

# TERMS AND CONDITIONS FOR CONDUCTING A PROMOTIONAL CAMPAIGN AS PART OF THE BRB-PLUS REFERRAL PROGRAM

## I. General provisions

1. These rules for conducting incentive campaigns within the framework of the BRB-plus referral program (hereinafter referred to as the "Rules") have been developed in accordance with the Laws of the Republic of Uzbekistan “On Banks and Banking Activities”, “On Informatization”, “On Payments and Payment Systems”, the Regulation “On Requirements for Internal Rules of Commercial Banks Established by the Central Bank” (registration No. 916 of April 5, 2000), regulatory acts of the Central Bank of the Republic of Uzbekistan, as well as internal documents of JSC "Business Development Bank" (hereinafter referred to as the "Bank").

The Rules define the procedure for conducting incentive campaigns with the accrual of points in order to encourage holders of referral codes and new customers who have become users of the Bank's "BRB" mobile application, as well as to provide additional incentives for active users of the services available in the "BRB" mobile application.

2. The following terms are used in these Rules:

- **Referral code** — a code consisting of a sequence of numbers and/or letters assigned to individuals who have registered in the BRB mobile application. Each customer — a BRB user — has their own referral code.
- **User** — a customer who has registered in the BRB mobile application.
- **Participant** — a customer who has registered in the BRB mobile application and has performed the actions specified in the terms and conditions of the promotion (an individual aged 18 or older: a citizen of the Republic of Uzbekistan, a citizen of another country, or a stateless person).
- **Points** — a system of points awarded by the Bank for performing actions within the framework of the promotion (for example, logging into the application, attracting another user, making payments through the application, using banking services, etc.). A separate number of points may be awarded to the user for each action.
- **Promotion** — an incentive event organized by the Bank for users of the BRB mobile app, held within a specified time frame and under certain conditions, in which users can receive gifts, bonuses, discounts, or other rewards.
- **Top Rating Table** — a table in the BRB-plus referral program section of the BRB mobile app, showing the list of participants who have earned the most points during the promotion stages.

- **"Imkon"** (right to participate) — the right to participate in the super draw, granted to the participant for every 10 points earned.

3. The timing and procedure for holding promotions within the BRB-plus referral program are established by a corresponding decision of the Bank's Management Board.

4. Expenses related to the promotions are financed from the Bank's own funds.

5. The promotion runs from October 27, 2025, to February 28, 2026, and includes two stages and six rounds with the following distribution of the prize fund:

Stage	Round	Period	Types of prizes	Prize fund amount, UZS
Stage 1	1st round	October 27, 2025 – November 15, 2025	15 cash prizes	12,000,000
	Round 2	November 16, 2025 – November 30, 2025	15 cash prizes	12,000,000
	3rd round	December 1, 2025 – December 31, 2025	15 cash prizes <b>1 trip abroad</b>	47,000,000
Stage 2	4th round	January 1, 2026 – January 25, 2026	15 cash prizes	12,000,000
	Round 5	January 26, 2026 – February 15, 2026	15 cash prizes	12,000,000
	6th round	February 16, 2026 – February 28, 2026	15 cash prizes <b>1 trip abroad</b>	47,000,000

The total prize fund for the promotion is 142,000,000 UZS.

## II. Promotion participants and prize fund

6. Any participant who has registered in the BRB mobile app can participate in the promotion.

7. Bank employees are not allowed to participate in the promotion; any imkons (right to participate) they create during the promotion period will not be counted.

8. If a participant deletes the BRB mobile app during the period when the winners are being determined, their imkons (right to participate) will not be counted.

**9.** A special section for participation in the promotion is created in the BRB mobile app, where users can: view their accumulated points, share their referral code, activate the referral code of the person who invited them, follow the TOP rating table, and find out other information about the promotion.

**10.** Points are awarded to participants for the following activities (the list may be updated as new services are added):

Type of operation	Points
Attracting a new user with your referral code	10
Activate a referral code	10

**11.** The prize fund includes cash prizes and a super prize. Cash prizes are drawn once in each round, and the super prize is drawn at the end of each stage.

**12.** One participant can win only one cash prize in each round.

**13.** The winners of the promotion are determined based on the results of the TOP rating table formed at the end of each stage.

**14.** The winners of the cash prizes in the Promotion are determined in the following order in accordance with the TOP rating formed based on the results of each round:

No.	Place in the TOP ranking (based on the results of the round)	Prize amount
1	1st place	3,000,000 sum
2	2nd place	1,000,000 sum
3	3rd place	1,000,000 sum
4	4-digit	1,000,000 sum
5	5-seat	1,000,000 sum
6	Among all participants in the corresponding round of	500,000 sum
7		500,000 sum
8		500,000 sum

9		500,000 sum
10		500,000 sum
11		500,000 sum
12		500,000 sum
13		500,000 sum
14		500,000 sum
15		500,000 sum

**15.** Super prize — a certificate for a trip abroad for two people with a face value of 35,000,000 sum; raffled off at the end of each stage among customers who have earned more than 100 points.

**16.** For every 10 points, the participant is given 1 "imkon" (right to participate) in the super draw; the more points, the higher the probability of winning. The participant who won the super prize in Stage 1 does not participate in the super prize draw of Stage 2.

### **III. Procedure for conducting the promotion and determining the winners**

**17.** At the end of each round, a list of participants is formed, indicating the serial number, telephone number, full name of the participant, number of points, and number of "imkons" (right to participate). For the purposes of effective organization of the promotion, the Bank has the right to change the structure of the list.

**18.** Winners are determined by the Commission using the online service Random.org; winners are identified live on the Bank's official social media pages.

**19.** The Bank has the right to make changes to the Rules by publishing the information on the official website ([www.brb.uz](http://www.brb.uz)) no later than 10 (ten) business days before the changes come into force.

**20.** Information about the winners is published on the Bank's official website, in the BRB mobile app, and on the Bank's official social media pages.

**21.** Within 5 (five) business days from the date of determining the winners, cash prizes shall be transferred to the participants' BRB cards in the BRB mobile application. The Bank shall contact the winner of the super draw by the phone number specified during registration in the application and inform them about the procedure for receiving the prize.

**22.** Participants will be disqualified from receiving the super prize, and the prize will be reserved for subsequent draws in the following cases:

- if, within 5 (five) business days from the moment the winners are determined, it is not possible to contact the winner at the number registered in the app (after 5 attempts to call during business hours);
- if the winner refuses to provide or for other reasons fails to provide the documents requested by the Bank.

**23.** The right to receive prizes cannot be transferred to third parties.

**24.** Participants are required to ensure that they can receive incoming calls and messages during the prize delivery period.

**25.** After the winners are announced, the prize must be received within 30 (thirty) business days; after this period, the prize will be reserved in accordance with the procedure provided for in clause 19 of these Rules.

#### **IV. Limitation of Liability**

**26.** The Bank shall not be liable for the following cases:

- failure/delay by a participant to perform actions related to participation in the promotion and/or receipt of a prize;
- incomplete familiarization of the participant with the Rules of the drawing and the results of the promotion;
- non-receipt of messages/calls/emails sent by the Bank to the participant or by the participant to the Bank, including due to failures of postal or telecommunications services, malfunctions of the Internet/communication channels, as well as due to fraudulent actions;
- failure (untimely provision) by the participant to provide the documents and/or certificates necessary to receive the prize;
- incomplete or missing contact details and/or other information necessary for the promotion and receipt of the prize;
- any technical failures, interruptions, maintenance work by mobile operators, Internet providers, etc., not related to the organizer of the drawing;
- any expenses and/or losses incurred by the participant in connection with participation in the promotion and/or receipt of the prize;
- circumstances of force majeure, including the introduction of emergency situations and/or sanitary and epidemiological restrictions.

#### **V. Personal data**

**27.** By registering in the BRB mobile application and agreeing to participate in the promotion, the participant confirms their consent to the processing of their personal data by the Bank and its authorized persons, as well as to its use for the purposes of the promotion and for advertising purposes.

## **VI. Other conditions**

**28.** The participant confirms:

- that they are fully familiar with the terms and conditions of the promotion;
- they grant the Bank the right to use their image (photo), interview, and other materials featuring them free of charge for advertising purposes or to announce the promotion; they grant the Bank copyright (to the extent sufficient for public display/broadcast) for advertising/announcing the promotion and advertising the Bank;
  - in accordance with the Tax Code of the Republic of Uzbekistan, prizes, cash rewards, and winnings for prize places in competitions, reviews, and draws are classified as other income of the taxpayer and are subject to declaration at the place of residence; in the event of a win, the participant undertakes to pay all taxes related to receiving the prize;
  - The Bank has the right to change information about the participant in the media, on the website, and/or on the Internet without prior agreement with the participant before publication.

**29.** If the participant is found to have acted in violation of the current legislation of the Republic of Uzbekistan, signs of fraud or unlawful use of the terms of the promotion (including registration of multiple accounts by one person, use of automated means — bots/scripts, unauthorized use of other people's data, conducting questionable transactions), The Bank has the right to disregard all of the participant's chances and remove them from participation in the prize draw.

**30.** By participating in the Promotion, all participants confirm that they have carefully read the current official Rules and accept their terms and conditions in full, without any restrictions or exceptions.

## **VII. Procedure for publishing information about the terms and conditions of the promotion**

**31.** Advertising materials are being prepared to widely publicize the Promotion; information about the Promotion and its results is published on the Bank's official social media pages and in the media.

**32.** Full information about the terms and conditions of the promotion is available on the Bank's website ([www.brb.uz](http://www.brb.uz)). Customers can obtain additional information by calling 1254, (+998 78) 150-00-55.

### **VIII. Final provisions**

**33.** The Rules shall come into force on the date of their approval.

**34.** Issues not covered by these Rules shall be resolved in accordance with applicable law and other internal documents of the Bank.