

Terms of the promotion "Open a Deposit Account and Get a Gift!"

1. General provisions

1.1. The terms of the promotion "Open a Deposit Account and Get a Gift!" (hereinafter referred to as the Terms) determine the procedure for holding OJSC "Keremet Bank" (hereinafter referred to as the Bank) of the promotion "Open a Deposit Account and Get a Gift!" (hereinafter referred to as the Promotion).

1.2. The action is held in honor of the 11th Anniversary of the Bank in order to increase the share of deposits of individuals in the national currency opened in the Bank.

1.3. The organizer of the Action is the Open Joint Stock Company "Keremet Bank" (formerly and hereinafter – the Bank), location (address): 40/4, Togolok Moldo str., Bishkek; TIN 02012201010017, OKPO code 27231453

1.4. The promotion is carried out in accordance with the procedure defined by these Terms and Conditions. The promotion is held from November 1 to December 12, 2021 inclusive. The territory of the promotion is the Kyrgyz Republic

2. Procedure for participation in the promotion

2.1. Capable individuals - citizens of the Kyrgyz Republic who have reached the age of 18 and reside in the territory of the Kyrgyz Republic (with the exception of bank employees and their affiliated persons) (hereinafter referred to as the Participants) can participate in the promotion.

2.2. In order to become a participant in the promotion, it is necessary to come to any branch of the Bank during the promotion period and open a term deposit in the amount of 10,000 soms, with a deposit placement period of a minimum of 12 months.

2.3. The winners of the promotion are the first 11 participants of the promotion who were the first to open a deposit in the bank during the promotion period. The moment of recognition of the winner is the unloading of the report on open deposits after the end of the promotion period.

2.4. One participant of the promotion can receive only 1 prize for the entire period of the promotion. The total number of winners of the promotion is limited by the prize fund of the promotion. The promotion is terminated at the end of the period of its holding.

3. The prize fund of the promotion

3.1. The prize fund of the promotion is formed at the expense of the Bank's own funds and is used exclusively to provide gifts to the participants of the promotion. The prize fund is limited to the total number of gifts – 11 humidifiers-air purifiers 2 in 1 Mija Pure Smart Humidifier.

3.2. Conditions for receiving gifts by the participants of the action:

- open a term deposit in the amount of 10,000 soms, with a deposit placement period of a minimum of 12 months. The first 11 participants of the promotion who have fulfilled the conditions will receive a humidifier-air purifier as a gift. There are 11 humidifiers-air purifiers in total.

4. The procedure for issuing gifts

4.1. The Bank's employees upload a report on open deposits during the promotion period, identify the first 11 participants of the action who have fulfilled the conditions of the promotion, namely, who have opened a term deposit in the amount of 10,000 soms, with a deposit placement period of a minimum of 12 months.



4.2. The Bank's employees call the winners of the promotion and invite them to receive a gift at the Bank's branch if the deposit was opened at the regional branch of the Bank.

4.3. The Bank's employees call the winners of the promotion and invite them to receive a gift at the Bank's Head Office if the deposit was opened at the Bank's branches in Bishkek.

4.4. To receive a gift, the winner of the promotion must provide the Bank's employees with an identity document (passport or driver's license).

4. Other terms of the promotion

By voluntarily submitting personal data about themselves, the participants of the promotion confirm their consent to the collection, storage, use, processing and dissemination by the Bank of personal data about the participants of the promotion for the purposes of this promotion.

The fact of participation in the promotion means that the participants of the promotion agree to these Terms and Conditions, as well as that their personal data and photos can be used by the Bank for advertising purposes. The winners of the promotion agree to give promotional interviews about participation in the promotion in the media without paying any remuneration for it. All copyrights for such interviews will belong to the Bank.

To receive a gift, the participant of the promotion must perform the actions required in accordance with these Terms and Conditions during the promotion period. Failure to comply with the terms of the promotion means that the participant refuses to participate in the promotion and refuses the gift.

The organizer pays all applicable taxes related to the receipt of prizes by the winners of the promotion in accordance with the legislation of the Kyrgyz Republic.

The Bank has the right to refuse to provide a gift to a participant of the promotion if a participant has provided incorrect information, provided it untimely or in any other way has not fulfilled these Conditions or does not meet the conditions of the promotion.

The Bank reserves the right to supplement and/or change the terms, prize fund, and conditions of the promotion at any time, as well as to terminate, suspend, cancel the promotion in whole or in part, at its discretion, notifying about it in a way not prohibited by the current legislation of the Kyrgyz Republic.

The Bank has the right to publish lists of the winners of the promotion with their full names, prizes and use photos of the winners of the promotion in any media.