**Rules for the promotion
“Make a payment in the mobile application of JSC “InFinBank” and get a prize”**

 This document defines the procedure, conditions and term of the promotion “Make a payment in the mobile application of JSC “InFinBank” and get a prize”,organized by JSC “InFinBank”.

**Terms and Definitions**

 **Bank** – Joint Stock Company “ Invest Finance Bank ", which is the organizer of the promotion "Make a payment in the mobile application of JSC “InFinBank” and get a prize” (hereinafter referred to as the promotion).

 **Participant** - a consumer of the Bank's remote banking services (Infinbank mobile application user), who has made a transaction in the amount of more than 20,000 Sum (UZS) through the banking application in accordance with these Rules, he/she should be over 16 years and a citizen (resident) of the Republic of Uzbekistan.

 W**inner -** one of the 13 winning participants of the promotion. The winners will be chosen on the basis of random selection in a live broadcast on the bank's official Instagram page.

**Prizes - gift sets:** 10 (ten) money prizes of 1,000,000.00 (one million) UZS and 3 (three) smartphones Iphone 15 PRO.

 **Transaction -** any monetary operation in the mobile application of JSC InFinBank that complies with the terms and conditions of these Rules.

**Identity document** – passport of a citizen of the Republic of Uzbekistan, military ID card for military personnel, ID card, biometric passport for traveling abroad, new driver’s license.

# Personal data is information recorded on electronic, paper-form and (or) other material media related to the participant or enabling his/her identification.

# 1. General Provisions

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

1.2. The terms of the promotion: the promotion is held from April 22 to July 21, 2024 inclusive.

# 2. Promotion participants

2.1. Bank clients who have made at least one of the following money transactions are allowed to participate in the promotion:

* P2P – card-to-card operation including, HUMO\_TO\_UZCARD, UZCARD\_TO\_UZCAR UZCARD\_TO\_HUMO, HUMO\_TO\_HUMO;
* Visa Direct;
* Conversion - WALLET\_UZS\_TO\_WALLET\_USD, UZCARD\_TO\_VISA, WALLET\_USD\_TO\_WALLET\_UZS, VISA\_TO\_VISA\_TO\_UZCARD, HUMO\_TO\_VISA;
* Wallet transactions to cards of other banks - WALLET\_TO\_HUMO, WALLET\_TO\_UNIONPAY, WALLET\_TO\_UZCARD, WALLET\_TO\_VISA;
* Transactions via credit cards - VISA\_UZS\_TO\_QRCODE, VISA\_UZS\_TO\_ MEMORIAL, VISA\_UZS\_TO\_HUMO, VISA\_UZS\_TO\_LOAN, VISA\_UZS\_TO\_ACCOUNT, VISA\_UZS\_TO\_VISA, VISA\_UZS\_TO\_UZCARD, VISA\_UZS\_TO\_BUDGET\_MEMORIAL, UZS\_TO\_WALLET, VISA\_UZS\_TO\_VISA\_UZS ;
* Account transactions from/to cards of other banks - ACCOUNT\_TO\_HUMO, HUMO\_TO\_ACCOUNT, UZCARD\_TO\_ACCOUNT, WALLET\_TO\_ACCOUNT, ACCOUNT\_TO\_UZCARD, USD\_ACCOUNT\_TO\_VISA, ACCOUNT\_TO\_WALLET;
* Loan repayment - UZCARD\_TO\_LOAN, WALLET\_TO\_LOAN, ACCOUNT\_TO\_LOAN, HUMO\_TO\_LOAN, VISA \_TO\_LOAN;
* Others - UZCARD\_TO\_QRCODE, TINKOFF\_TO\_INFINBANK, UZCARD\_TO\_UNIONPAY;
* Transfers by account details - HUMO\_TO\_MEMORIAL, HUMO\_TO\_BUDGET\_MEMORIAL, UZCARD\_TO\_BUDGET\_MEMORIAL, UZCARD\_TO\_MEMORIAL;
* 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, OVVIG, 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 the 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. Conditions of participation in the promotion

3.1. In order to take part in the promotion it is necessary to be a client of the Bank and use the Bank's mobile application. The Client should make any transaction over 20,000 (twenty thousand) Sum from clause 2.1., after which he/she automatically becomes a participant of this promotion. Each transaction gives a chance to participate in the promotion.

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

**4. Prize fund**

4.1. Prize: 10 (ten) money prizes of 1,000,000.00 (one million) UZS and 3 (three) smartphones Iphone 15 PRO.

* 1. Winners do not have the right to request the replacement of the prize.
	2. Tax payments for the winners of this promotion shall be made at the expense of the Bank.
	3. Transfer of the right to receive the prize to third parties is prohibited.

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

5.1. The participants of the prize draw will be persons who comply with these Rules within the period from April 22 to July 21, 2024 inclusive. The winners will be selected on the basis of random selection in a live broadcast on the Bank's official Instagram page

5.2Every Monday during the promotion period (on April 29; May 6, 13, 20, 27; June 3, 10, 17, 24; July 1, 8, 15 and 22, 2024) using a random number generator (using the special Randomus program or similar programs) winners will be selected based on a random selection live on the Bank’s official Instagram page. In total, 13 winners will be determined for 13 drawings (10 money prizes in the amount of 1,000,000 Sum (UZS) and 3 smartphones Iphone 15 PRO)

5.3. The winner of one of the drawing stages of this promotion is not allowed to participate in subsequent stages of the promotion, as well as is not entitled to receive two or more prizes within the framework of this promotion.

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

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

5.6. The Bank reserves the right, at its discretion, to make any changes and additions to these Rules by posting an announcement about the changes on the website www.infinbank.com 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, expenses and any other expenses that may arise for the participant in connection with his participation in the promotion.

5.7. The Bank does 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.

5.8. All disputes and disagreements that may arise during this promotion will be resolved through negotiations between the Bank and the Participant on the basis of goodwill and mutual understanding. In case of disagreement, the dispute shall be subject to judicial consideration in the court at the location of the Bank.

5.9. For each live broadcast, the Bank, using a special Randomus program or similar programs that provide random numbers, determines 1 (one) main winner and an additional 2 (two) participants as reserve candidates in the event of the Main Winners refuse the prize and/or not receive the prize on time provided by these Rules.

5.10. 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 program or similar programs that provide 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.

5.11. If all candidates decline the prize and/or do not receive the prize by the deadline, an Alternate Winner Determination will be conducted at the discretion of the Bank Commission in the manner provided in the relevant paragraphs of this section.

5.12. 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.

* 1. The names of the winners will be announced live on the Bank’s official Instagram Page.
	2. 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 Transfer and Acceptance Certificate signed by the Winner and an 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 Transfer and Acceptance Certificate.

6.4. The ownership of the prize shall be transferred to the winner from the moment of signing the Transfer and Acceptance Certificate.

6.5. The money prize is transferred in non-cash form to the plastic card of the Bank, in case of absence of the card the winner shall open it himself in any branch of the Bank at his own expense.

6.6. The awarding of the prize can be organized as a solemn public event with the involvement of the public and the media.

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

7.1. The Participants of the promotion are informed about the terms and procedure of campaign by posting advertising posts on the Bank's page, on the Internet, in the media and contextual advertising.

7.2. Detailed information about this promotion, as well as the Promotion Rules, will be posted on the official corporate website of the Bank: www.infinbank. com [,](https://kapitalbank.uz/ru/press_center/action/vyigrayte-poezdku-na-finalnyy-match-fifa-world-cup-2022-v-katare/) in the "News" section.

7.3. Detailed information about the promotion can also be obtained via the Bank’s hotline by phone: (+998 71) 202-50-60, and by short number 1214.

7.4. In case of early termination of the promotion, extension of its duration, or changes in the Rules, the relevant information will be posted on the official corporate website of the Bank: www.infinbank. com[,](https://kapitalbank.uz/ru/press_center/action/vyigrayte-poezdku-na-finalnyy-match-fifa-world-cup-2022-v-katare/) 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..