

APPROVED

Board Chairman of the Management
JSC “ANOR BANK”
Akramov Sh.S.

RULES FOR THE "Anor Bonus" PROMOTION

1. These Rules set out all essential terms of the agreement and constitute a public offer in accordance with Article 367 and Part Two of Article 369 of the Civil Code of the Republic of Uzbekistan (hereinafter referred to as the CC RUz). These Rules describe the terms of participation, the procedure for determining the Winners and receiving Prizes, as well as other essential terms of the organization and implementation of the "Anor Bonus" Promotion. These Rules regulate the organization and implementation of a promotional event aimed at promoting ANOR BANK JSC in the Republic of Uzbekistan.
2. The Organizer of the Promotion is JSC “ANOR BANK”, located at: 4A, 5th Passage, Sairam Street, Mirzo-Ulugbek District, Tashkent.
3. The Promotion is not a lottery or any other game of chance.
Participants in the Promotion do not bear any financial risks associated with participating in the Promotion. The Promotion procedure does not involve any fees, and the prize fund is formed exclusively from the Organizer's funds.
4. The prize fund and all expenses related to the Promotion will be covered by the Organizer.
5. Promotion Period: from Marth 17, 2026, to June 18, 2026, inclusive.
6. Terms of Participation:
 - To participate in the promotion, you need to update the mobile app to the latest version 2.25.0. A participant of the promotion is a client who, during the promotion period, received a microloan through the Anorbank mobile app and completed all stages of the process — the anti-fraud check, contact center call, and fund unblocking. Such a client receives one chance to spin the virtual “Wheel of Fortune.”
 - The wheel contains real, guaranteed prizes — both digital (subscriptions, discounts, etc.) and physical (branded items and electronics).
 - Digital prizes are delivered instantly in the app.
 - Physical prizes are drawn with winner determination, followed by contact with the bank for prize delivery.
 - One client can win only one prize.
7. Promotion prize fund:
 1. **Category**
 - 1.1. Subscriptions to various services and promo codes.
 2. **Category**

- 2.1. Shopper bag — 600 pcs.
- 2.2. Thermo mug — 1,200 pcs.
- 2.3. Power bank — 1,200 pcs.

3. Category

- 3.1. Apple Smartwatch — 30 pcs.
- 3.2. Xiaomi Robot Vacuum Cleaner — 30 pcs.
- 3.3. Yandex.Mini — 90 pcs.

4. Category

- 4.1. iPhone 17 Pro — 30 pcs.
- 4.2. Laptop — 15 pcs.
- 4.3. Samsung TV — 15 pcs.

5. Category

- 5.1. BYD Seagull car — 3 pcs.
- 5.2. BYD Yuan Up car — 3 pcs.

8. All prizes listed above are awarded to participants based on the results of spinning the Wheel of Fortune in the app.

9. Prize category breakdown:

Up to 5 million UZS — prizes of categories 1–2. Up to 10 million UZS — prizes of categories 1–4. Over 10 million UZS — prizes of categories 1–5.

10. Digital prizes are activated instantly. Winners of physical prizes will be notified via push notification, phone call, or message and must provide the Organizer with the necessary information (PINFL and a copy of their ID).

11. Physical prizes will be delivered to the Winner within 90 (ninety) calendar days from the date of announcement, provided all required information is submitted.

12. The winner's prize is determined completely at random using the following mathematical model:
The mathematical model consists of two parts:

1) Counter for the remaining number of gifts.

This part ensures that no more prizes are awarded than are available within the promotion, as the number of gifts decreases after each draw.

2) Function returning a randomly selected gift. This part guarantees that every prize awarded during the promotion is chosen randomly.

The implementation in the Java programming language can be viewed at the following link:
<https://github.com/OfficialKepik/spin-algorithm-with-3categories>

13. All taxes related to the awarding of prizes are to be paid by the client. Prizes are subject to personal income tax in accordance with paragraph 5 of Article 377 of the Tax Code of the Republic of Uzbekistan.

14. Participation in the Promotion constitutes full and unconditional acceptance of these Rules by the Participant, posted on anorbank.uz, and consent to the processing of provided personal data.

The Organizer may contact Participants directly (by mail, email, or SMS) to provide information about the Promotion or for purposes allowed under the laws of the Republic of Uzbekistan.

The participant gives his/her consent to the processing of personal data, including collection, storage, use, distribution, and destruction, in compliance with the requirements of the legislation of the Republic of Uzbekistan.

The right to choose third parties involved in the processing of personal data is granted to ANOR BANK JSC and does not require additional approval.

- 15.** Winners also consent to the publication of their name, surname, and image (photo with prize) on anorbank.uz, as well as on social media and other mass media (Instagram, Facebook, YouTube, etc.).
- 16.** In case of violation of these Rules, the Organizer has the right to disqualify a participant without explanation.
- 17.** Participants bear the risk of any negative consequences resulting from providing inaccurate information.
- 18.** The results of the Promotion are final and not subject to appeal.
- 19.** Participants may opt out of the Promotion by contacting the Organizer.
- 20.** The Organizer does not reimburse any expenses incurred by Participants and is not responsible for technical failures, actions of third parties, or force majeure events.
- 21.** Employees of JSC “ANOR BANK” and their close relatives are not eligible to participate.
- 22.** The Organizer reserves the right to amend or suspend the Promotion by posting information on anorbank.uz.
- 23.** If a Winner fails to contact the Organizer within 10 calendar days, their prize will be forfeited.