



Tenge Bank
by Halyk

By the decision of the Management Board
"Tenge Bank" JSCB
No. 16 dated "09" February 2026
Chairman of the Board

Faleev B.X.

**RULES OF THE "LABO MANIA" CAMPAIGN
FOR "TENGE BUSINESS" CLIENTS WHO HAVE REGISTERED LOANS FOR THE
PRODUCT "ONLINE LOANS FOR INDIVIDUALS."**

I. GENERAL PROVISIONS

1. The "Labo Mania" campaign (hereinafter referred to as the Promotion) is conducted by the Joint-Stock Commercial Bank "Tenge Bank" (hereinafter referred to as the Bank) among users of the "Tenge Business" mobile application who have secured a loan for the product "Online Loan for Individual Entrepreneurship" (hereinafter referred to as the Client).
The promotion is part of the Bank's marketing campaign aimed at increasing customer loyalty, stimulating interest in the Bank's products and services, and promoting the Bank's remote solutions.
2. The promotion is not a lottery, gambling, or other risk-based game. Participation in the Promotion is not associated with any payment and does not entail property risks for participants. The prize fund of the Promotion is formed from the Bank's own funds.
3. These Rules define the procedure, conditions, and timing of the Promotion, the circle of persons entitled to participate in it, as well as the procedure for determining the winners and awarding prizes.
4. These Rules apply to Bank clients - individual entrepreneurs who are users of the "Tenge Business" mobile application, in which it is possible to process the Bank's product - "Online loan for Individual Entrepreneurs."
5. The Organizer of the Promotion is the Joint-Stock Commercial Bank "Tenge Bank."
6. The Bank carries out general management, organization and control of the Promotion, and is also responsible for compliance with the established Rules.
7. Bank's legal address: Republic of Uzbekistan, 100007, Tashkent city, Yashnabad district, Parkent street, 66
8. Bank contact center: short number 1245.

II. TERMS AND PLACE OF THE PROMOTION

9. The campaign is being held in the territory of the Republic of Uzbekistan.
10. The Promotion period is from **March 1, 2026 to May 29, 2026 inclusive**.
11. During the specified period, Bank clients who meet the requirements of these Rules can participate in the Promotion and get the opportunity to win a car.
12. The Chevrolet Labo (LB2 PLUS) car raffle is held according to the following schedule:

No.	Draw dates	Period of participation (date of online loan registration for individual entrepreneur)
1.	31.03.2026	from 01.03.2026 to 29.05.2026
2.	30.04.2026	
3.	29.05.2026	

13. The winners are determined by the individual client identification code in a live broadcast on the Bank's official social media pages (Instagram), by random selection among the participants of the corresponding Participation Period, using an independent online service <https://random.org>.
14. The formation of the list of participants for each drawing is carried out by the Bank on the basis of data on clients who meet the terms of participation.
15. Clients who have applied for the "Online Loan for Individual Entrepreneurs" product before March 1, 2026, and after May 29, 2026, will not participate in the Promotion.

III. CONDITIONS AND PROCEDURE FOR CONDUCTING THE CAMPAIGN

16. Participants of the Promotion are Individual Entrepreneurs - clients of Tenge Bank, who:
 - completed the online account opening procedure in the Tenge Business mobile application;
 - issued the "Online Loan for Individual Entrepreneurs" product worth at least 50,000,000 (Fifty million) soums during the Promotion period;
 - meet all the requirements established by these Rules.
17. To participate in the Chevrolet Labo (LB2 PLUS) car raffle, the client must meet the following conditions on the date of the participant list formation and at the time of the raffle:
 - The client must not have overdue debts on any current loans issued by Tenge Bank.
 - The client must have an active "Online Loan for Individual Entrepreneurs" in "Tenge Bank" JSC.
18. Bank employees and their close relatives (spouses, parents, children, siblings) cannot participate in the Promotion.
19. The formation of the list of participants for each drawing is carried out by the Bank based on data from information systems that record the date and amount of the loan, the state of the debt, and the status of the client.
20. Participants' lists are stored electronically and may be submitted for verification at the request of authorized bodies or the Bank's internal audit.
21. One participant can be declared the winner only once during the entire Promotion period. If the client has already been declared the winner, they are excluded from subsequent draws.
22. The winner of the Promotion gives consent to the Bank and the Organizer for the use of their name, surname, patronymic, as well as images (photographs) for marketing and advertising purposes - on social networks, on the Bank's website, in the media and other sources, including (but not limited to) Instagram, Facebook, Telegram, LinkedIn, without obtaining additional consent and remuneration.
23. Participation in the Promotion is possible only with full and unconditional consent to these Rules.
24. If, at the time of the next draw, the participants who fulfilled the terms of the Promotion are absent, or if the winner refuses to receive the Prize (by submitting an application in free form or by notifying through electronic communication channels - messengers, email, SMS), or if there is no communication with the winner within 10 (ten) calendar days after the draw, the Bank conducts an additional draw. An additional draw is held at the beginning of the next live broadcast, and at the end of the last stage - on the date previously published on the Bank's official social media page.

IV. PRIZE FUND

25. The Prize Fund of the Promotion (hereinafter referred to as the Prize) consists of three Chevrolet Labo (LB2 PLUS) cars, which will be randomly drawn among participants who have fulfilled all the terms of the Promotion, in the manner and under the conditions established by these Rules.
26. The Prize Draw is held according to the dates specified in Clause 12.
27. Within the framework of the drawing, 3 (three) winners will be determined.
28. The lottery, which will be held from March 1 to May 29, 2026, will determine 3 (three) winners, each of whom will receive a Chevrolet Labo (LB2 PLUS) car.
29. The awarding of prizes to winners is carried out within 30 (thirty) banking days from the date of the respective drawing, in accordance with the procedure established by these Rules.
30. The presentation is carried out by issuing a physical certificate in the winner's name to the bank branch with further documentary support for the issue of registering the car in the winner's name.
31. The winner of the Prize is notified through the Bank's Contact Center: short number 1245.
32. The calculation and payment of all relevant taxes and mandatory payments to the state budget arising in connection with the receipt of Prizes by Bank clients within the framework of this Promotion is carried out at the expense of the Bank's expenses (including personal income tax).

V. PROCEDURE AND TIMEFRAME FOR RECEIVING PRIZES

33. The Bank's obligations to provide prizes are considered fulfilled from the moment they are transferred to the winner.

34. The awarding of prizes to the winners of the promotion will be carried out within 30 (thirty) banking days from the date of publication of the Winners' list on the website, as well as on the Bank's social networks, in accordance with the established procedure.
35. In order to prevent the risks of POD/FT/FOMU, corruption and fraud, the presence of relatives and Bank employees, the awarding of prizes is carried out after receiving a positive conclusion from the Compliance Control Department of Tenge Bank JSC based on the results of the inspection of the winners and their transactions.
36. To receive the winning prize, the winner must confirm their identity by presenting an identity document (passport or a document replacing it).
37. At the time of awarding the prizes, the winners of the Promotion must have no overdue debt on the loan received from the Bank during the Promotion period.
38. When processing/receiving the Prize, the Winner undertakes to sign all necessary documents (related to the process of processing/receiving the Prize), where the Participant's personal information will be indicated.
39. The Winner's refusal to sign the necessary documents and/or perform other legally significant actions, including the submission of the required documents, upon receiving the prizes is considered the Winner's refusal to receive the Prize.
40. If the Participant refuses to receive the prize or does not express intention to receive it within 10 working days from the moment the winners are determined and notified of the Promotion win, the prize is considered undemanded, and the winner's right to receive the prize is lost. A Participant of the Promotion who has refused to receive the prize or has not expressed their intention to receive the prize within the specified period has no right to demand unclaimed prizes from the Organizer after this period.
41. Unclaimed prizes are not stored, are not issued, cannot be claimed by the Participant, become the property of the Bank, and are redistributed among clients who have fulfilled all the terms of the Promotion, using the <https://random.org> service, by random selection of winners.
42. The Bank does not compensate for losses, expenses, and other expenses of participants arising in connection with participation in the Promotion.
43. The Bank does not assume any obligations to pay any expenses related to the Promotion winner's travel to and from the prize-winning location.
44. The bank is not liable for any damage caused to the health (life) of the winners, as well as to the property, health, or life of third parties, as a result of the use of the prize.
45. The Bank is not responsible for:
 - for failure to receive/untimely receipt of information/documents necessary for receiving prizes, due to the fault of the participants themselves or for other reasons beyond the will of the Winner and/or the Bank;
 - for failure to receive prizes by the Winners of the Promotion, if they are not claimed or are refused;
 - for failure to fulfill (untimely fulfillment) by the Winners of the Promotion of the obligations stipulated in the order for receiving prizes.

VI. PROCEDURE FOR INFORMING THE PARTICIPANTS OF THE PROCEDURE ABOUT THE CONDITIONS OF THE PROCEDURE, SUSPENSION OR TERMINATION OF THE PROCEDURE

46. The Bank reserves the right to make changes and additions to these Rules, including the possibility of early termination or extension of the Promotion.
47. Information about changes is published on the official website www.tengebank.uz at least 3 (three) working days before the changes take effect.
48. Informing the Participants of the Promotion about the conditions and procedure for its implementation is carried out by placing advertising posts on the social networks of JSCB "Tenge Bank," on the Bank's official website www.tengebank.uz, as well as by sending PUSH notifications to "Tenge Business."
49. Detailed information about this Promotion, as well as the Promotion Rules, is available on the Bank's official website www.tengebank.uz.
50. Additional information about the promotion can also be obtained by calling: 1245
51. In case of early termination of the Promotion, extension of its duration, or changes to the Rules, relevant information will be posted on the website www.tengebank.uz.

52. All disputes and disagreements arising during the Promotion are resolved through negotiations between the Bank and the participant based on goodwill and mutual understanding. If agreement is not reached, the dispute shall be considered in court in accordance with the legislation of the Republic of Uzbekistan.