

## Promotion Rules « iPhone for a Million »

This document defines the procedure, conditions, and terms of the “iPhone for a Million” promotion, organized by JSC “InfinBank”.

### Terms and Definitions

**Bank** - Joint Stock Company "Invest Finance Bank", which is the organizer of the “iPhone for a Million” promotion (hereinafter – “Promotion”).

**Participant** – a citizen of the Republic of Uzbekistan, over 18 years old, a holder of InfinBLACK credit card emitted by the Bank and a consumer of the Bank’s remote banking services (InfinBank mobile application user), who makes payments for purchases and services using Bank’s InfinBLACK credit card.

**Winner** – a citizen of the Republic of Uzbekistan who wins among all participants of the promotion. The winner will be determined based on a random selection live broadcast on the Bank's official Instagram page.

**Prize** - iPhone 15 Pro Max 256 GB smartphone.

**Payment** - is the process of transferring funds from an InfinBLACK credit card emitted by the Bank, complying with the terms and conditions of these Rules for the purchase of goods and services.

**Identity document** – passport of a citizen of the Republic of Uzbekistan, military ID card 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 tangible media, which relates to the Participant or makes it possible to identify him/her.

### 1. General Provisions

1.1. These Rules define the procedure, conditions, place and terms of the promotion .

1.2. Promotion period: the promotion is held from 1 January to 31 January 2025 inclusive.

1. 3. Promotion territory: the promotion is held on the territory of the Republic of Uzbekistan in the banking system of JSC InFinBank.

### 2. Promotion participants

2.1. InfinBLACK cardholders who have paid for services or goods for 1,000,000 UZS more than last month are allowed to participate in the promotion:

- Payment for goods and services online and offline.
- Fees for services: SOLIQ SERVICES, Airplane and railway tickets, gas stations and auto parts, Banking services, Biometrical passport, Charity, Vouchers and certificates, Water, Gas, Urban telephony, State services and Fines of traffic police, GTS, Registry office and Notary, Foreign telephony, Foreign services, Games, Internet providers, Internet services, Treasury, Cafes and restaurants, Utilities, Shops, Medicine, Mobile communications and GTS , Mobile operators, TAXES, Education, Ads and advertising, OVVIK, Online services, Hotels and tourism, Repayment of loans and installments, Insurance, Housing and communal services, Services, Carrier services, Digital TV, Electronic wallets, Electricity, Online payments.

2.2. Bank employees are not allowed to participate in the promotion.

2.3. Participation in the promotion implies full agreement of the participants with these Rules.

2. 4. If the participant does not comply with the requirements of these Rules, the participant loses the right to participate in the promotion and receive the prize. To receive the prize, the participants of the promotion shall be obliged to perform all actions required of them in accordance with these Rules during

the period of the promotion until the moment of signing the documents confirming the receipt of the prize.

### **3. Terms and Conditions of participation in the promotion**

3.1. In order to take part in the promotion, it is necessary to be a holder of an InfinBLACK credit card, emitted by the Bank and make a payment using this card for 1,000,000.00 (one million) UZS more than last month.

3.2. The Bank's client's continued use of the Bank's mobile application after receiving the relevant announcement about the promotion shall constitute the Bank's client's acceptance of participation in the promotion, and he/she becomes a Participant in the promotion.

3.3. A user who holds multiple active credit cards has a corresponding number of chances to win, provided that payments were made with each card in December 2024.

### **4. Prize fund**

4.1. Smartphone iPhone15 Pro Max 256 GB – 1 piece .

4.2. The color of the smartphone is determined by the Bank independently.

4.2. Winners do not have the right to request the replacement of the prize.

### **5. Promotion conduct and prize drawing procedure**

5.1. Participants in the drawing are persons who comply with these Rules and who make payments using the InfinBLACK card in the period from January 1 to January 31, 2025 for 1,000,000.00 (one million) UZS more than in the previous month. The winner will be determined on February 6, 2025, based on a random selection live on the Bank's official Instagram page.

5.2. The Bank reserves the right not to enter into written negotiations or other contacts with participants in the promotion, except in cases of disputes or prize distribution.

5.3. The fact of participation in the promotion means that the participants give their consent that their names, surnames, photographs and other materials about them may be used by the Bank for advertising purposes without paying them any remuneration.

5.4. The Bank reserves the right, at its own discretion, to make any changes and additions to these Rules, by posting an announcement of the changes on the website [www.infinbank.com](http://www.infinbank.com) in advance 10 (ten) business days before such changes come into force. The Bank has the right to change or expand the list and size of prizes, as well as the promotion period. The Bank does not reimburse or compensate for losses, costs and any other expenses that may arise for the participant in connection with his participation in the promotion.

5.5. The Bank shall not bear any responsibility 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 this promotion will be resolved through negotiations between the Bank and the Participant based on goodwill and mutual understanding. In the absence of agreement, the dispute is subject to judicial review in the court at the location of the Bank.

5.7. The Bank, using the special Randomus program or similar programs providing random numbers, determines 1 (one) main winner and an additional 2 (two) participants as reserve candidates in the event that the Main Winners refuse the prize and/or do not receive the prize within the time period specified in these Rules.

5.8. In case the main winner refuses the prize and/or does not receive the prize within more than 10 (ten) working days, the prize will be transferred to the reserve candidate, who was determined first in a special Randomus or similar programs providing random numbers. If the first reserve candidate refuses the prize or fails to receive the prize within the deadline, the prize shall be transferred to the second reserve candidate.

- 5.9. If the candidate refuses the prize and/or does not receive the prize on time, the Bank Commission will decide to conduct an Alternative Determination of the winners in the manner provided for in the relevant clauses of this section.
- 5.10. If, according to the results of the Alternative determination of Winners, the prize is not received as a result of refusal of the prize and/or failure to receive the prize on time, the Bank reserves the right to use the prize at its discretion.
- 5.11. The winner's name will be announced live on the Bank's official Instagram Page.
- 5.12. The Bank is not responsible for the consequences of non-compliance with the terms of the promotion by the Participant.

## **6. Procedure and deadlines for receiving prizes**

- 6.1 The Winner shall make a visit to the Bank with the original identity document to receive the Prize within 10 (ten) business days from the date of the Bank's live notification of the winner of the prize.
- 6.2. The prize shall be transferred to the Winner on the basis of the Acceptance and Transfer Certificate signed by the Winner and the authorized representative of the Bank.
- 6.3. The Bank's obligations to transfer the prize to the winner are considered fulfilled from the moment they are transferred to the participant and the signing of the Acceptance and Transfer Certificate.
- 6.4. Ownership of the prize passes to the winner from the moment the Acceptance and Transfer Certificate is signed.
- 6.6. The award ceremony may be organized as a formal public event with the involvement of the public and the media.

## **7. Procedure for informing promotion participants about the terms and conditions and suspension or early termination of the promotion**

- 7.1. Participants of the promotion are informed about the terms and procedure for its implementation by placing advertising posts on the Bank's page, in the Bank's mobile application, in the media and contextual advertising.
- 7.2. Detailed information on this promotion, as well as the Promotion Rules, will be posted on the Bank's official corporate website: [www.infinbank.com](http://www.infinbank.com), in the "News" section.
- 7.3. Detailed information on the promotion can also be obtained via the Bank's hotline at: (+998 71) 202-50-60, and by short number 1214.
- 7.4. In case of early termination of the promotion, extension of its terms or changes in the Rules, the relevant information will be posted on the Bank's official corporate website: [www.infinbank.com](http://www.infinbank.com), in the "News" section.
- 7.5. In accordance with the requirements of the legislation on personal data, the Participant provides the Bank with an indefinite consent to the processing and use by the Bank of any personal data of the Participant for the Bank to conduct its activities, the Bank to comply with the terms of these rules, as well as for other purposes that do not contradict the legislation of the Republic of Uzbekistan.