

RULES OF THE PROMOTION

“ANORBANK Will Pay for You”

These Rules contain 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 Civil Code of the Republic of Uzbekistan). These Rules describe the conditions of participation, the procedure for determining the Winner and awarding the Prize, as well as other essential terms of organizing and conducting the Promotion “ANORBANK Will Pay for You,” organized by JSC “ANOR BANK.”

These Rules regulate the procedure for organizing and conducting the Promotion “ANORBANK Will Pay for You” (hereinafter – the “Promotion”), which is a marketing event aimed at promoting ANORBANK in the territory of the Republic of Uzbekistan.

The Organizer of the Promotion is JSC “ANOR BANK” (Owner of the ANORBANK trademark, legal address: Tashkent, Mirzo-Ulugbek district, Sayram Street, 5th passage, building 4A).

The Promotion is not a lottery or any other game of chance, and participants of the Promotion do not bear any financial risks related to participation. The procedure of the Promotion is not associated with any payment by participants. The prize fund is formed exclusively at the expense of the Organizer.

The prize fund and all expenses related to the Promotion are covered by the Organizer and consist of monetary funds, which will be determined based on the results of the Promotion.

Promotion period:

Start date: September 16, 2025

End date: September 30, 2025 (inclusive).

Determination of Winners:

October 3–5, 2025, between 10:00 and 23:59 Tashkent time, by uploading the list of participants into a random number generator (Randomizer) during a live broadcast.

Deadline for awarding monetary prizes:

No later than 30 (thirty) calendar days from the announcement of the results, provided that the winner submits to the Organizer all the necessary information specified in Clause 8 of these Rules.

If the Winner does not provide the required information, he/she forfeits the right to the prize.

Conditions of participation:

To participate, each individual must simultaneously meet the following conditions:

a) Be a registered user of the “Anorbank” mobile app and hold an ANOR NASIYA installment card issued

by ANORBANK.

b) During the Promotion period (September 16–30, 2025), the participant must perform a transaction with the ANOR NASIYA installment card of at least 5,000,000 UZS, including:

- purchase of goods/services from ANOR NASIYA partners, or
- transfer of funds from the ANOR NASIYA installment card to the participant's own card.

c) For each transaction with ANOR NASIYA partners exceeding 5,000,000 UZS, a unique ID number is assigned.

d) Purchases made after 23:59 on September 30, 2025 do not qualify for participation.

Procedure for the Promotion and determining the Winners:

- Total number of Winners: **10 people**.
- Each qualifying transaction is assigned an ID number, which is uploaded into the “Random” program (random number generator).
- Winners are determined by random selection of IDs.

The algorithm ensures fairness, as no procedures or manipulations may predetermine the outcome.

Awarding the Prizes:

8.1. Winners must provide: full name, personal identification number (PINFL), and the ANOR NASIYA installment card number used in the winning transaction.

8.2. The prize is provided in the form of **full repayment of the installment debt** as of the date of determination of the Winners.

8.3. Repayment is made directly by the Organizer to the installment account of the Winner. No cash is given.

8.4. The repaid amount is considered income and is subject to **personal income tax (PIT)** in accordance with Article 377 of the Tax Code of the Republic of Uzbekistan. The Organizer withholds and pays the applicable tax.

8.5. Transfer of the Prize is carried out within **10 working days** after the Winner provides the required data.

Additional provisions:

- The Organizer reserves the right to unilaterally amend these Rules at any time by posting updates on **anorbank.uz**.

- Participation constitutes full acceptance of these Rules and consent to the processing of personal data for promotional, marketing, research, and service improvement purposes.
- Winners consent to the publication of their name, surname, patronymic, and photograph in media, including Instagram, YouTube, Facebook, print, radio, and TV.
- Employees of the Organizer and their close relatives are not eligible.
- If a Winner does not contact the Organizer within 10 calendar days, the Prize is annulled.
- The Organizer is not liable for any losses, errors in participant data, technical failures, viruses, unauthorized interference, or other causes beyond its control.
- Results of the Promotion are final and cannot be challenged in court.
- Participants may withdraw from the Promotion at any time by contacting the Organizer.

1. В случае нарушения настоящих Правил Организатор вправе в безусловном порядке отстранить Участника Акции от участия в Акции. При этом Организатор имеет право не комментировать свои действия по отношению к указанному (-ым) Участнику (-ам).

2. Участник (и) Акции в полном объеме несет риск любых негативных последствий, которые могут возникнуть в связи с указанием Участником неточных и/или недостоверных сведений о себе.

3. Результат проведения Акции в соответствии с настоящим стимулирующим мероприятием является окончательным и не может быть оспорен в судебном порядке.

4. Участник Акции вправе в любое время отказаться от участия в Акции, обратившись к Организаторам Акции.

5. Организатор не возмещает все и любые издержки, и расходы, которые могут возникнуть у Участника Акции или третьего лица связи с проведением настоящей Акции.

Организатор, не несет ответственность за неисполнение либо ненадлежащее исполнение обязательств вследствие сбоев в телекоммуникационных и энергетических сетях, действий вредоносных программ, а также недобросовестных действий третьих лиц, направленных на несанкционированный доступ и/или выведение из строя программного и/или аппаратного комплекса АО «ANOR BANK»

Организатор вправе в одностороннем порядке прекратить или приостановить проведение Акции или отстранить отдельных его Участников, если по какой-либо причине настоящая Акция или какая-либо его часть не могут быть реализованы так, как это запланировано, в связи с заражением компьютерными вирусами, дефектами, манипуляциями, несанкционированным вмешательством, фальсификацией, техническими неполадками или любой причиной, не контролируемой Организатором и/или АО «ANOR BANK», которая искажает или затрагивает исполнение, безопасность, честность, целостность проведения Акции.

6. К участию в Акции не допускаются работники Организатора и их близкие родственники.

7. Организатор оставляет за собой право в безусловном порядке в любое время без предварительного персонального уведомления Участника вносить в настоящие Правила изменения и/или дополнения или прекратить/приостановить/отменить проведение Акции путем размещения соответствующей информации на anorbank.uz.

8. В случае, если Победитель Акции не выходит на связь с Организатором в течение 10 (календарных) дней, то его Денежный Приз аннулируется.