

**PROPOSAL (PUBLIC OFFER)**  
**For Provision Of Self-Service Kiosk Services**

This document published by Kompanion Bank CJSC (hereinafter, "the Bank") on the Internet at <https://www.kompanion.kg> and placed in the Bank's operating halls is a public offer (hereinafter, "the Offer") in accordance with the law of the Kyrgyz Republic (hereinafter, "KR").

The execution of the actions specified in this Offer is a confirmation of your consent to conclude the Offer on the terms and conditions, in the manner and to the extent set forth in this Offer. The following text of the Offer is a public offer to conclude the Offer in accordance with article 398 of the KR Civil Code.

The Offer is considered signed and becomes effective from the moment when any person (hereinafter, "the User") executes, under the terms and conditions of this Offer, any actions stipulated by this Offer and meaning that all the terms and conditions of this Offer are unreservedly accepted without any withdrawals or restrictions. The Offer contains all significant conditions for making payments to third-party accounts, or conditions for account replenishment by individual clients of the Bank in accordance with the KR law.

The Bank is entitled to change the terms and conditions of the Offer or withdraw it at any time at its sole discretion in accordance with the KR law. Should the Bank change the terms and conditions of the Offer, the changes become effective from the day when such amendments are made publicly available on the Internet at [www.kompanion.kg](http://www.kompanion.kg) and in the operating halls of the Bank, unless the Bank specifies some other time limit.

An agreement between the Bank and the User is regarded as concluded at the time when the User accepts the Public Offer of the Bank. The User is considered accepting the Offer and confirming his/her awareness of the Guidelines for Using Self-Service Kiosks (hereinafter, "SSK"), when the User puts cash in the SSK.

**1. Subject of the Public Offer**

- 1.1. The subject of this Offer is the Bank transacting payments to third-party accounts, or account replenishments by individual clients of the Bank via the payment system of BM Technologies LLC (UMAI) using SSKs in accordance with the Guidelines for Using SSKs (Annex N<sup>o</sup>1) (hereinafter, "the Payment Service").
- 1.2. Payments and account replenishments shall be transacted in the national currency of the KR.
- 1.3. Payments to third-party accounts (providers of utilities and other services that have signed a relevant agreement with BM Technologies LLC) shall be transacted under the Payment Acceptance Agreement between the Bank and BM Technologies LLC.
- 1.4. Account replenishments and loan repayments by individual clients of the Bank shall be transacted under the Agency Agreement for Retail Banking Services between the Bank and BM Technologies LLC.

**2. Conditions and Procedure for Provision of Services**

- 2.1. The conditions and procedure for provision of Payment Services shall be regulated by the Guidelines for Using SSKs (Annex N<sup>o</sup>1).
- 2.2. The manner of submitting/accepting Users' grievances and claims, the grievance redress mechanism, and decision-making shall be regulated by the KR law.

### **3. Financial Relationship of the Parties**

- 3.1. The User shall be obliged to pay for the Payment Services according to the applicable rates of the Bank. The schedule of rates shall be made available on the information boards in the operating halls of the Bank and on its website, as well as shall be shown on SSK displays.
- 3.2. The payment of money through the SSK for goods and services is carried out on the basis of this Offer. Receiving or rejecting a check is the User's choice when paying for goods and services through the SSK by confirming on the screen.

### **4. Obligations of Parties**

- 4.1. The Bank undertakes to carry out payments in favor of third parties and replenish accounts for these details on behalf of the User.
- 4.2. The User undertakes to comply with the Offer conditions and be guided by the Rules for the Use of SSK (AnnexNo. 1).

### **5. Responsibility of Parties**

- 5.1. Responsibility for the fulfillment of the conditions of this public offer is determined in accordance with the current legislation of the Kyrgyz Republic.
- 5.2. The Parties acknowledge that in resolving disputes over the use of SSK, documents confirming the User's actions are: - A check issued by the SSK to the User; - Protocol of the User's actions and events occurring in connection with this, registered by technical devices and software of the SSK.
- 5.3. The user bears the risk and responsibility for non-compliance or improper performance of the established security and confidentiality measures, as well as the Rules for the use of SSK.

### **6. Bank details**

#### **Kompanion Bank CJSC**

**Address: 720044, Kyrgyz Republic, Bishkek, 62 Shota Rustaveli Street**

**Contact Center of the Bank: 0312 33 88 00**

**License of the National Bank of the Kyrgyz Republic No 053, 053/1, 053/4 BIC: 113001**

**OKPO: 23672096**

**Tax identification number: 01210200410119**

**Annex No. 1 to the OFFER (PUBLIC OFFER) for the provision of  
services for receiving funds on behalf of individuals through the Automated Payment  
Terminal**

**Terms of use of SSK Kompanion Bank CJSC**

1. In order to use the services of SSK it is necessary to choose the service you need to pay for and enter the requisite requisite (account number, personal account, etc.) 2. As a result of the check, the result is displayed (for example, name).
2. If the requisites are the same, the money is paid into the bill acceptor.
3. One-time payment can not exceed 15 000 (fifteen thousand) soms.
4. If it is necessary to make an amount exceeding 15 000 (fifteen thousand) som, it is necessary to re-enter the requisites and re-enter the cash.
5. A daily limit of 55,000 (fifty-five thousand) som is set for the replenishment service.
6. After the operation, a check is printed.
7. In the event that the check tape has run out, the monitor will display a message about the absence of the receipt tape and with the question of how to continue working with the terminal. In the case of an affirmative answer, the client assumes all risks on the absence of a check upon completion of the transaction.
8. On all issues related to the claim work (no payment was made, erroneous details, a check was not printed, etc.), contact the customer support service by phone. 0312 33 88 00 or 88 00.
9. Claim work is carried out only at the request of the client.
10. In case of entering incorrect details when replenishing the balance of cellular operators, an adjustment is possible within one and a half hours from the date of payment, provided that the funds have not been used by the person who owns the incorrect props.
11. It is strictly forbidden to insert foreign objects into the bill acceptor and receipt printer.
12. It is strictly forbidden to attempt to open the service or safe part of the SSK, apply any physical damage to the SSK, decompile the installed software, and use the SSK for other than its intended purpose.
13. If the User violates the rules of using SSK, the user can be held liable in accordance with the legislation of the Kyrgyz Republic.