



RULES OF THE «CASHBACK 2.0» PROMOTION

I. GENERAL PROVISIONS

1. The Cashback 2.0 Promotion (hereinafter – the Promotion) is conducted as part of the marketing campaign of Tenge Bank JSCB (hereinafter – the Bank) in cooperation with Mastercard Europe SA (hereinafter – the Partner). The Promotion is aimed at fostering customer loyalty towards the Bank and the Partner, encouraging the issuance and use of Mastercard payment cards issued by Tenge Bank (hereinafter – Mastercard), maintaining customer interest, and promoting the cards on the market.
2. The Promotion is not a lottery or any other game of chance; participants do not bear any property or financial risks associated with participation in the Promotion. The Promotion is conducted in accordance with these Rules. Participation does not require any payment from participants, and the prize fund is formed exclusively from the Bank's and the Partner's funds.
3. These Rules define the eligible participants of the Promotion, the conditions and procedure for fulfilling the Promotion requirements, the procedure for cashback payments, and the Promotion period.
4. These Rules apply to the purchase of goods on online and offline retail platforms located outside the Republic of Uzbekistan.
5. The list of MCC codes eligible for cashback is available on the Bank's official website and in the Individual Terms and Conditions of the Cashback 2.0 Promotion (hereinafter – Individual Terms).
6. The Organizer of the Promotion is the Bank.
7. Legal address of the Bank: Republic of Uzbekistan, 100007, Tashkent, Yashnabad District, Parkent Street, 66.
8. Bank Contact Center phone number: 1245.
9. Official website of the Bank: www.tengebank.uz

II. PROMOTION PERIOD AND LOCATION

10. The Promotion is conducted on the territory of the Republic of Uzbekistan.
11. The Promotion period is determined by the approved Individual Terms and Conditions of the Promotion.
12. The Bank reserves the right to make changes to the Promotion period by posting an announcement on its website www.tengebank.uz at least 10 (ten) business days prior to the changes taking effect.

III. PARTICIPANTS, CONDITIONS OF PARTICIPATION, AND CASHBACK PROCEDURE

13. The Promotion is open to legally capable, adult individuals who are clients of Tenge Bank JSCB, including Bank employees, and who hold a Mastercard issued by Tenge Bank (hereinafter – Participant). Participants must have made one or more purchases using their card via payment terminals registered under the MCC codes specified in these Individual Terms during the Promotion period.
14. The following transactions are not eligible for participation in the Promotion:
 - Online payments or payments for goods and services at merchants whose terminals are registered under MCC codes not listed in the Individual Terms;
 - Peer-to-peer (P2P) money transfers from card to card;
 - Cash withdrawals at bank counters, ATMs, or terminals.

15. During the Promotion period, and provided these Rules are followed, Participants will receive cashback at the rate specified in the approved Individual Terms, based on the amount of successful payments made using a Mastercard issued by Tenge Bank via a payment terminal registered under the MCC codes listed in the Individual Terms.
16. Cashback is awarded for a specified number of successful purchases according to the approved Individual Terms, using a Mastercard, within one calendar month via payment terminals registered under the specified MCC codes. The maximum cashback amount credited to a single card during one calendar month shall not exceed the limit set in the Individual Terms.
17. Cashback is credited on the last banking day of each month during the Promotion period.
18. Cashback is credited to the Mastercard issued by Tenge Bank that was used to make the transaction.
19. In case of payment cancellation (returns of goods or partial refunds), the previously credited cashback will be canceled and debited from the Participant's cashback account.
20. In case of a product return (including refund of the purchase amount to the Participant), the Participant agrees to the automatic debiting of the previously credited cashback corresponding to the returned goods when the refund is credited to the Mastercard used for the original transaction.
21. The Bank reserves the right not to pay cashback if there are doubts regarding transactions made with a Mastercard issued by Tenge Bank for the purchased goods, with notification to the Participant and the Partner.
22. The Bank reserves the right to exclude from participation any person suspected of fraudulent activities aimed at unjustified cashback claims.
23. The Bank reserves the right, at its sole discretion, to make any amendments or additions to the Individual Terms by posting an announcement on its website www.tengebank.uz at least 10 (ten) business days prior to their entry into force. The Bank shall not reimburse or compensate any losses, costs, or other expenses incurred by a Participant in connection with participation in the Promotion.
24. All disputes or disagreements arising during the Promotion shall be resolved through negotiations between the Bank and the Participant based on good faith and mutual understanding. If no agreement is reached, the dispute shall be resolved in court in accordance with the legislation of the Republic of Uzbekistan.
25. By participating in the Promotion, the Participant, acting voluntarily and in their own interest, consents to the Bank processing, using, distributing, and transferring their personal data, in compliance with the legislation of the Republic of Uzbekistan regarding confidentiality and security of personal data.
26. Participation in the Promotion is only possible subject to the unconditional compliance with all the requirements of these Rules and the Individual Terms of the Promotion.
27. Payment of taxes to the state budget related to the cashback received under this Promotion shall be carried out by the Bank in accordance with the Bank's internal regulatory documents, the Tax Code, and the legislation of the Republic of Uzbekistan.

IV. PROCEDURE FOR INFORMING PARTICIPANTS ABOUT THE TERMS OF THE PROMOTION, SUSPENSION, OR EARLY TERMINATION OF THE PROMOTION

28. Participants shall be informed about the terms and procedures of the Promotion through advertisements posted on the Bank's official website, as well as on social networks via the official pages of Tenge Bank JSCB, radio, and other mass media.
29. Detailed information about the Promotion, including the Promotion Rules and Individual Terms, shall be posted on the Bank's official website: www.tengebank.uz.
30. Additional information about the Promotion can also be obtained by calling 1245.
31. In case of early termination of the Promotion, extension of the Promotion period, or changes to the Individual Terms, the relevant information shall be posted on the Bank's official website www.tengebank.uz, in accordance with the established procedure.