each participant is entitled to receive only one prize during the entire campaign.

3.10. To receive a prize, a participant in the campaign shall fulfill all requirements set forth in these Rules during the campaign period, up until the moment of signing the documents confirming receipt of the prize.

3.11. The Super Prize drawing will last for 12 calendar months. One winner will be selected via a random draw broadcast live on the Bank's corporate Instagram page every three months, specifically (the first drawing will take place by July 10, 2026, the second by October 10, 2026, the third draw by January 10, 2027, and the fourth draw by April 10, 2027). A total of 4 Super Prizes will be awarded: 4 BYD Yuan Up cars.

3.12. The prize draw will last for 12 calendar months. Winners will be selected via a random draw broadcast live on the Bank's corporate Instagram page each month, specifically by the 10th of the month following the reporting month. Three winners will be selected each month. A total of 36 prizes will be awarded: 12 iPhone 17 Pro Max smartphones, 12 iPad A16 tablets, and 12 AirPods 4 wireless earbuds.

3.13. Participation in the campaign implies the participants' full agreement with these Rules.

3.14. The Bank reserves the right to unilaterally refuse a person's participation in the Campaign or exclude a Participant from the Campaign without providing a reason, including in the event that circumstances are discovered indicating dishonest conduct, abuse of rights, or a violation of these Rules.

4. Prize fund

4.1. Grand Prizes — 4 BYD Yuan Up cars.

4.2. Prizes — 12 Apple iPhone 17 Pro Max smartphones, 12 Apple iPad A16 tablets, and 12 AirPods 4 wireless earbuds.

4.3. Winners may not request to exchange their prize for a cash alternative.

4.4. Tax payments for prize winners shall be covered by the Bank. By accepting the Prize, the winner agrees that the Bank may fulfill tax obligations in accordance with the procedure set forth in this clause.

5. Campaign rules and prize drawing procedure

5.1. Individuals who meet the requirements of these Rules are eligible to participate in the prize drawing.

5.2. Winners will be determined according to the schedule in Table 1, selected at random during a live draw on the bank's corporate Instagram page.

Table 1

№	Reporting period	Date	Prizes
1	01.04.26 – 30.04.26 yy	08.05.2026 .	Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
2	01.05.26 – 31.05.26 yy	05.06.2026 .	Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
3	01.06.26 – 30.06.26 yy	10.07.2026 .	BYD Yuan Up – 1 pcs Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
4	01.07.26 – 31.07.26 yy	07.08.2026 .	Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
5	01.08.26 – 31.08.26 yy	04.09.2026 .	Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
6	01.09.26 – 30.09.26 yy	09.10.2026 .	BYD Yuan Up – 1 pcs Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
7	01.10.26 – 31.10.26 yy	06.11.2026 .	Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
8	01.11.26 – 30.11.26 yy	04.12.2026 .	Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs

			Airpods – 1 pcs
9	01.12.26 – 31.12.26 yy	08.01.2027 .	BYD Yuan Up – 1 pcs Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
10	01.01.27 – 31.01.27 yy	05.02.2027 .	Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
11	01.02.27 – 28.02.27 yy	05.03.2027 .	Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs
12	01.03.27 – 31.03.27 yy	09.04.2027 .	BYD Yuan Up – 1 pcs Iphone 17 Pro Max – 1 pcs Ipad – 1 pcs Airpods – 1 pcs

5.3. The Bank reserves the right not to engage in written correspondence or other communication with campaign participants, except in cases of disputes or the awarding of prizes.

5.4. The Bank reserves the right, at its discretion, to make any changes or additions to these Rules by posting a notice of such changes on the website www.infinbank.com 10 (ten) business days prior to the effective date of such changes. The Bank has the right to change or expand the list and value of prizes, as well as the campaign period. The Bank shall not reimburse or compensate for any losses, expenses, or other costs that may arise for the participant in connection with their participation in the campaign.

5.5. The Bank shall not be liable for any damage caused to the health (life) of the prize winner, or to the property, health, or life of third parties, during the entire period of use of the prize.

5.6. All disputes and disagreements that may arise during the conduct of this campaign shall be resolved through negotiations between the Bank and the Participant based on good faith and mutual understanding. In the absence of an agreement, the dispute shall be resolved through legal proceedings in the court at the Bank's location.

5.7. The Bank uses the special Randomus program or similar programs that generate random numbers (ensuring a random selection based on data generated by the Bank's internal systems) to determine the main winners and an additional 3 (three) participants as reserve candidates in the event that a Main Winner declines the prize and/or fails to claim the prize within the timeframe specified in these Rules. Data from the Bank's internal systems is the sole reliable source of information for determining winners and is not subject to dispute.

5.8. If one of the main winners declines the prize and/or fails to claim the prize within 10 (ten) business days, the prize is transferred to the reserve candidate who was selected first by the Randomus program or similar programs that generate random numbers. If the first alternate winner declines the prize or fails to claim it within the specified time, the prize is awarded to the second alternate winner, and so on.

5.9. If a candidate declines the prize and/or fails to claim the prize within the specified timeframe, the Bank's Commission shall decide to conduct an alternative selection of the winner in accordance with the procedure set forth in the relevant provisions of this section.

5.10. If, following the Alternative Winner Selection Process, the prize is not awarded due to the winner's refusal of the prize and/or failure to claim the prize within the specified timeframe, the Bank reserves the right to use the prize at its discretion.

5.11. The winners' names will be announced live on the Bank's corporate Instagram page.

5.12. The Bank shall not be liable for any consequences resulting from a Participant's failure to comply with the terms of the Campaign.

5.13. When determining the Odds, the Bank reserves the right to exclude transactions that appear to be fictitious, fragmented, or of a transit nature, or that are intended solely to obtain benefits under the Campaign without the actual purchase of goods (services).

5.14. If any of the circumstances described in Section 5.13 of these Rules are discovered, the Bank reserves the right to void any previously accrued Points, exclude the Participant from the Campaign, and refuse to award the Prize. The Bank's decision is final and not subject to review.

6. Procedure and Timeline for Claiming Prizes

6.1 The Winner agrees to visit the Bank with an original form of identification to claim the Prize within 10 (ten) business days from the date the Bank notifies the Winner of the prize win during the live broadcast.

6.2. The prize shall be transferred to the Winner based on a Transfer and Acceptance Certificate signed by the Winner and an authorized representative of the Bank.

6.3. The Bank's obligations regarding the transfer of the prize to the Winner shall be deemed fulfilled upon the transfer of the prize to the Winner and the signing of the Transfer and Acceptance Certificate.

6.4. Ownership of the prize transfers to the winner upon the signing of the Transfer and Acceptance Certificate.

6.5. The award ceremony may be organized as a formal public event involving the public and the media.

7. Procedure for informing campaign participants about the terms and conditions of the campaign, as well as its suspension or early termination

7.1. Participants in the campaign will be informed of the terms and conditions of the campaign through promotional posts on the Bank's social media pages, in the Bank's mobile app, in the media, and via contextual advertising.

7.2. Detailed information about the campaign, as well as the Campaign Rules, will be posted on the Bank's official corporate website: www.infinbank.com, in the "News" section.

7.3. Detailed information about the campaign can also be obtained by calling the Bank's hotline at (+998 71) 202-50-60 or the short number 1214.

7.4. In the event of early termination of the campaign, an extension of its duration, or changes to the Rules, the relevant information will be posted on the Bank's official corporate website: www.infinbank.com, in the "News" section, 10 (ten) business days prior to the occurrence of the relevant event.

7.5. In accordance with the requirements of personal data legislation, the Participant grants the Bank consent to process and use the Participant's personal data (excluding special categories of personal data) for the Bank to conduct its business, fulfill the terms of these Rules, and for other purposes not contrary to the legislation of the Republic of Uzbekistan, for a period of 5 (five) years, calculated from the end date of the campaign. The processing of personal data is carried out in accordance with the laws of the Republic of Uzbekistan and the Bank's internal documents.

7.6. The acceptance of the prize by participants who have won the campaign in accordance with these Rules implies that the participants consent to the Bank using their first names, last names,

photographs, and other personal data (excluding special categories of personal data) for advertising purposes without paying them any compensation.