

«APPROVED»

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

RULES OF THE PRIZE DRAW
"Gifts for good grades"
within the framework of a special social project realized by
ANORBANK and eMaktab

1. These Rules:

a) contain all essential terms of the contract and are a public offer according to Articles 367 and 369 of the Civil Code of the Republic of Uzbekistan;

b) describe the conditions of participation, the procedure for determining the Winner and transfer of the Prize, as well as other essential conditions of organization and conduct of the Drawing "Five from you, gifts from us", organized by ANOR BANK JSC jointly with Kundalik LLC;

c) regulate the order of organization and conduct of the Prize Draw "Gifts for good grades", hereinafter referred to as "Draw", which is a stimulating event aimed at increasing the motivation and performance of students of secondary schools connected to the eMaktab system, as well as popularization of ANOR BANK JSC's activity in the territory of the Republic of Uzbekistan among students and parents.

and parents.

2 The organizer of the Draw is ANOR BANK JSC (hereinafter referred to as "the Organizer") (address: Tashkent city, Mirzo Ulugbek district, Sairam street, 5th passage, house 4).

The partner of the Drawing is "KUNDALIK" LLC (hereinafter referred to as "Partner") (now "eMaktab" - address: Tashkent city, Chilanzar district, Bunyodkor Avenue 42/1).

3. The Draw is not a lottery or other risk-based game, and the participants of the Draw do not bear property risks related to participation in the Draw.

The procedure of conducting the Draw does not involve payment of a fee by the participants, and the prize fund of the Draw is formed exclusively at the expense of the Organizer.

4. The Draw will be held in three stages.

The period of the phases is:

a) first phase: from October 3 to January 10, 2023.

b) second phase: from January 11 to March 27, 2024.

c) third stage: from March 28 to May 25, 2024.

5. The exact date and time of the event to determine the winners of each stage will be announced in advance.

at the end of each stage will be announced in advance on the Organizer's website and social networks.

6. The prize fund and all expenses related to the Draw are formed at the expense of the Organizer.

6.1. The prize fund consists at the first stage of 100 (one hundred) prizes:

- 10 Apple iPhone 14 smartphones;
- 10 Apple iWatch 8 smart watches;
- 30 Acer Aspire 3 laptops;
- 10 smart speakers Yandex.Station;
- 40 Samsung Tab A7 Lite tablets.

6.2. The prize fund consists at the second stage of 130 (one hundred and thirty) prizes:

- 5 Apple iPhone 15 smartphones;**

- 5 PlayStation 5 game sets;
- 40 Apple Watch SE smart watches;
- 40 Samsung A9 tablets;
- 40 AirPods 2.1 headphones.

7. The prizes for the following stages will be announced on the Organizer's website and social networks before the launch of these stages.

8. The transfer of the prizes based on the results of the Winner's determination is carried out by the Organizer within 90 (ninety) calendar days from the date of the announcement of the winners of the Draw, while providing all the information required from the Winner to the Organizer, specified in paragraph 12 of these Rules.

9. In case of force majeure situations (difficulties with the delivery of gadgets, lack of the necessary model from the supplier, etc.), measures will be taken to possibly eliminate them, taking into account all possible force majeure situations.

In case the Winner of the Draw fails to submit to the Organizer the information specified in paragraph 12 of these Rules, the Winner will lose the right to win.

10. Conditions of participation in the Draw:

Each willing parent may become a participant of the Draw by simultaneously fulfilling the following conditions for participation in the Draw:

- a) be a registered user of the Anorbank mobile application and have an "Anor Black" and/or "UzCard" bank card registered in "Anorbank" mobile application and active for the period of the Draw;
- b) be connected to the eMaktab system during the period of the Draw;
- c) according to the rules of the Draw, pupils of schools throughout the country from 1st to 11th grade, who are connected to the eMaktab system, will have a chance to win various prizes for good academic performance for the "fours" and "fives" received during each stage.

For example, a student who receives B's or A's will automatically receive the corresponding 4 and 5 points. As a result, a total of 100 points can be redeemed for 1 coupon.

Each coupon will provide one (1) chance to participate in a prize drawing, in which winners will be determined based on selection by a random number generator. The more coupons students have, the higher the chances of winning;

d) according to the terms of the project, students will receive grades, and their parents will exchange the coupons and participate in the prize drawing. Parents of students will have the opportunity to exchange their accumulated points for coupons later during the first phase;

e) within the framework of this project, all parents who already have a physical bank card **Mastercard ANOR BLACK and/or UzCard of ANORBANK** and those parents who did not have the aforementioned card and will order it before the end of the Prize Draw period can automatically exchange points for coupons and participate in the large-scale draw. All holders of the aforementioned bank card will also receive an annual PRO subscription from ANORBANK for the eMaktab platform for the 2023/24 school year;

f) all individuals, including citizens of the Republic of Uzbekistan, foreign citizens and stateless persons may participate in the Drawing.

11. The procedure for conducting the Draw and determining the Winners:

The total number of Winners for the entire period of the Drawing is 300 (three hundred) people with 100 (one hundred) people at each stage.

If there are several coupons during the period of the Drawing, each coupon gives 1 (one) chance to win in the corresponding stage. At the beginning of each new stage the previous coupons are reset.

To determine the Winners of the Draw, participating coupons are assigned individual numbers (hereinafter referred to as "ID") on the day of the Draw and uploaded to the electronic program "Random" (random number generator).

The winner of the Draw, who is entitled to receive the Prize, is the participant of the Draw whose

"ID" is randomly selected by the Random program according to the algorithm of conducting the Draw and determining the Winner of the Draw below.

The algorithm for conducting the Draw and determining the Winners of the Draw is a process of step-by-step steps:

a) to determine the Winners of the Draw, the Organizer uploads to the "Random" program the range of the list of "IDs" of the participants from the database, which during the period of the Draw have fulfilled all the conditions for participation in the Draw, listed in paragraph 10 of these Rules;

b) the range of the "ID" list is entered into the "Random" program, and the program determines the "ID" of the Winners by random selection.

The procedures and algorithms that allow predetermining the result of determining the Winner of the Draw are not used during the Draw.

The initial data are the report (upload) of the list of participants' "IDs" for the period of each stage of the Draw, the processing of which according to the above algorithm produces 100 (one hundred) winning "IDs" to determine a specific Winner of the Draw.

This procedure is performed 100 (one hundred) times, at that: random will determine 100 (one hundred) winners of the prizes.

12. After the Draw, the Winners receive a push-notification in the Anorbank mobile application about their recognition as Winners and winning the Prize.

Further, the Winner of the Draw shall transfer his/her Personal Identification Number of Physical Person (PINFL) to the Organizer's employees by any convenient way.

In this case, the Winners will receive the Prizes specified in paragraph 6 of these Rules.

The Prize will be transferred by the Organizer to the Winners personally, in the offices of ANOR BANK JSC on the territory of the Republic of Uzbekistan, upon presentation of the specified documents (passport or ID card).

According to the Tax Code of the Republic of Uzbekistan, the prize is subject to personal income tax (PIT).

The Organizer covers all expenses of the raffled prizes, including payment of personal income taxes.

The Organizer reserves the right to make unconditional unilateral changes and/or additions to these Rules at any time by posting the relevant information on the Organizer's website at "anorbank.uz".

13. Participation in the Draw means full and unconditional acceptance by the Participant of the Draw of these Rules posted on anorbank.uz, as well as the Participant's consent to the processing of personal data provided by the Participant during registration in the mobile application for the purposes of participation in advertising, marketing and other programs and promotions conducted by the Organizer, as well as research aimed at improving the quality of services provided, as well as conducting marketing and/or statistical and/or other research.

The Organizer or Partner may make direct contact with the Participant by various means of communication, including (without limitation) postal mailing, mailing to the Participant's electronic mail (e-mail) address, via cell phone (sms-informing) of relevant information, including information corresponding to the notion of advertising according to the Law of the Republic of Uzbekistan "On Advertising", as well as for the purposes of the Organizer's performance of obligations provided by the current legislation of the Republic of Uzbekistan.

By participating in the Draw, the Participant, acting of his own will and in his own interests, in accordance with the requirements of the legislation of the Republic of Uzbekistan, gives his consent to the Organizer (subject to compliance with the requirements of the legislative acts of the Republic of Uzbekistan on ensuring the confidentiality of personal data and the security of personal data during their processing) for their processing (collection, recording, systematization, accumulation, storage, confirmation, clarification, updating, change, use, distribution, provision, transfer (including transfer on the territory of the Republic of Uzbekistan), depersonalization, blocking and destruction by the Organizer and its counterparties) of the Participant's personal data, including using automation tools and automated database management systems, other software, as well as manual, automated and mixed processing of the Participant's personal data, both with transmission via the internal network of JSC "ANOR BANK" and

its counterparties, as well as via the Internet, and and without it.

The processing methods used include, but are not limited to, segmentation of the database according to the necessary criteria.

Consent is given by the Participant to perform any actions in respect of the Participant's personal data that are necessary or desirable to achieve the above purposes, in respect of any information relating to the Participant, including but not limited to: surname, name, patronymic; gender; year, month, date of birth (and in cases stipulated by the legislative acts of the Republic of Uzbekistan, in particular, the Tax Code of the Republic of Uzbekistan - details of the identity document (passport), cell phone numbers, e-mail address, etc.), as well as any other information related to the Participant, including, but not limited to: name, surname, patronymic; gender; year, month, date of birth, etc

The right to choose third parties involved in the processing of Participant's personal data in accordance with these Rules is granted by the Participant to ANOR BANK JSC and does not require additional approval.

Processing of personal data by the Organizer is carried out in accordance with the norms of the current legislative acts of the Republic of Uzbekistan.

14. By participating in the Draw, the Participant, recognized as the Winner of the Draw, also gives his/her consent to place his/her name, surname, patronymic and image (photo), publication of his/her image (photo) with the prize on the Organizer's website at anorbank.uz, as well as in printed publications, radio and television programs, in Internet media and other means of mass distribution of information, including (without limitation) Instagram, Youtube, Facebook.

15. In case of violation of these Rules, the Organizer has the right to unconditionally suspend the Draw Participant from participation in the Draw. In this case, the Organizer has the right not to comment on its actions in relation to the said Participant(s).

16. The Participant(s) of the Draw shall fully bear the risk of any negative consequences that may arise due to the Participant's indication of inaccurate and/or false information about himself/herself.

17. The result of the Draw in accordance with this incentive is final and cannot be challenged in court.

18. The participant of the Draw has the right to withdraw from participation in the Draw at any time by contacting the Organizers of the Draw.

19. The Organizer does not reimburse all and any costs and expenses that may be incurred by the Draw Participant or a third party in connection with the conduct of this Draw.

The Organizer shall not be liable for failure to perform or improper performance of obligations due to failures in telecommunication and energy networks, malicious programs, as well as unfair actions of third parties aimed at unauthorized access and / or disabling the software and / or hardware complex of ANOR BANK JSC.

The Organizer has the right to unilaterally terminate or suspend the Draw or suspend individual Participants if for any reason this Draw or any part thereof cannot be implemented as planned due to infection by computer viruses, defects, manipulation, unauthorized intervention, tampering, technical malfunctions, sanctions, in the event of sudden currency fluctuations/changes or any cause beyond the control of the Organizer and/or ANOR BANK S.A. which distorts or affects the execution, security, fairness, integrity of the Draw.

20. The Organizer reserves the right to unconditionally make changes and/or amendments to these Rules at any time without prior personal notice to the Participant or to terminate/suspend/cancel the Draw by posting the relevant information on anorbank.uz.

21. If the Winner of the Draw does not contact the Organizer or the Operator within 15 (calendar) days, his/her Prize shall be canceled.