

Approved

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

RULES FOR CONDUCTING THE “Million” PROMOTION

1. These Rules contain all the essential terms of the Agreement and are 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 conditions of participation, the procedure for determining the Winner and the transfer of the Prize, as well as other essential conditions for the organization and conduct of the “Million” Promotion.

These Rules regulate the procedure for organizing and holding the "Million" Promotion, hereinafter referred to as the "Promotion", which is an incentive event aimed at popularizing JSC "ANOR BANK" in the territory of the Republic of Uzbekistan.

2. The Organizer of the Promotion is JSC “ANOR BANK”, located at: Tashkent, Mirzo-Ulugbek district, Sayram street, 5th passage, house 4A.

3. The Promotion is not a lottery or any other risk-based game, and participants in the Promotion do not bear any property risks associated with participating in this Promotion. The procedure of the Promotion is not related to the payment by the participants, and the prize fund of the Promotion is formed solely at the expense of the Organizer.

4. The prize fund and all expenses associated with the promotion are covered by the Organizer.

5. Promotion period:

From August 7, 2024 to October 7, 2024 (inclusive).

5.1. Starting from August 7, 2024, between 10:00 AM and 11:00 PM Tashkent time on weekdays, 5 (five) Winners of the Promotion are determined.

5.2. The deadline for the transfer of the prize based on the results of the Promotion is at least 90 (ninety) calendar days from the date of the announcement of the Winner of the Promotion, with timely provision of all information required from the Winner to the Organizer specified in paragraph 8 of these Rules.

If the Winner of the Promotion fails to provide the Organizer with the information specified in paragraph 8 of these Rules, the Winner loses the right to the Prize.

6. Conditions of Participation in the Promotion:

A participant must simultaneously fulfill all of the following conditions:

- 1) Be a registered user of the “Anorbank” mobile application.
 - 2) Hold a minimum of 100,000 (One hundred thousand sums 00 tiyins) sums on physical UzCard DUO, Humo TRIA, Uzcard KIDS, and Anorblack Mastercard cards (UZS account).
 - 3) Each card with a balance of more than 100,000 (One hundred thousand sums 00 tiyins) sums is included in the drawing as one attempt.
- Prize: 5 winners will be determined by a random number generator on weekdays.
 - Prize amount: 1,000,000.00 (One million sums 00 tiyins) sums for each winner.

Procedure for Conducting the Promotion and Determining the Winners:

The total number of winners throughout the Promotion period will be 220 (two hundred and twenty) individuals.

To determine the winners of the Promotion, customers are assigned individual numbers (hereinafter referred to as “IDs”), which are uploaded to a special bot, and winners are determined using a random number generator.

The Winner of the Promotion who is entitled to receive the Prize is the participant whose transaction ID is randomly selected by the “bot” using the following algorithm for conducting the

Promotion and determining the Winner of the Promotion.

The algorithm for conducting the Promotion and determining the Winners of the Promotion is given below and represents a process of step-by-step steps:

a) To determine the Winner of the Promotion, the Organizer uploads to the “RANDOM.ORG” program a list of transaction IDs from the database that, during the Promotion period, fulfilled all the conditions for participation in the Promotion listed in paragraph 6 of these Rules.

b) The program, through random selection, determines the IDs of the Winners during a live stream on the Organizer’s Instagram social media account. The host of the Promotion draw during the live stream, in real-time, after announcing the winners of the Promotion, will contact the winners who were directly identified as winners of the Promotion using the “RANDOM.ORG” random number generator.

c) A participant whose ID is determined by the random number generator more than 1 (one) time during the draw will not be considered a Winner. The number of transactions made by each participant is unlimited.

During the Promotion, no procedures or algorithms are used that allow predetermining the result of determining the Winner of the Promotion.

The source data is a report (download) of the list of IDs during the Promotion period, when processed according to the above algorithm, 5 (five) winning IDs are issued at the output to determine a specific Winner of the Promotion.

This procedure is performed 1 (one) time, whereby:

- On weekdays, Random will determine 5 (five) Winners.

7. Procedure for Awarding the Prize to the Winner of the Promotion:

After the Promotion, the Winners must provide the Organizer with their personal identification number of physical person (PINFL) to receive the cash prize and pay all taxes. The Organizer pays all applicable taxes arising in accordance with the law.

The funds will be transferred by the Organizer to the Winner by bank transfer upon provision of the specified documents (identity document) or (ID card).

In accordance with the legislation of the Republic of Uzbekistan, the prize is subject to personal income tax (PIT) on income, as other income, in accordance with paragraph 5 of Article 377 of the Tax Code of the Republic of Uzbekistan. According to the terms of the Promotion, the Organizer covers all income expenses.

The Organizer reserves the right to unilaterally and unconditionally amend and/or supplement these Rules at any time by posting relevant information on the Organizer's website at anorbank.uz

8. Participation in the Promotion implies the participant's full and unconditional acceptance of the Rules published on anorbank.uz, as well as the participant's consent to the processing of their personal data provided by the participant during registration in the mobile application.

The Organizer may communicate directly with Participants using various means of communication, including (but not limited to) mail, email, and SMS messaging, to provide relevant information, including in accordance with the Law of the Republic of Uzbekistan "On Advertising", as well as to fulfill the Organizer's obligations under the current legislation of the Republic of Uzbekistan.

By participating in the Promotion, the Participant grants their consent to the Organizer (subject to compliance with the requirements of the legislation of the Republic of Uzbekistan on ensuring the confidentiality and security of personal data during their processing) to process their (collection, recording, systematization, accumulation, storage, confirmation, clarification (update, change), use, dissemination, provision, transfer (including transfer within 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 and automated database management systems, other software, as well as manual, automated, and mixed processing of the Participant's personal data, both with transfer over the internal network of JSC "ANOR BANK" and its counterparties, as well as over the Internet, and without such. The methods of processing used include (but are not limited to) segmenting the database based on necessary criteria.

This consent is given by the Participant for the performance of any actions in relation to their personal data that are necessary or desirable to achieve the aforementioned goals, in relation to any information relating to the Participant, including but not limited to: last name, first name, patronymic; gender; year, month, date of birth (in cases provided for by the legislation of the Republic of Uzbekistan, in particular, the Tax Code of the Republic of Uzbekistan - details of the identity document (passport), mobile phone numbers, email address, and other information.

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

The processing of personal data by the Organizer is carried out in accordance with the current legislation of the Republic of Uzbekistan.

9. By participating in the Promotion, the Participant recognized as the Winner of the Promotion also gives his consent to the placement of his first name, last name, patronymic and image (photo), the publication of his image (photo) with the prize on the Organizer's website at anorbank.uz, as well as in print media, radio and television programs, online media and other means of mass media, including (but not limited to) Instagram, YouTube, Facebook.

10. In case of violation of these Rules, the Organizer has the right to unconditionally disqualify the Participant of the Promotion from participation in the Promotion. In this case, the Organizer has the right not to comment on its actions in relation to the specified Participant(s).

11. The Participant(s) of the Promotion fully bear the risk of any negative consequences that may arise in connection with the Participant providing inaccurate and/or unreliable information about themselves.

12. The results of the Promotion conducted in accordance with this incentive event are final and cannot be challenged in court.

13. The Participant of the Promotion has the right to withdraw from participation in the Promotion at any time by contacting the Organizers of the Promotion.

14. The Organizer does not reimburse any and all costs and expenses that may arise for the Participant of the Promotion or a third party in connection with the conduct of this Promotion.

The Organizer is not responsible for non-performance or improper performance of obligations due to failures in telecommunications and energy networks, the actions of malicious programs, as well as the dishonest actions of third parties aimed at unauthorized access and/or disabling the software and/or hardware complex of JSC "ANOR BANK"

The Organizer has the right to unilaterally terminate or suspend the Promotion or disqualify individual Participants if, for any reason, the Promotion or any part thereof cannot be implemented as planned, due to infection with computer viruses, defects, manipulations, unauthorized interference, falsification, technical failures, or any reason beyond the Organizer's control that distorts or affects the implementation, security, fairness, integrity of the Promotion.

15. Employees of the Organizer and their first line of relatives are not allowed to participate

in the Promotion.

16. The Organizer reserves the right to unconditionally amend and/or supplement these Rules at any time without prior personal notification to the Participant or to terminate/suspend/cancel the Promotion by posting relevant information on anorbank.uz.

17. If the Winner of the Promotion does not contact the Organizer within 10 (calendar) days, his Prize will be forfeited.